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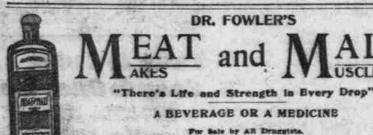
VOL. XLIH.-NO. 13,297.

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Mortar Explodes at Sandy Hook,

Bequiem Mass at Washington SANDY HOOK, N. J., July 22.—A 12-inch mortar was blown to pieces at the Sandy Heok proving-ground today. The explosion demolished the mortar. The firing squad was all behind bomb-proofs and no Page Leo.

WASHINGTON, July 23.—Monsignore Falconic, apostolic delegate to the United States, today presided at a solemn pontificti requiem mass celebrated at St. Aloysius Church in commemoration of Page Leo.

Leo's Funeral in St. Peter's Saturday.

WILL READ BY CARDINALS

He Leaves All but a Few Articles to the Church.

CANVASS FOR THE SUCCESSION

Monsignore O'Connell Leaves Rome When Accused of Electioneering-Gibbons Puts Forward Richard of Paris Against Rampolla.

The funeral of Pope Leo has been set for Saturday evening at 8 o'clock, but may be held today, owing to the rapid decay of the body.

The whole day yesterday the people Peter's.

nce of Italian troops as guards is taken as significant of growing friendliness between the Vatican and Quirinal.

Monsignore O'Connell, rector of the Catholic University at Washington, has left Rome in consequence of the published statement that he was canvase-ing for Cardinal Gibbons.

It is stated that Cardinal Gibbons ha united the French cardinals against Cardinal Rampolla and in support of Cardinal Richard, of Paris. Pope Leo's will was opened yesterday

He leaves all to the church except a

(By Marquis de Castellane.) ROME, July 23.—(Special cablegram.)— Interregnum Secretary del Val informs me that the pope's funeral will be Saturday evening at & This decision was made today, but may be changed if circumnecessitate. Owing to certain physical facts, the funeral may occur even earlier. The temporary burish will be in the left nave of St. Feters, near the ph-trance of the cupols. Here the body will remain until placed in the temb in the aise of St. John Lateran, opposite the

Monsignore del Val said that immediately preceding the temporary burial the clergy and canons of St. Peter's will chant the vespers for the dead, assisted by the cardinals. The ceremony of absolution will be pronounced by the archpriest of St. Peter's, Cardinal Rampolla. Perosi will direct the sacred music. Americans Crowd Into Rome.

Rome is filling up with Italian noble nen who are coming to the funeral, Many Americans are arriving. Forty American women touring Italy arrived today. Among the visitors at the Vatican today were Eugene Kelly, of New York, with Mr. Onahan, of Chicago. Both are Chamberlains of the Cape and Sword, a dignity conferred upon them by Leo. They were a medieval costume of velvet, consisting of knickerbockers, silk stockings, silver-buckled shoes, belt and sword,

and with a short cape. Ninety students of the American College, headed by Rector Kennedy, went in procession to St. Peter's to view the body. They were black cassocks with purple sash. The Quirinal soldiers lining the thoroughfares looked on admiringly while the officials of the Vatican on guard inelde made way for the Americans.

with a large white ruff about the neck

Bector O'Connell in Exile, The published statement that Rector O'Connell, of the Washington University, was here canvassing for Cardinal Gibbons compels him to leave Rome. He will not return until the pope is elected. He is accompanied in his temporary exile by Dr. Grannan, head of the theological faculty. The pontifical tailors have made three white papal cassocks, one for a short, one for a medium and one for a tall man. They will be introduced secretly into the conclave, so that, whatever be the stature of the cardinal elected, he will have a cas sock ready immediately.

The statement that Oregila has been stricken with paralysis or any other libness is untrue. It was inspired by the Quirinal, which fears his determined will in the event of his election

PEOPLE SEE THE DEAD POPE. Great Crowd at St. Peter's-Leo Lett His Property to Church.

ROME, July 23 .- From sunrise today un til sunset thousands of people passed before the bier of Leo XIII, lying in state in the busilion of St. Peter's. It was originally intended that this opportunity to view the body should run through three days, but tonight the Associated Press representative learns that it is likely to be curtailed and that the funeral may be

held on Friday instead of Saturday night, owing to the evidence that decomposition is setting in. This is due to today's severe heat, from which no embalming could perfectly protect the body. The impression of those who today passed before the gates of St. Peter's to view the body was one of intense pity combined with a certain sense of horror

The body was tilted up on the catafalque in order that all might see the terribly shrunken face. An ordinary skull in a frame of gold lying in the midst of a mass of red robes could scarcely have been more typical of death.

