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GEORGE W. NORRIS COMES TO DEFENSE OF FEDERAL RESERVE ACT

Rejects Conclusions Reached by Guaranty Trust Company, New York, in Pamphlet Just Published

ANSWERS OBJECTIONS

Commenting upon a pamphlet published by the Guaranty Trust Company, of New York, on "What the Banks of the United States Think of the Federal Reserve Act," George W. Norris, deputy Federal Reserve Bank, said today:

"While this pamphlet is entitled 'What the Banks of the United States Think of the Federal Reserve Act,' the title would be more accurate and illuminating if it read: 'What 28 Per Cent. of the Total National Banks and What 18 Per Cent. of the Total State Banks and Trust Companies Think of the Federal Reserve Act.'"

It is to be noted first, that the 28 per cent. of the total national banks and one-third of the total state banks, which are favorable, one-third unfavorable, and one-third noncommittal.

When an inquiry such as this one, requesting replies to a large number of questions, is sent out, it is altogether likely that a large proportion of these institutions which are not favorably disposed toward the Federal Reserve system, would take pains to reply, while those institutions favorable to the system, or undecided, would probably pay less attention to such an inquiry.

"The second fact worthy of note is that replies were received from only about one-third of the national banks and one-sixth of the state banks. It is stated that a 'comprehensive canvass' was made, but it is not stated whether inquiries were addressed to all national banks and all state banks.

"The third notable fact is that while the trust company's report shows the number and proportion of favorable, unfavorable and noncommittal replies as between member and nonmember banks, it does not give what is a more important classification, namely, the proportion of each character of reply received from each of the two classes of banks. That is to say, that the proportions given are proportions of the whole number of replies of each character received from the two classes of banks lumped together. If we calculate the proportions of each of the classes of replies received from each of the two classes of banks separately, we get these significant figures:

Member banks.	Non-member banks.
Favorable 1229 or 47.1%	531 or 20.0%
Unfavorable 392 or 15.0%	1419 or 54.0%
Non-committal 992 or 37.9%	2368 or 91.0%
	2700

"In other words, while the noncommittal replies were most numerous, the unfavorable replies were the favorable least numerous, these results are reached only by the inclusion of the replies of the nonmember banks. Of the member banks the favorable replies are most numerous, the proportion being more than twice as high as among the nonmember banks, and the noncommittal are the least numerous.

"Another interesting feature is the fact that it is in the districts where the member banks have most freely used their reserve banks that the sentiment is more favorable. In the Southern, Western and Central Western districts the favorable replies outnumber the unfavorable nearly two to one. In the Eastern Central the division is almost even, and in only in the New England and Middle Atlantic districts that the unfavorable replies largely predominate.

"The trust company states that it believes the 'business community' to be interested in knowing what the banks think of this law and the result of it upon themselves and their community, but the whole pamphlet deals rather with the direct effects of the act upon the banks and virtually ignores the indirect effects upon the community in general or the country as a whole.

"Coming down to the 'objections offered by national banks,' it appears that the objection most numerous is that interest is not paid on deposits. Considering that the existence of the Federal Reserve banks enables each member bank to loan out at a rate from 2 to 4 per cent. higher than it would be allowed by any other reserve agent, a sum of money much larger than the amount of its deposit with the Federal Reserve bank, it is little short of astounding that 903 banks should have urged this as an 'objection.'

"The next most serious objection is that made by 699 banks that they have had no dealings with their Federal Reserve bank. This is either a reflection on their business acumen or a tribute to their strength. It is difficult to see how it can fairly be called an 'objection.'

"The third objection is stated in the words, 'Dividend Federal Reserve bank stock unsatisfactory.' If 699 member banks had no dealings with their Federal Reserve banks, it is not surprising that 624 banks should find the dividends unsatisfactory.

"Next in order comes the objection, urged by 598 banks, that it is 'still necessary to maintain relations with correspondents.' Why is this an objection? Why should member banks not avail themselves of the facilities of both their Federal Reserve banks and their correspondent banks? How would they be any better off with one string to their bow than with two?

"It would be tedious to go through the whole list of objections. Some are manifestly political, some captious and others founded on evident misapprehension. By many it would be regarded as distinctly encouraging that such a revolutionary change in the banking methods of the nation should have won so many friends in such a short time, and that the objections urged should be so trivial."

