

OF BLOODSHED
MEXICO SEEN IN
GUTIERREZ LETTER

Administration Much Encouraged Following Reports That Villa and Carranza Are Eliminated.

By JOHN EDWIN NEVIN

WASHINGTON, Nov. 16.—Positive guarantees that the lives and properties of all foreigners in Mexico will be protected by the administration of Provisional President Eulalio Gutierrez have been received by President Wilson.

The guarantee, sent direct by General Gutierrez to President Wilson, following the report that both Generals Carranza and Villa have agreed to eliminate themselves from the situation, increases the belief in Administration circles that the era of bloodshed is at an end, and that there will be no further fighting.

In his letter to President Wilson, Gutierrez makes an indirect request for recognition by suggesting that the United States approve the action of the recent peace conference. There will be no action taken in this connection by the Administration.

Gutierrez also asks for the removal of the troops from Vera Cruz, but this already had been ordered.

The Gutierrez letter is lengthy. The calling of the peace convention is reviewed. It is stated that it was made necessary in order that the entire military factions attached to the revolution might have a voice in the new plan of government.

The Government can exist in Mexico unless it represents the will of the Mexican people. The day of a dictatorship has passed forever. The reforms to which the Constitution is entitled will all be carried out.

The convention will later arrange for an election, at which the will of the people as to who shall rule them will be recorded.

Gutierrez, in a general way, expresses the hope that before long Mexico would resume her place among the Powers.

The latter is accepted by the Administration as showing that the Mexicans have decided that hereafter they will try to settle their own internal affairs.

EL PASO, Tex., Nov. 16.—General Francisco Villa, commander-in-chief of the military forces of the Gutierrez faction in Mexico, has consented to resign his command and leave Mexico in order that a peaceful settlement of the country's internal difficulties may be effected.

This information came today in a statement Provisional President Eulalio Gutierrez telegraphed to Enrique C. Lorente, diplomatic secretary of the Provisional convention in Washington.

Gutierrez said he had personally placed before Villa the proposal of General Venustiano Carranza that Villa, expelled from the country, should be permitted to return to the United States to settle his private affairs.

When Villa intends to leave Mexico and where he proposes to go have not been announced.

Carranza had telegraphed Gutierrez that if Villa leaves the country, he (Carranza) would immediately transfer his government to Gutierrez and would also leave Mexico.

Gutierrez, accompanied by the entire Aguascalientes peace convention, is preparing to leave Aguascalientes today for Mexico City to complete final preparations for the transfer of authority. The details will be worked out in the national capital.

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WARSHIPS WILL ACCOMPANY
PRESIDENT THROUGH CANAL

Itinerary and Plans for Opening and Exposition Announced.

Lieutenant Commander Needham L. Jones, naval aide to the President, while in Philadelphia announced President Wilson's itinerary and plans for the formal opening of the Panama Canal and the Panama-Pacific Exposition.

The 17 foreign warships to participate will join the United States fleet in Hampton Roads on February 19 and 18. Their officers will witness the opening of the Exposition by President Wilson in Washington by the pressing of a button.

On February 22, the President will go to Hampton Roads to review the ships as they sail. On March 5, President Wilson will board the U. S. S. New York and will sail for Colon. The Texas will act as a convoy.

At Colon the President will be transferred to the Oregon and pass through the canal. Others aboard will be Secretary Daniels, Admiral Clark, who commanded the Oregon on her trip around the Horn, and Admiral Dewey.

The formal celebration of the opening of the canal will be held upon the arrival of the Oregon at Balboa, and President Wilson will exchange visits with the President of the republic of Panama.

He will then proceed to San Francisco on the New York at the head of the fleet. The fleet will reach that port March 21. After spending four days at the Exposition, President Wilson will return to Washington by private car.

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MRS. MARIE MASON CLAPP Who becomes the bride of Robert J. Shawkey, the Athletics' pitcher, tonight.

ROBERT J. SHAWKEY TO WED MRS. MARIE MASON CLAPP TODAY

Pitcher for the Athletics Will Be Attended by Amos Strunk, Outfielder on Team.

