## FINANCIAL AND COMMERCIAL SITUATION AT HOME AND ABROAD—MARKET REPORTS FEDERAL BUREAU ANNOUNCES RATES ON WAR POLICIES

## Cargoes to Ports in North, Black, Baltic or Adriatic Seas or the Bosphorus.

Sicily, I per cent.; to all other ports, 114 per cent. On versels between United States ports or its possessions or nonbelligerents in Western Hemisphere, 1/2 per cent; to nonbelligerent ports not north of Havre or east of Sicily, % per

cent; other ports, 1 per cent.
Time policies will be issued for 90
(ays only at a 2 per cent. rate or in pecial cases 1 per cent. The rates are il subject to change without notice.
The bureau also announced that no naurance will be granted to vessels bund for ports on the North Sea, beween the latitudes of Christiansand and Imsterdam, on the Kattegat or Baltic Sea or adjacent waters, to ports on the Adriatic or Black Seas or on the Bosorus, without special application and

Because of the exceptional hazards inred, the Federal bureau will consider these special ports only when applica-tion is made to it and it reserves the Hight to decline any risks to these ports, er, if accepted, to name such rates as may seem in its judgment adequate.

Declaring that the organization purposes taking a vigorous stand against any attempt of the Legislature to endanper the business of members or deprive hem of rights as agents, the Insurance Federation of Pennsylvania declares that legislation such as that enacted in Ohlo. Washington or West Virginia, which deensation insurance business, will be re-

matters this year vitally affecting casualty, fire and life insurance

a discrimination in fire insurance rates that cotton in yard is \$1.84 while \$3.50 is charged the farmer for covering cotton on to the underwriters.

#### PRESENT DAY POPULISM

The Cult of "Sockless Jerry" Simpson and "Whiskers Peffer" Is Revived. They knew it as "Populism" in the wild and woolly West a score of years Teday in the national capital, it is heralded as "patriotism." Scratch the veneer of the "patriot" preaching the odern financial doctrines at Washington and you'll find him a "free silverite," the grandson of a "greenbacker," declarge the Iron Trade Review.

When "Sockless Jerry" Simpson, "Whiskers" Peffer and the host of rewith the demand that corn, wheat, etc., be made the basis for the Issue of cur-rency by the Government, they were West they were held up to ridicule, nay,

eat with the joy of ultimate triumph. Vindicated, by Jing!

a chance at "backing" a certain percent-age of the Government's currency. Why not? Also, why not cowhides, old bones and carefully assorted rags?

More, the Government is busily en-saged with one hand in running down and hustling to jall those "trusts" which incur its displeasure (for votes sake) by 'keeping up prices' to the common people, while with the other it is buy-ing sliver 'to put idle miners back to Work and keep up the price of the great Western commodity." Now comes Senu-tor Ashurst, of Arizona, with a proposal that the Government buy 15,000,000 pounds miners mayhap may find employ-

Little wonder Mr. Bryan is sitting back thuckling with glee, for has he not been "vindicated" also?

With every cardinal principle of Popullam (with mighty few exceptions) actully being placed on the nation's statute tooks and going into active operation, thy should William Jennings hestate to horste? Why shouldn't he roar with

low holding place and power under the present Administration is rooting for the present-day brand of Populism, rooting might and main, and where does William Jennings stand but right in front?
McAdoo? He's been swallowed up in
he flood. Sound money Democrats?
'Aln't any rich animile no more." Headed for the vortex of flat money, whither shall the hewildered and sick-ened country look for succor? Certainly ened country look for succorr Certain, not to Washington, for there's where the malady started to break out.

The Lord deliver us. It does not seem possible for any one else to help.

### EAGER FOR RATE DECISION

Railroad Attorneys Crowd Offices of

Interstate Commission WASHINGTON, Sept. 19.—Railroad at-torneys crowded the offices of the Inter-state Commerce Commission early today in order to other today. and the commerce Commission early tonay in order to obtain the first news of the announcement as to whether the five per cent rate case will be reopened. The only shippers thus far objecting to any increase are the livestock interests.