Except at sunrise, when the crush threatened a panic, all those who wished it had an opportunity of entering St. During the day many of those

tho passed in stopped before the cataque to say a quiet prayer. Hundreds of women and even some of the men carried children in their arms.

Church and State Friendly, An important political factor was intro duced into the ceremony by the entrance into St. Peter of Italian soldiers, who remained there throughout the day to pre-serve order. Their presence there in such capacity, unprecedented in the history of modern Italy, is important as an indication of better relations between the government and Vatican, as it was by the consent, if not by the desire, of the Vat-

ican authorities, that they employed troops of the Quirinal in papal territory. Another feature that is causing coment along the same lines is that Cardina Oreglia, in receiving a group of the city fathers of Rome, who represent every party, charged them to thank also their Liberal colleagues for the many manifestations of sympathy which they showed uring the filness of the pope. The cardinal, continuing his conversation, indicated special satisfaction over similar manifestations coming from several constituent bodies of the kingdom of Italy, such as communal councils and provincial deputations, including that of Rome which is presided over by Prince Felice Borghez.

"It is an excellent tribute," exclaimed the cardinal, "which no one would have Imagined 25 years ago."

Will Reassert Claims.

In this connection additional interest attaches to today's meeting of the congregation of cardinals, which appointed Monsignore Pifferi, as confessor of the con clave, a committee to undertake the arrangements of the conclave and selected other officials, such as the physicians who will attend them during their seclusion The most important subject before the neeting, however, was a proposition presented by Cardinal Oregila to send a note to the diplomatic body accredited to the noly see for the purpose of representing to the powers the condition of the papacy since the loss of its temporal power and the transfer of the capital of the Italian government to Rome. From what leaks out, it appears that the proposition pro-Cardinals Steinesuber, Mathieu and Vivesy Tuto favored the dispatch of a most energetic note concerning the question of reclaiming the papal rights. Cardinals Agliardi and Scrafino Vannutelli, on the contrary, advocated a milder wording of this decument, which, they contended should maintain the historical pretensions of the holy see, but in temperate language. The majority of the congregation

decided to pursue a milder course and entrusted Cardinal Merry del Val with the duty of drawing up the document for submission to another meeting of the congregation. The note, when approved, will be presented to the diplomatic body, signed by Cardinals Oregifs, Macchi and Netto, deans of the three orders into which the sacred college is divided.

A committee consisting of Cardinals Casali, Macchi and Delia Volpe was ap-pointed to supercia as the arrangements pointed to simpervise an one agrangements in connection when the concluse Descora Lappont and Psiegallo, a surgeon, Professor Cagfati and a druggist were ap-pointed to attend the cardinals while they are shut up. Finally, the cardinals appointed a committee to receive the case containing the papal treasure from the congregation of briefs, whose work is itil a new pope is elected, and to receive the papal scals from the apostolic chancellory.

Leaves All to the Church.

The will of Leo XIII was opened today at the congregation of cardinals. It was the intention of the cardinals to maintain the strictest secrecy concerning its contents, but it is learned that it comprises 35 sheets in the handwriting of the 41 private banks ... late pope, except additions evidently made in his later years when the pope found considerable difficulty in writing, owing to the trembling of his hand, which was so pronounced before his death that he was obliged to hold his right hand with his left when he made his signature. The earlier portions of the testament include the recommendation which the testator addressed to his executors, Cardinal Rampolla, Mocenni and Cretoni, on the best way to continue the religious impulse given to the church as well as the policy followed by the holy see during later years.

The document then enumerates all the property which Leo possessed and provides that it shall all go to his successor for the benefit of the church, including even the presents, which might perhaps be considered personal rather than gifts to the pontiffs as such. The money which the pope left is in a closed safe in his bedroom, the keys having been given to different persons mentioned in the will.

To the members of his family, the pope left a present for each to be chosen from the valuable objects in his apartments and similar gifts were bequeathed to his doctors. All the land purchased and buildings crected for institutions personally founded by Leo are put in the name of the holy see to avoid possible claims from relatives, as the pope probably remembered that some time after the death of Plus IX, the latter's nephews instituted a suit against the church, claiming 15,000 francs as their portion of the estate. The will ends by providing that his remains shall be buried in the basilics of St. John Lateran in the tomb which he had already chosen.