Robert J. Shawkey, pitcher for the Athletics, will marry Mrs. Marie Mason Clapp, known as "The Tiger Lady," this evening at 6 o'clock at the residence of the Rev. Charles A. Rantz, assistant rector of St. Mary's Episcopal Church, in Buckingham place, near 4th and Walnut streets.

Shawkey will be attended by his closest friend, Amos Strunk, outfielder with the Athletics. Mrs. Clapp will be attended by Miss Vera C. Allen, 5915 Pine street.

After the ceremony Shawkey will give a dinner at the L'Aiglon Cafe. It will be followed by a box party at the Garrick Theatre.

Shawkey will entertain friends tomorrow at a venison dinner in his bungalow at Lanserch. He has just returned from a successful hunting trip in Maine.

The couple will start Wednesday on their honeymoon. They will visit friends and relatives in Erie, Oil City and Butler, Pa. Later they will go South for several weeks.

Mrs. Clapp was the wife of Herbert Mason Clapp until he divorced her in 1911. Several years ago, while the Clapps were living in apartments near 15th street and Girard avenue, they quarreled and she left him in the neck.

He refused to prosecute his wife. After obtaining his divorce he went to Japan, where he died. He had an income of \$10,000 a year from the estate of his grandfather.

Mrs. Clapp was formerly a manicurist. She became known as the Tiger Lady because of a tiger skin coat she wore.

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BABY SEALS FLEE AQUARIUM; ONE CAUGHT, OTHER MISSING

Two adventurous baby seals, which have been boarding at the aquarium in Fairmount Park, decided to start for home in the Arctic last evening.

One, it is believed, was killed going over the sillway at the dam. The other was captured today.

The seals, little fellows, 5 months old, were a centre of attraction on a pier at Atlantic City all summer. One was called "Tiny" and the other "Togo." They were brought here last Wednesday as winter boarders.

W. E. Meehan, superintendent of the aquarium, visited them last evening at 5 o'clock. Tiny was in fine humor, and, if she had been able to speak, probably would have told Meehan that she was going home. Togo was not communicative.

He sank to the bottom of the pool in a surly manner at the approach of Meehan. A half hour later it was found that both seals had disappeared through a hole left by a stone which was loose at the end of the aquarium on the river side.

Men in boats immediately searched the Schuylkill. Tiny, very much frightened, was found in the lock. Togo cannot be found. It is believed that he was killed by being swept over the sillway.

Tiny was put back in the pool after the break had been repaired.

About two years ago five seals escaped into the river. Four were recovered, but the fifth started on his way to the Arctic Sea, and has never been heard from.

An overzealous young man fired at one with a shotgun, wounding it in the back.

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SEIGEL CASHIER RELATES
AMAZING STORY ON STAND

F. L. Champion Declares Bank Kept Memorandum Record of Big Loans.

ASSISTANT ATTORNEY GENERAL Train is drawing from him an amazing story of manipulations relating to the bank. This institution loaned \$2,500,000 to the two New York and Boston stores of the Siegel bank in time to acquire a safe title before cold weather. Yesterday's precipitation exceeded four inches, and it was of the kind that soaked in. The rainfall was not sufficient to fill empty reservoirs, but to furnish heads of springs and streams have been started.

Although he is rather reluctant in testifying, the evidence of Champion is damaging to the defense. It is evident from the line of objections offered that the defense will try to place the blame for the bank's failure on Vogel.

Continued from Page One agricultural districts, there was general rejoicing over the fact that the new cereal crop, which threatened to be a dismal failure because of the long drought, would be saved after the rain of yesterday, which lasted 2 1/2 hours.

The soil was of a powdery consistency when farmers did the fall plowing. Rice and wheat seeding was done with doubts and misgivings as to whether it would germinate because of the lack of ground moisture in time to acquire a safe title before cold weather. Yesterday's precipitation exceeded four inches, and it was of the kind that soaked in. The rainfall was not sufficient to fill empty reservoirs, but to furnish heads of springs and streams have been started.

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RESERVE BANK OPEN:
NEW ERA BEGINS

Continued from Page One from the member banks in Pennsylvania, New Jersey and Delaware.