It is said that the weenbern of the com-It is said that the members of the comission are not unmindful of the fact that the vallroads are in need of addi-tional revenue, but there is hesitancy in uthorizing a horizontal advance in rates atti the roads have taken definite steps loward equalizing the present rates.

Two Disastrous Accidents

The news from Quebec that the sanadian Government steamboat Mont-marcy collided with the coal ship Lingan at Sequence Report and the coal ship Lingan at Seaujeau Banks and that 13 lives were

## SPY-HUNTING NOW A FAVORITE SPORT IN "CALM" ENGLAND

## Show Nervousness of Country Usually Placid and Sober.

Exporters in this city received today On the whole, the British public has rom Washington the schedule of rates so far taken the war calmly and soberly. fixed by the Federal War Risk Bureau says a London correspondent. There have devering insurance on cargoes destined been no scenes resembling the hysterical for foreign shipment. On all shipments outbursts that accompanied the beginning between ports of the United States and of the Boer war. One exceptional feature in possessions or any nonbelligerent of this campaign has contributed largely country in the Western Hemisphere to the absence of popular excitement—the would be 1/2 per cent.; to nonbelligerent secrecy that was preserved respecting the ports not north of Havre or east of arrangements for the departure of the expeditionary force. There were no public farewells, as on the embarkation of the troops for the Transvaal 15 years ago. The machinery worked, so to speak, without a sound.

The motto "business as usual" has, in the main, been loyally carried out with little disturbance save from inevitable causes. Even where workers have been drawn off to the colors, and horses and vans have been commandeered for milltary purposes, the gaps have generally been quietly filled as far as circum-stances would allow.

At the same time, so epoch-making an event as the present war could not occur without providing a good deal of fresh material for theses on the psychology of the crowd. It would have been nothing short of a miracle if the whole popula-tion had been as indifferent to what was happening as Archimedes at the siege of Syracuse. The nearest approach to a dent Theodore Roosevelt, to bring about the efficial end of the war between those when the country was as yet just on the Powers in the Far East. Thus, twice brink of being drawn into the conflict. within a decade will the United States brink of being drawn into the conflict, within a decade will the United States. The evidence is overwhelming that the have been the agency through which demand for food was beyond all reasonable precaution. Country Life mentions the case of one lady who purchased no fewer than twenty sides of bacon, being the entire stock of the chief provision merchant in the little town where she lives. The Universe knows of one flourishing suburb where five large provision shops were absolutely denuded of goods, and had to be closed until they could obtain further supplies. The London Nation says that one of the West End stores received a single private order for \$2500 worth of provisions.

PRICES WERE FORCED UP. Some of the stores tried to check the rush by making it a rule to refuse delivery of any goods, but wealthy customers got over this obstacle by coming in Nothing is said, however, their automobiles and loading them up about the difference in hazard, according with their purchases. As this demand forced up prices throughout the country the hardship was felt especially by the poor, and social workers in poor neigh-borhoods report that a very bitter feeling has been caused by this exhibition of the rehensions have subsided and as people have begun to realize that panic buyhig plays into the hands of the country enemies, a more reasonable state of mind has some about. If anything of the kind should recur it is believed that the Government will take steps to bring the food supply under its own control.

August is normally the great holiday month of the year, when every seaside resort has its accommodation strained to uttermost. This year the hotels and boarding houses are complaining of many engagements. Paterfamilias thinks that, on the whole, he and his family will be better off at home. On the east coast the fear of a German descent From the East to has worked upon the minds of the more up to ridicule, nay, nervous, whose apprehensions have been wen scorn, of all and sundry.