CLEVELAND'S DAUGHTER AS WAR NURSE



The younger woman here is Miss Esther Cleveland, eldest daughter of the late Grover Cleveland, President of the United States, in her service uniform at St. Dunstan's, London, where she is helping to take care of blind soldiers. With her is the head nurse of the institution.

APPEAL FOR MORE CASH FOR SOLDIERS' FAMILIES

Members of Relief Committee Short of Funds to Continue Their Work

The fund of \$8000 raised several weeks ago for the families of soldiers who went to the Mexican border with the National Guard is being exhausted, and money is needed by the Citizens' Soldiers' Relief Committee to continue the work.

Two hundred and twenty families are on the lists of the committee, which means that nearly 1000 persons must be cared for. George Wentworth Carr, secretary of the committee, said today that the number of those needing assistance was increasing.

The sum of \$40 is required to keep each family for a month, which means that the committee requires \$8000 for its work in July. It is expected that part of this will be raised through the athletic entertainment and concert to be held in Convention Hall the evening of July 20 under the auspices of the United German Singers of the Philadelphia Turngemeinde. Secretary Carr has issued an appeal to Philadelphians to support the entertainment.

Convention Hall seats about 18,000 persons, and if the auditorium is full it will be possible to realize all of the \$8000 needed during the next month. The price of admission ranges from 25 cents to \$1.

But the problem of how to care for the families left behind by the soldiers in the ten days intervening before the entertainment is worrying the Citizens' Relief Committee. It is the immediate need of funds that has caused Secretary Carr to ask for contributions to the committee over the next ten days. These contributions may be sent either to Secretary Carr, in the Bailey Building; Mayor Smith or Drexel & Co.

Plans are being formulated for other entertainments to raise money for the relief work. The citizens' committee is receiving assistance from the home relief division of the Emergency Aid, which, under the direction of Mrs. J. Willis Martin and Mrs. John C. Groome, is systematizing the work of relieving dependent families of soldiers.

MOON IN ECLIPSE FRIDAY

Will Begin at 10:19 P. M.—Visible in North America

There will be a partial eclipse of the moon beginning at 10:19 o'clock on Friday night. The start will be visible from Africa, Southwestern Europe, the Atlantic Ocean, North America, except in the extreme west, South America and the Pacific Ocean. The end will be visible generally from the Atlantic Ocean, North and South America and the South Pacific Ocean.

Entering the earth's shadow at 10 minutes past 10 o'clock, the moon will leave the earth's shadow at 1:13 the following morning. At the middle of the eclipse 4.19 of the diameter of the moon will be in the shadow cast by the earth.

Lansdowne Avenue Theatre Sold

The moving-picture theatre at the southwest corner of 53d street and Lansdowne avenue, lot 175 by 66 feet, has been conveyed by Harry Goldstone to Robert Hamilton, subject to mortgages of \$31,000. The assessed valuation is \$29,000.

MISS DORA KEEN WEDS

EXPLORER WHO CLIMBS MOUNTAINS WITH HER

George William Handy, Explorer, Guided Bride to Mt. Blackburn's Peak at First Meeting Four Years Ago

COMING HERE THIS FALL

Miss Dora Keen, most adventurous of women explorers and mountain climbers, daughter of Dr. W. W. Keen, noted surgeon, was married last Saturday to George William Handy, a guide and explorer who accompanied her to the peak of Mount Blackburn, the 16,000-foot glacier-covered mountain of Alaska, four years ago. The wedding was in McCarthy, Alaska, within a few miles of Mount Blackburn, whose heights Miss Keen and Mr. Handy were the first and the last persons to climb.

Doctor Keen made the announcement of the wedding yesterday. He was unable to give details. The romance, however, is indicated in some of Miss Keen's writings, where she tells of the perilous ascents of Mount Blackburn and subsequent journeys with Handy in the wilds of Alaska. Their honeymoon will be another trip into the fastnesses of mountains and across glaciers of that country.

Mr. and Mrs. Handy will come to Philadelphia this fall for a short visit. Doctor Keen announced they will return to Alaska to make their home there.

SENATE PLANNING REDRAFT OF REVENUE BILL PASSED BY HOUSE

General Outline of Administration Measure to Be Retained, but Several Important Changes Expected

TAX ON EXPATRIATES

WASHINGTON, July 11.—Receiving the revenue bill which the House passed late yesterday, the Senate today planned a complete redraft of the measure. Sessions of the Finance Committee will begin at once, Chairman Simmons declared.