GIBBONS HAS A CANDIDATE. Richard, of Paris.

PARIS. July 23 .- The Rome correspon dent of the Paris edition of the Herald telegraphs that if Cardinal Rampolla is not elected it will be due to the action of Cardinal Gibbons, who, it is asserted in Vatican circles, remained in Paris in order to unite the French cardinals against him. The correspondent further asserts that Cardinal Gibbons has succeeded in uniting the French cardinals around Cardinal Richard, archhishop of Paris, with a view or supporting a candidate whose policy will be a reaction against that of the late whose policy will be a reaction against that of the late whose positions are times when a banker can meet his depositors smilingly, with but a 10 per cent reserve, and there are other that be has not the coin in his vault to cover every dollar of his depositors smilingly, with but a 10 per cent times when a banker can meet his depositors smilingly, with but a 10 per cent times when a banker can meet his depositors amilingly, with but a 10 per cent times when a banker can meet his depositors smilingly, with but a 10 per cent times when a banker can meet his depositors smilingly, with but a 10 per cent times when a banker can meet his depositors and there are other that be has not the coin in his vault to cover every dollar of his depositors and there are other that be has not the coin in his vault to cover every dollar of his depositors and there are other that be has not the coin in his vault to cover every dollar of his depositors and there are other that be has not the coin in his vault to cover every dollar of his depositors and there are other that be a covered, he is ever siesping on a magazine that be a covered, he is ever siesping on a magazine that be a covered, he is ever siesping on a magazine that be a covered. will be a reaction against that of the late pontiff.

He also says that the alliance will endeavor at the conclave to enforce a claim that the new pope transform the sacred college into a true international institu

Cardinal Richard visited President Loubet and Premier Delcasse yesterday and (Concluded on Second Page.)

Bankers of Washington Meet at Everett.

A. L. MILLS' FINE ADDRESS

"Duties of a Banker" Is the Subject of His Paper.

STATISTICS SHOW INCREASE

Edward O. Graves, of Seattle, and Theodore Gilman, of New York, Present Divergent Views on the Currency Question.

Mr. A. L. Mills says the chief duties

of a banker are: First-To safeguard the

Second-To facilitate the commer of the community. Third-To earn adequate dividends

Fourth-To act as a conservative element in the community, and to aid in molding public opinion

WHATCOM, Wash., July 21 -(Staff corndence.)-Finance in all its phases was discussed at length at the eighth annual session of the Washington State Bankers' Association, which began proeedings here today. To be sure, some of the bankers who read very interesting papers crossed fire on the matter of adding elasticity to our currency system, but the difference of opinion only added interest to the discussion.

Thanks to the untiring efforts of Secretary P. C. Kauffman, of Tacoma, the meeting today was attended by a larger number of Washington bankers than have been present at any previous meeting Nearly 90 per cent of the financial institutions of the state were represented here oday, with several Oregon and Idaho bankers helping to swell the crowd. The visitors were very cordially received his delegations from both Whateom and Frinnaven, and everything that can ast to their pleasure and comfort is being dans, After the convention was called to order

this morning Mayor Bennett, of Whatcom, delivered an address of welcome, to which A. F. Albertson, of Tacoma, responded. Hon, Miles C. Moore, presiannual address, in it presenting statistics showing that on January 1, 1903, 148 banks were doing business in the state, as against 124 January 1, 1903. Of the former there were on January 1, 1901:

Capital 34 National banks Surplus. Deposits. 35 National banks S.74, 290 33 232 910 68 state banks 283, 790 17,651,200 41 private banks 850,300 3,234,670

Stock and Deposit Increase,

The above shows an increase of 21 per cent in stock and surplus and 29 per cent increase in deposits. In addition to the above there are four branches of foreign banks, the capital stock and deposits of which are not included in the above. He followed these statistics with an elequent tribute to the enterprise and worth of the Washington banker. Following the president's address came

the report of Secretary Kauffman-an interesting document, which reflected the painstaking efforts of the most active worker in the association. George B Burke, of Fairbaven, delivered a witty address on the resources of this portion of the state. "The Theory and Practice of Banking" was ably handled in a paper by George S. Brooks, president of the Fidelity National Bank, of Spokane, Ben C. Wright of San Francisco, made the most interesting talk of the morning session on the subject, "Bankers as Conservators of Credit."