Could these old-time 'middle-of-the military precautions. At Felixtowe, in sazing through a knothole in Suffolk, for instance, the holiday crowd Peter's back fence, gather a glimpse into suddenly found a detachment of soldiers Congress today, how their breasts would taking possession of the pier, converting a large lodging house into military headquarters, closing many of the approaches form the "security" back of a vast emis-sion of paper currency, either directly of indirectly, but also turpentine, to-bacco, etc., while suggestion has been made that even canned salmon be given military outpost in war time cannot reasonably complain if its attractiveness as a place of recreation temporarily suffers But one has a great deal of sympathy with some other towns along the coast which are losing heavily through the circulation of quite baseless rumors. Many possible visitors to Margate have kept away by stories that the sands were being cleared of children and guarded by territorials, that half the houses and the military authorities, and that guns had been heard which showed that a lal and taking out the old. great naval action was being fought in the vicinity. These were all either gross exaggerations or inventions. The sound of firing was simply that of the gun-testing and artillery training at Shoeburyness, and is almost an every-day event in time of peace. Another mischievous rumor alleged that the pler at Walton-onthe Naze had been blown up by Germans. Although absolutely untrue, this statement is known to have deterred a large number of prospective visitors. In sev-eral instances, the Town Councils of seaside resorts have thought it necessary to insert in the London press advertise-ments which deny such injurious tales and reassure intending holiday-makers as to their freedom from any risk of moles-

HUNTING OUT THE SPIES. One hears some really absurd stories of the spy mania that has disturbed the planes. poise of many people especially among the uneducated. The most harmless use of pencil and paper brings a man under suspicion. The other day a topical artist was drawing a sketch of the Greenwich gasometer for some quite innocent pur-pose. A woman, who passed, caught sight of him and exposed his deep-laid scheme to the passers-by. "He ought to be ashamed of himself he ought; but I can through him. He's got it all down and one of them airships will come along and know where to drop its bomb." The argument was so convincing that the poor artist had to be escorted to his home by policeman. The next day he went out to Kennington, and drew a dismal house with a tree in front of it supposing that no possible objection could be raised to that. But very much the same thing hap-pened as at Greenwich, and, when the baffled artist appealed to a policeman to say what good the drawing of the house and tree could do to the Germans, the representative of the law went so far as

to admit that he could not see what good that drawing could do to any one. The editor of the photographic column in a leading weekly advises his readers to restrict the use of their cameras to scenes that can be taken from their own back gardens. The man who at-tempts to snap-shot anything that can be remotely connected with the moveicat came over the wires yesterday.

Frotably 12 miners were entombed in the Eureka Centennial Mine at Eureka.

Lith Thursday, when a cave-in followed as explosion. The bodies of two of the last were recovered yesterday.

## U. S. STRATEGISTS STUDY CAMPAIGNS OF EUROPEAN WAR

No Risks Will Be Taken on Absurd Stories of Mania General Staff Follows Battles With View of Increasing Efficiency of American Fighting Facilities.

> WASHINGTON, Sept. 18.—The American General Staff, as the strategy board of the War Department is called, is watching the European war with much interest, expecting that the great clash of arms will teach it many valuable les-

"Does the situation call for any plans for the national defense?" an official of the War Department was asked today. "Not at all," was the reply: "nor will it do so unless, as is very unlikely, there should seem to be some prospect of the United States being drawn into the con The theory of the American Govern

ment is that it will not be involved in the struggle, and that there is nothing in the situation making it necessary for it to do more than maintain a neutral position, with a view, after the fighting shall have gone to certain lengths, again to offer its services as mediator, and thus help bring about general peace That the Wilson Administration will renew the offer of its services in the direction just mentioned, as soon as is an opportunity, is conceded Indeed, the United States is the only one of the great Governments of world which will be in position to e such a step. When the offer is take such s step. renewed and accepted, it is believed that the representatives of the nations now at war will meet in this country war was halted.

SAFE FROM INVASION Even if the unexpected should happen and the United States be drawn into the present conflict, its policy of national defense would be exceedingly simple. No nation or combination of nations that might confront it in an emergency of

that kind would be able to invade the territory of the United States proper. The United States, with 2009 miles of salt water between it and Europe on one side, and between 5000 and 7000 miles of salt water between it and the east coast o Asia on the other side, is safe from in-American military strategists, therefore have always figured that if the United States were to engage in war with any of the great Powers of the world, it would be almost evelutions.