HOW NEW BANK OPERATES. The operation of the bank includes the acceptance of deposits of reserves of member banks; discount of bills of exchange and commercial paper, and acceptance of deposits of checks drawn by member banks on any reserve bank in a reserve or central reserve city within its Federal reserve district.

At present all of the functions provided for in the Federal reserve act will not be exercised by the institution immediately, but the bank will be extended from time to time. Mr. Austin said this morning a meeting of the board of directors of the bank would be held a week from Thursday.

Promptly at 8 o'clock Secretary of the Treasury, in Washington, D. C., signed notices, addressed to all member banks in the regional reserve system, that the 12 Federal reserve banks had been established and opened for business. The notices sent out to all banks it was declared the reserve requirements prescribed by the act from this date become effective.

Authority is given to governors of Federal reserve banks to mail to all member banks notices of the establishment and opening of the reserve bank.

The following table gives the location and other details of the new banks:

Table with 4 columns: District, Location, Capital (Authorized), Member Banks. Lists 12 Federal Reserve Banks across various US cities.

The inauguration of the new banking law marks a complete revolution in the currency system of the United States. Its builders assert that it will help the country in more ways than one. It will enable one part of the country better to aid the business of another section in times of need and strengthen credit in times of stress, and thus, by keeping the supply of money evenly distributed throughout the United States, stop for all times panic, which have recurred about every 20 years in the last century.

This law replaces the system known as the national banking system, inaugurated toward the end of the Civil War.

It is a national bank is a member of a reserve bank, and many State banks took advantage of the opportunity to become members. The largest district, Chicago, has 82 members, and the smallest district, Atlanta, has 37 members. Philadelphia has 78.

One of the most important functions of the new bank is as a bank of issue and redemption of currency. For it may secure from the Treasury Department Government notes known as Federal Reserve notes, which it is authorized to issue against commercial paper with a minimum gold reserve of 10 per cent. Besides this, Federal Reserve Banks are granted certain powers in the matter of operations in the open market, such as the purchase of commercial paper, foreign exchange and in a general way are expected to perform important functions as clearing houses between their member banks.

GIVES AID WHERE NEEDED. The way the new law will affect the average person is something like this: Suppose a man in Kansas City has a wheat crop which he wishes to move and Kansas is short of money. Then the Federal Reserve Board, under whose supervision the banks operate, will aid the Kansas City bank in getting money for it at any or all of the other 11 regional banks. It may happen that Atlanta has the money to spare, or that New York may be financing foreign shipments, or that Boston needs her money for the mills. San Francisco, on the other hand, may have plenty of cash to spare. If such is the case, then the money in that city will be used to move the wheat crop in Kansas, the entire system of credit being so co-ordinated and linked together as to have banks act as a unit in helping each other.

Of the total reserves of approximately \$50,000,000 which are now released the 12 Federal districts contributed the following amounts:

Table with 2 columns: District, Amount. Lists contributions from 12 Federal Reserve Districts.

Secretary of the Treasury McAdoo has already announced that he will transfer to the Federal reserve banks a large amount of Government deposits as soon as they are in operation, so that they may be able to extend larger credits to national banks and State banks which are members.

WARBURG PREDICTS U. S. WILL BE WORLD'S POWER. New Banks Mark Our Financial Emancipation, Declares Governor of Board.

WASHINGTON, Nov. 16.—Paul M. Warburg, governor of the Federal Reserve Board, declared the 15th of November might be considered as the Fourth of July in the economic life of the United States. Coming generations, he said, would commemorate it as marking the foundation of our financial emancipation.

"The new banking system, wisely administered, will prove to be the means not of inflation, but of safety, independence and gradual, healthy expansion," Mr. Warburg declared.

"How soon we may become a world power, solely in strength and independence to those on whom we have had to lean until now, will depend upon our ability to avail ourselves of the opportunities now open to us. We are starting out today ambitious of attaining our end, but we are still far removed from our goal."

200 NIGHT RAIDERS IN TOWN. Coal Tipples Burned, Causing \$35,000 Estimated Loss. LEXINGTON, Ky., Nov. 15.—Two hundred masked night raiders stormed the town of Island City, McLean County, last night, and burned Shelby Oshat's coal tipple. The damage is estimated at \$35,000. McLean is the fifth county now infested by raiders. A mass-meeting of citizens has been called for tomorrow, when steps will be taken to end these raids, which already have cost several lives. Nearly a hundred men, women and children have been whipped.