Through the general outline of the bill is drafted to be fundamentally altered—since it is drafted in accordance with Administration desires—the provisions for the income and inheritance taxes and a tariff commission all will be altered in detail.

A plan, for instance, to tax expatriate Americans on their American securities is most popular among Senators.

Several leaders have collected figures on the amount of war tax which Americans who have become connected with British ventures are obliged to pay on their American properties. It is claimed the British Government collects nearly \$5,000,000 a year on the rentals which the Astors and others of whom has been honored with a peerage—levy on New York real estate.

Senate leaders say it will be possible to tax expatriates, despite their British citizenship, by levying on their incomes at the source.

This measure, however, is one of those on which Republicans plan a filibuster, as a part of their frank purpose to delay or defeat the shipping bill. When debate shall have been finished, however, Democratic leaders expect several Republican amendments to be introduced, which will be taken up by the committee on Finance.

Thirty-nine Republicans and one Independent—Kent of Ohio—joined the solid Democratic House majority on passing the bill. The House draft jumped rates on incomes, creating inheritance and munitions taxes and a tariff commission.

The new legislation is expected to raise approximately \$210,000,000. This sum will be inadequate to meet the huge budget for the fiscal year, so that it will be necessary to take about \$70,000,000 from the general balance of the Treasury to cover the deficit.

The only important modifications of the bill made by the House were the elimination of the special taxes on banks, the striking out of a clause which made it impossible for an executor to serve on the estate of a decedent, and the rewriting of the clause for the support of the commission so that the appropriation shall not be permanent, but be made year by year by the Committee on Appropriations.

MRS. AL DAVIS A MOTHER

Girl Is Born on Her Long Island Estate. She Aroused Broadway

NEW YORK, July 11.—Twenty-year-old Mrs. Eugenie Kelly Davis, who as Eugenie Kelly, millionaire heiress, made the lights of Broadway wink very hard, is playing a new role on the Long Island tango dancer, after their elopement.

Davis announced today that a baby girl was born to Eugenie on July 7. The couple were married at Elkton, Md., November 17, after Eugenie's mother had made several attempts to win her daughter from Davis.

BEATEN FOR REFUSING TO TREAT

Alleged Assailant of Man, 73, in Jail at Lancaster

LANCASTER, Pa., July 11.—Charles Cummings and Harry Williams have been committed to jail to await the result of injuries inflicted on John Devlin, 73 years old, a widely known resident of Parkersburg.

When refused their demand for a treat of liquor, it is alleged, they assaulted him fracturing his jaw and four ribs, tearing off part of an ear and shooting off his thumb. Devlin's condition is critical.

Belt Crushes Girl's Skull

A basin of water placed on a window sill in the Roosevelt Knitting Mill, 21st and Naudain streets, was the cause of the death of 15-year-old Anastasia Mackeet, of 415 Paschall avenue. The window dropped on the basin and splashed a quantity of water on to the belt of a machine near where the girl had lingered for a chat. The water caused the belt to slip and it was hurled through the air with great force, striking the girl at the base of the skull and crushing it. She was taken to the Fidelity Hospital, where physicians pronounced her dead.

Murderer Is Adjudged Insane

READING, Pa., July 11.—Peter S. Leas, Jr., 49 years old, in jail here for the murder of Abraham Flick, 80 years old, whose hand he hacked off with an ax at Hyde Park, a suburb of Reading, some weeks ago, was taken to the State Asylum for Criminal Insane at Fairview, Wayne County, today. Leas was adjudged insane from excessive drinking by a commission appointed by the court.

ROBS TO GET MONEY FOR HIS WEDDING

Arrested as He Is Leaving Pottsville for Philadelphia to Be Married

POTTSVILLE, Pa., July 11.—While his fiancée awaited him in Philadelphia to lead her to the altar, James Davis, of this city, robbed several residences to get money for the wedding.

A silver service and other booty, valued at \$500, was stolen from the residence of Attorney George Rhoads, but just as Davis was about to leave for Philadelphia he was arrested. He confessed and is now in jail.

"I wanted to get married right away and that was the only way I could think of to get the money," he said. In addition to all the silverware, he took three neckties, two silk shirts, a suit of clothes, vests, shoes, shaving brush, comb, tooth paste and two suit cases.