of the great Fowers of the word, it would be almost exclusively a naval war. That is the reason for the insistence of all recent administrations on a liberal naval program on the part of Congress. If the navy can be maintained on anything like a proper footing, no foreign troops will ever tread the soil of the will ever tread the soil of the United States.
"But were there no preliminary plans at the time of the war with Spain'

was asked. "None whatever." he replied. United States probably had known for a number of years that ultimately it yould be necessary for it to intervene it not a single preliminary plan was made and the declaration of war found us ut-terly unprepared. It was quite by accident that there was a Spanish fleet at waters in time to give renown to the names of Sampson and Schley."
"But we had some plans looking to pos-

sible intervention in Mexico, did we not "Yes. There are maps in the War De-partment, showing in minute detail the topography of all those parts of Mexico which have been explored. These maps were made a good many years ago, and they were revised at the time of the downfall of Diaz. If it should be necessary for the United States at any time to enter Mexico, its troops would know in advance all about the roads, the railroads, the mountain passes, the streams of water, the means of subsistence, and all other information which an invading army must have if its work is to be done to best advantage."

EUROPE CARD INDEXED. "How is the American War Departmen

profiting by the war in Europe?" "By a system which I can best describe to you by comparing it to a modern and it is usually one person's task to look it over dally, putting in new mater-

"It is in this way that the American General Staff is taking advantage of the war in Europe. It may be that the great land fights will demonstrate that there is not a proper balance in modern armies between the infantry and the cavalry, and that a larger body of the latter is necessary. If that is the lesson of th war, the United States will promptly re cruit additional cavalry regiments, may be that the naval engagements throw important light on submarines, de stroyers and similar craft. In which event the American naval construction plans will be altered so as to give the Govern-ment the benefit of the lesson taught. "Similarly with alreraft of various kinds. It is confidently expected that the

war will determine not only the place but the importance of dirigibles and aero-planes. Perhaps many existing theories with respect to these new auxiliaries will be upset in the actual clash of war, and if so the United States will take notice, and will change its class to correspond and will change its plans to correspond to what will have been determined to be the best practice.

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leason of the war will be the fact that war on a modern scale is no longer profitable, and that nations engaging in the ease, it would not be surprising if serious efforts were made by the great Powers to bring shout the adoption of the world peace plan advocated by Theodore Roosevelt while President; the plan of general disarmament, with one navaifleet and army, owned jointly by all the Powers, doing police duty around the world. That would put the nations on a footing similar to that on which their citizens are placed. No individual may now take the law into his hands, but must appeal to the court, and police forces are maintained to insure the carrying out of that policy. The nations, under the world peace plan, would be disarmed, like their individual citizens, and good will. Who knows but the great war the case, it would not be surprising if serigood will. Who knows but the great war now in progress will give to such a plan more impetus than it could receive through generations of academic de-

### WHITE WOLF BANDS ESCAPE ONCE MORE

Officially Reported Trapped, Chinese Bandits Slip Away and Raid Cities in Newest of Republics.

PEKIN, Sept. 18-The redoubtable White Wolf bands have once more escaped from the very clutches of the Government troops. Only a few days ago official reports were circulated to the effect that the movement of troops against them had been successful, that they had been driven far to the northwest of China and that they were now as fish in a frying pan.

Instead of that they have ravaged some of the chief cities of Kansu and are now in full retreat from the district in which they were to be brought to their knees by shortage of supplies and ammunition into the more fertile and wealthy dis-

aries, houses at Kansu before burning them. The Chinese Government has tel-egraphed instructions to the Governor of Kansu to succor the distressed missionaries and to provide them with escorts if they are needed. At Taochow the towns-people resisted the outlaws, but surrendered after less than one day's fighting. Nearly 10,000 lives were lost by murder, fire and suicide. A large part of the city is in ruins.