START RELIEF FUND AT PENN Students Raising Money to Aid Belgian Refugees in England. University of Pennsylvania students have started a relief fund for the stricken Belgians in England. The campaign was launched last morning. The object is to send cash instead of supplies of clothing. The students started the relief fund after receiving a letter of appeal from Arthur H. Shipley, head master of Chelsea College, in Cambridge, England.

GRANGE TO FIGHT
RURAL DELIVERY BY
CONTRACT SYSTEM

Convention Unanimously Votes to Carry Protest to Government—Cady Goes on Executive Committee.

WILMINGTON, Nov. 16.—The grangers of this country will fight to the limit the proposal now being made to take the rural free delivery of mail out of the civil service list and give out the routes by contract, and the decision of the National Grange at its session today.

This action was taken when a resolution offered several days ago by C. P. Keeley, of Washington State, was reported favorably out of the Committee on Postal Relations by H. Harland, of Idaho, chairman.

The report was unanimous, as was the action of the convention. It was declared that the contract system would put the rural free delivery service back into the condition of the old star routes of years ago, and such a plan would be hazardous.

It was directed that a copy of the resolution be forwarded at once to the Postmaster General, and that the General Legislative Committee be directed to fight the plan to the limit, and that every granger in the country be called upon to exert its influence for the defeat of the plan. This is declared one of the most important subjects to come before the grange.

CADY DEFEATS RAINE. In the contest for member of the National Executive Committee in which unusual interest was taken and which was a special order for today, Willis N. Cady, of Middlebury, Vt., master of the Vermont State Grange, won over C. O. Raine, master of the Missouri State Grange, who has held the position for six years and has been secretary of the body for three years.

The election of Cady was declared to be a victory for the program advanced by Grange, but the members of the body declared that it is not the policy of the body to keep officers in positions for long terms.

California was chosen as the place for the next meeting. The place in California is left to the Executive Committee of the California State Grange and the Executive Committee of the National Grange.

The most fight in opposition to California was by Missouri, which presented an invitation from the Grangers and also the Federation of Commercial Clubs, numbering 180 clubs in that State. The vote was 81 in favor of California. The convention will go to Sacramento or Oakland, with the chances in favor of the latter.

Invitations were also received from New York, Chattanooga, Toledo, Denver, New Orleans and Springfield, Mass. Several places gave notice that they would ask for the convention next year, and New York will make a fight on the ground that the 60th anniversary should be observed in New York because the first Grange was formed in Fredonia in that State.

T. C. Atkeson, of West Virginia, offered the resolution to have the National Grange endorse the bill offered by Representative Edward Keating, of Colorado, to remove the limits on the amount which can be invested in postal savings banks and have the money turned over to the United States Treasury to make a fund for farm credits.

It is generally expected that this resolution will receive a favorable report and will be adopted by the Grange.

Tomorrow will be given over to a discussion of co-operative buying and selling. Professor J. W. Kerr, of the Oregon Agricultural College, who is counted an expert on this subject, will be one of the principal speakers. W. T. Creary, of Pennsylvania, one of a committee of 15 appointed to investigate the various systems tried by the various States, will also talk of the committee.

What is counted one of the important subjects of the convention—farm credits—will be discussed by T. C. Atkeson, former dean of the University of West Virginia, who has given years of study to this important topic, and has been successful in securing some time after the talk on co-operation. T. C. Atkeson, former dean of the University of West Virginia, who has given years of study to this important topic, and has been successful in securing some time after the talk on co-operation. T. C. Atkeson, former dean of the University of West Virginia, who has given years of study to this important topic, and has been successful in securing some time after the talk on co-operation.

Equal suffrage and irrigation will follow these subjects. It is generally considered likely that the resolution in favor of equal suffrage, since women have always been the equal of men in grange affairs.

"THIS IS HELL." WELCOME TO THIRTY DINNER GUESTS. Cave, 200 Feet Underground, Scene of Gaiety in Virginia. HOT SPRINGS, Va., Nov. 16.—To be held down into the mouth of Hades and find a jolly place was the extraordinary experience of a dinner party of 30 odd men entertained Saturday night by Hayden W. Crosby, of Jacksonville. The dinner hall was a cave 200 feet underground.