President A. L. Mills, of the First Na tional Bank of Portland, easily carried off the honors of the afternoon session, although he was followed by two financial experts, who handled their subjects in a decidedly interesting manner.

The topic allotted Mr. Mills was Duties of a Banker," and he lined thes duties up in four divisions, as follows First, to safeguard the funds intrusted to his care; second, to facilitate the commerce of the community; third, to earn adequate dividends for his stockholders; fourth, to act as a conservative element in the community, and to aid in molding public opinion. Mr. Mills indulged in no rhetorical flourishes, but spoke in a quiet, convincing manner and held the interest Combines French Vote on Cardinal of his audience throughout. He said in

> The Duties of a Banker. To enfermed the funds no hard and fast

rule can be laid down, applicable at all tir

the law does not grant it.

What is reasonably safe banking in one tion of the country is not in another, tion of the country is not in another, and what may be good banking in New York, for instance, may be poor banking on the Pacific Coast. * * No exact rules and regulations can be inid down to govern banking alike in all parts of our country. The National bank act attempts to do so, but its castiron pro-visions are often honored in the breach. The sct states, for instance, that a National bank shall not loan on real estate mortgages, and the restriction may be a good one for banks

not know that in our farming communitie no better security can be obtained for a portion of his funds than isnd? To conduct a bank on a 15 per cent reserv

institutions for loans or rediscounts is most dangerous. In fact, when a good, hard panic strikes the country, the larger banks are apt to call in their toans made to correspondents. Self-preservation becomes the first law; overy bank for itself, and the receiver take the hindmost. With the conditions prevailing here it is the banker's duty to carry in his vaults a large amount of cash, and his larger batteres should be near at hand.

a large amount of cash, and a large amount of cash, and an ances should be near at hand.

As I have remarked previously, no hard and fast rule, applicable to all conditions, can be laid down for the amount of reserve a bank should carry, but I believe that a bank in the Northwest, and in the light of past and exist ing laws, I venture the advice with much diffidence, can feel only reasonably safe with a reserve at all times of 25 per cent of it a reserve at all times of 25 per cent of its demand liabilities (15 per cent of which, at least, should be in its vaults), and in addition 25 per cent of its loans should be good, quick convertible Wail-street securities. As a pond is formed by many little streams and springs, and the overflow is used to turn the wheels of a mill, so a bank gathers size and strength from the thousands of small de-costions and the surplus is, and should be

positors, and the surplus is, and should be used to turn the wheels of commerce. Recus-nizing this duty, to whom and to what exten-should the funds of a bank be loaned? Those borrowers who have first claim of the funds of a bank are its depositors; those who have shown their faith in the who have shown their faith in the institution, and the measure of the claim should be the

value of the account Next are those well-established industries that go to make up the life of a community, the great lumber, wool, wheat, saimon and manufacturing interests, the great wholesale and retail houses, by whose efforts and enter-prise our cities prosper.

Finally come the miscellaneous loans that are taken simply to swell the earnings of the

bank, such as warrants of distant cities an counties, loans to interior merchants, and commercial paper purchased in Eastern cities. Let us consider the class first mentioned. those borrowers who are depositors in the bank to what extent should they be accommodated? The National bank act limits a loan to 10 percent of the bank's capital, but the rule is often broken, else how could a bank like the Chemical National, in New York, do busines Chemical National, in New 1010, 300, 300 surplus, on a \$300,000 capital and \$7,000,000 surplus, with a limit on its loans of El0,000? An officer of a New York bank not long since said to me: "Our excess loans are our best ones.