SPREAD UNREST IN ARMY. The reasons for the trouble with the roops in Kalgan are looked for in the agitation of agents of White Wolf among the Manchu troops of the First Division These agents spread the news that the Government intended to dissolve the body-genreds and the First Division in autumn next and to settle them on the waste land of Mongolia. When the commander of of Mongolia. When the commander of the First Division learned of it he had four ringleaders arrested. Thereupon the The report that banner troops have sup

pressed the troubles is much doubted, since they are Manchus themselves. It is more probable that the banner troops left Kalgan to the rebels and that the police afterward restored peace as well as they could. About 700 of the mutinying troops have left Kalgan, taking their arms and ammunition.
Officials at places sacked by the White Wolf brigands have been ordered to stand their trials at Lanchow. If they are found guilty of negligence they will be severely punished. Large quantities of ammunition and arms, including six field guns one mountain gun and three of heavy ordnance, have arrived at Pekin

The escape of the brigands is a severe blow to the Government, which has been quite confident that they could no longer escope punishment. The President, ac cording to the Chinese papers, has cen-sured and degraded General Lu Chienchang, who was recently put in com-mand of the troops employed in rounding up the brigands but has ordered him to remain at his post and redeem his

the expedition against the White Wolf

rom the Shanghai Arsenal to be

The Government is entitled to a good leal of sympathy in its latest disappoint-ment. Any troops in the world would find it difficult to round up such an astonish-ingly mobile force. With complete disregard for other persons' lives and property, the White Wolf bands commander food, transports and whatever else they require, and move about so rapidly that they are sometimes reported to cover one hundred miles within 24 hours. No startling political developments

have occurred during the last fortnight, if one excepts the vigorous press campaign that is being conducted by certain Chinese journals against the so-called Kwangtung party in the Ministry of Communications. The leader of this party is Liang Shi-yi, ex-secretary of the President, who has fallen somewhat into the background since he was appointed Director General of the Revenue it. c., Director General of the last week or two one of the most widely read and influential of the local newspapers, the Asiatic Daily News, has been gloating

"It is quite possible that the greatest over his downfall, and reporting, with a mean of the war will be the fact that wealth of circumstantial details, the disomfiture of his followers in the Ministry

The new Minister is reported to have attempted a personal inspection of certain accounts in the railway department, with the result that he has got the whole Kwangtung party up in arms against his these accounts would not bear very close examination, for although certain rallways under the Minister's control yield handsome returns to the Government they are none the less in urgent need of for maintenance, renewals and repairs. OPENING OF NEW COUNCIL.

The formal opening of the Tsan Cheng Yuan, or Council of State, which takes during the last 12 months that the public is getting a little years of them. Moreover, as on the occasion of the opening of the Provisional Constitutional Con-ference and the Political Council, the public is not admitted.

It was first reported that the Precident It was first reported that the Precident would open the new Council, which is temporarily to fulfil the functions and duties of a Legislature. But, as usual, he seems to have remembered an important engagement. Then it was rumored that the opening ceromony would be performed by the Vice Precident, who had been presented by the President with a special armor-plated motor car for traveling to and from the hall where the Counspecial armor-plates hold where the Council will hold its essaions.

At the last moment, however, it was officially announced that the President,

would be represented by the Secretary of State, Han Shih-chang, and that subsequently the members would be received by the President and Vice President at their residences. In the near future, however, the Vice President will certainly have to attend the Council, as he is chairman or Speaker of the body. DISCARDING THE QUEUE

The queue being a badge of servitude Republicans throughout China have en desvored to induce their countrymen to discard it for the Western style of hairdressing. In the south their efforts have met with far more success than in the north. Here the lower classes have been curiously reluctant to dispense with their pigtails, although all officials from the highest down to the police and soldiery as well as most of the upper classes, nov

wear cropped heads.

One meets an occasional conservative who jealously preserves his queue, but these are so exceptional as to attract some attention at any public function nowadays. During the last week it is reported that the local police, finding arguments and proclamations of no avail. have taken the law into their own hands and, armed with shears or scissors, have held up and "curtailed" every queuewearing coolie who has come within

#### RAZZLE DAZZLE COLLAPSES

Forty Children in Peril and Man Suffers Crushed Foot.

Forty children narrowly escaped injury when a razzle dazzle at the annual carnival of the East Germantown Improvement Association collapsed at Chelten avenue and Anderson street last night. The children were riding on the apparatus at the time and at first it looked as street, father of the proprietor, was be neath the structure when it collapsed, and his right foot was crushed. He taken to the Germantown Hospital. The

were treated at drug stores and sent REAL ESTATE FOR SALE

General

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