Davis lived with his sister on Seneca street. He said he expected to earn enough money for his wedding, but when he found himself short he made up his mind he would not disappoint the bride if he could help it.

SEEN ROVER, RUNAWAY DOG?

Boy-Owner Says He's Lean Like a Banana

"Has anybody here seen Rover?" If you happen to live in the vicinity of 9th and Reed streets you have no doubt heard these words chanted many times by 9-year-old Oscar Berman, of 900 Reed street, whose dog has been missing from his home since last Friday. Oscar and Rover have known each other for the last seven years and were inseparable friends, but as Oscar tearfully says, "Somebody had to butt in and spoil the party."

When Oscar was asked the pedigree of Rover he said, "I don't know what you mean by pedigree, but if you want to know what he looks like I'll tell you. He's long and lean like a banana, has long ears like elephant plain leaves, and it seems like they're tacked on a long, narrow head. His eyes look as if he wants to sleep all the time. His body seems too heavy for his legs, which are very short. Cheer! If you only see them you'd wonder how he ever stands on them. He is brown in color."

Nevertheless, there is a standing offer of 50 cents for Rover's return.

NO MORE SMALL PARKS THIS YEAR, SAYS MAYOR

Proposed Expenditures Declared to Be Beyond Bounds of Reason

No more small parks this year is the final word of Mayor Smith on the question of passing pending ordinances for open spaces. This determination was reached when the question of expenditures was carefully gone over with councilmanic financiers and means that a dozen or more playground bills will be held up with a saving to the city of several hundred thousand dollars.

After going over the bills, a number of which were scheduled for passage next week, the Mayor said:

"This thing is going too far. There is no one who is more favorable than I am toward playgrounds for the children and parks for everybody, but this kind of improvement should be within reason.

"There should be some system which would prevent the selection or purchase of ground by the city for playgrounds irrespective of conditions where the site is selected. We find proposed playgrounds and parks in sections which are not at all crowded and in some instances not far from other parks or open spaces.

"So far as I am concerned, there will be no new playgrounds or parks established this year, and the procedure next year will depend entirely upon the city's financial condition and the other improvements then necessary."

GIRL WORKER KILLED BY BELT

Slips From Wheel and Wraps Itself About Child's Head, Crushing Her Skull

Anastasia Hackett, 15 years old, of 4613 Paschall avenue, died in the Polyclinic Hospital last night as the result of injuries suffered when struck by a flying ball in a worsted mill at 21st and Naudain streets.

The belt slipped from a wheel and wrapped itself about the girl's head, fracturing her skull. Her sister Christina was near, but was unable to aid her.

It is said that the belt slipped when water was accidentally splashed upon it by Hermann Green.

NO RELIEF IN SIGHT FROM HEAT TODAY

Humidity Unusually Heavy, but Below That of Last Night

No relief from the depressive heat which killed four persons in this city yesterday was expected early this morning by the Weather Bureau. A mild southwesterly wind, such as was blowing yesterday, continued today and the humidity, recorded at 89 degrees, was unusually heavy. The temperature at 8 o'clock today was 75. It rose gradually reaching 84 at noon, as the humidity of 8 o'clock last night, which reached 84 degrees. The four deaths attributed to the heat yesterday were those of Thomas Howe, 2 months old, of 2311 Shamokin street; Josephine Gendal, 15 months old, of 2484 South Broad street; Robert Thomas, 6 months old, of 1813 Belmont street, and Harry Gallagher, 9 months old, of 323 North 5th street.

The showers of yesterday tended to lessen the temperature, but the humidity, which is the worst enemy of the heat, was recorded last night in some of the suburban districts, but the same torrid condition continued here. The forecast is for generally fair and moderately warm weather tonight and Wednesday, with continued high humidity.

Compensation Referee III

William Scott, one of the two referees of the First District under the workmen's compensation act, is ill at his home, 608 West Lehigh avenue, with an attack of appendicitis. His physician believes probably will necessitate an operation. In his absence, W. W. Champion, of Williamsport, will handle Mr. Scott's cases. Owing to the death of a relative, Mr. Champion will be unable to take up the work in this city for a few days.

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Preliminary Drills Monday evenings at League Island Navy Yard. Full details furnished upon application. As number of men who can be taken is limited, prompt application should be made.

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\$15 & \$18 (\$12.50 Suits) \$13.50

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White Flannel Suits . . . \$20

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