Mr. Crosby's guests were asked to wear cowboy costumes, and at the Homestead Hotel they were piled into carriages, driven two miles to a steep mountain side. Suddenly there was a booming as of great guns and a screeching as of shells, while red lights blazed up, showing the mountainside in the howling storm for a mile.

Inside the cave was lighted by automobile lamps, and an illuminated sign, "This is Hell," faced those who crawled on their hands and knees to get through the cave entrance to the dining room.

GEN. SCOTT ASSUMES DUTIES. New Army Head Congratulated Today by Friends. WASHINGTON, Nov. 15.—Brigadier General Hugh L. Scott, the new chief of staff of the army, arrived at his office in the War Department early today and assumed formal charge of the land forces of the nation. His office was thronged with army officers and personal friends, who called to congratulate him.

Not the least hearty congratulations were offered by Major-General V. W. Wetherston, the retiring chief, who laid down the cares of the office because of age.

EMPLOYER HELD FOR ASSAULT. Charles Swigert, superintendent of the American Dye Works at Madison and Tulip streets, was held today for \$500 bail for court today by Magistrate. Swigert was charged with assault and battery on a woman, who was a member of the American Dye Works. Swigert was held for \$500 bail for court today by Magistrate. Swigert was charged with assault and battery on a woman, who was a member of the American Dye Works. Swigert was held for \$500 bail for court today by Magistrate. Swigert was charged with assault and battery on a woman, who was a member of the American Dye Works.

FIVE HURT IN AUTO CRASH
Cars Wrecked When They Collide at Street Intersection.

Five persons were injured yesterday when an automobile belonging to William A. Dunlap, an undertaker, 1829 Fairmount avenue, collided at Argents avenue and 43rd street with another car. The injured are:

William A. Dunlap, 1829 Fairmount avenue. John Davis, chauffeur of the car. Miss Sadie E. Raush, 1829 Fairmount avenue. Miss Josephine Anderson, 1714 South Broad street. Mrs. Henry Dahngrehn, 1920 Fairmount avenue.

Mrs. Dahngrehn suffered a fracture of the right shoulder and cuts about the head. Davis lay unconscious for nearly half an hour before he was revived. The remainder of the party received cuts about the legs and arms. Both cars were wrecked. The injured were taken to the branchtown police station and refused to go to a hospital.

TRUANT AND DISOBEDIENT
GIRL IN PRETTY ROMANCE

Odd Frank of Cupid Will Result in Wedding Tomorrow. A romance which started when Kurt Halbig, of Phoenixville, rescued Miss Emily Hort from drowning in a fishing hole near Phoenixville, will result in the marriage of Miss Hort to Halbig in Gethsemane Lutheran Church, 60th and Callowhill streets, tomorrow.

Miss Hort was walking along the stream shortly after her parents moved to Phoenixville when her father slipped and she fell into the water. Young Halbig, who was playing truant, saw her predicament and dived into the water and brought her ashore.

After the rescue neither dared go home for fear of paternal wrath, because Miss Hort had been forbidden to go near the water and Halbig was supposed to have been in school. The incident leaked out, however, but Halbig was spared the cat-of-tails by the plea of Miss Hort's parents.

Their engagement was announced last summer after Halbig had visited the Horts in this city.

UMBRELLA CAUSES SHOCK. Miss 21b Cams in Contact With Fire Box—Man Stunned. HARMON COLLIER, 182 Clinton avenue, 10 at his home today suffering from injuries to his back as the result of a shock which occurred at Chester avenue and York road.

\$8000 A DAY FOR
THANKSGIVING SHIP

Continued from Page One stock his Christmas candy to assist in stocking the second ship.

"This is the supreme call of the great crisis of civilization," read a large sign which was tacked this morning on the wall in the relief bureau.

Many donors were expected to make their contributions yesterday arrived at the relief bureau shortly after the doors were opened. A noticeable feature at the relief station was the presence of women and children. Many of the contributors were strangers in this city who are stopping at leading hotels.