and Mr. Dawes acknowledged he had usually found it to be the case." Nevertheless, the 10 per cent limitation is good, and useful at times; but without injuring its efficiency, it might be stretched to include 10 per cent of a bank's capital, surplus and undivided profits; especially might this be where the borrower is a depositor, since in this case a bank usually has a portion its loan on deposit. In some Eastern cities a customer is required, or at least expected, to keep on deposit a quarter of what he borrows, thus reducing the amount a bank has at risk. Few banks, single-hunded, can carry som of the larger enterprises of a community; cause such an enterprise does not keep account it should not be refused accommo tion, and the bank's funds loaned in the Eus-Its funds have been deposited by the community, and in a measure it is a breach of tru to deprive the home community of the benef of them. But in loaning to other than his de positors a banker must exercise great care; he must consider well the reasons for the ap-plication; it may be but the kindly effort of a low-banker to unload an undestrable ac int; if collateral is offered, the kind of colthe best of collateral, but note the Eppinge ire in San Francisco. It is safe to valt A crimital suit is but small compensation to ibest postey. As interior warehousemen often free sight omesption of the difference be-tween point and team, and the banker may wake to find that wharehouse receipts, like flat morey have nothing behind them.
A banker is often tempted to loan too freely (Concluded on Page 3.)

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question. Page 2. Japan makes great preparations to fight Russin. Page 2 King Edward and Queen Alexandra in Dublin. Page 2.

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Page 1. ongressman Lovering declares for tariff re-vision. Page 2. General.

Briber Kelly tells how he paid Lieutenant-Governor Lee, of Missouri. Page 3. Mother Jones and her army in New York. Page 3. indictments against Breathitt County feudists. Sports.

ores of Pacific Coast League: Portland 12, Sacramento 8; Seattle 5, Onkland 2; Los Angeles 3, San Francisco 1. Page 11. ores of Pacific National League: Los An-geles 12, Helena 2; Tacoma 7, Seattle 4; Spokane 7, Butto 5; Salt Lake 4, San Fran-

cisco 2. Page 11. Portland crew will contest in regatta today. Reliance leaves Columbia far behind in yacht race. Page 11.

Pacific Const.

Vashington state bankers in session at What-

com. Page 1. he corporation tax law, it is estimated, will yield \$80,000 this year. Page 4. Ex-Adjutant-General O'Brien stopped by court order when leaving state with Scott estate money. Page 5.

ocks were piled on the Southern Pacific track near Farmersville, Cal.; wreck narrowly averted. Page 4. Commercial and Marine,

ortage in Columbia River salmon pack. New York stock market excited and uneasy. Page 13. Wheat closes strong and higher at Chicago,

Page 13. Review of the iron and steel trade. Page 13. San Francisco produce quotations. Page 13. Portland's shipping record for the past year. Page 12. More cargo ships headed for this port, Page 12.

Portland and Vicinity. committee today, because he returned stolen jewelry to owner and promised to protect the thief. Page 14.

Harry McRae is held up and brutally assaulted highwaymen. Page 14. Report that time between San Francisco and Portland will be lowered considered im-

Page 12. C. U. Gantenbein will be elected Colonel of new regiment; J. M. Poorman, Lioutenant-Colonel., Page 7 Elks attend Carnival. Page 8.

Applicants for sailor boarding-house licenses must satisfy the state board. Page 8. Movement on foot to fill streets between Union avenue and the river. Page 10. Representative Champ Clark will arrive today.

Labor Unions Must Ob-

MILLER CASE IS THE TEST

serve the Law.

President Roosevelt Has Taken a Firm Stand.

A GREAT STRIKE MAY RESULT

Question Whether Labor Unions Shall Control Government Printing Office Is Now Up for Settlement-Claims of Unions,

lowed to dictate apopintments in the Government printing office and other branches of the service is the question which President Roosevelt has under-

taken to settle. The law lays down the condition nder which en may be employed or discharged.

not found in the law, but relating to men's good standing with the union. President Roosevelt has declared that union shall not override the law, and has reinstated W. A. Miller as foreman of the Government bindery, after he had been removed at the dic-

The union seeks to have Miller again

removed, and has laid the case before

Secretary Cortelyon and the Public

OREGONIAN NEWS BUREAU, Washington, July 23.-The United States Government is going to settle the union labor question, so far as it is concerned, this Summer. The threatened strike of the Allied Printing Trades in the Government printing establishments gives the

determined to ranke it plain to the labor unions that they will not be permitted to override the laws of the Nation. The following statement by a Cabinet ninister expining the interest which the President has taken in the case of W. A. Miller, foreman in the bindery of th Government printing office, and the reason for the formal manner in which h rescinded the order of dismissal instated Miller in his position. Said the

excuse for the contest. The Government

officials, led by the President himself, are

Cabinet officer: Join Issue on the Case.

"The Cabinet has been considering the union labor question for a long time. The Miller case in itself is significant. It is merely used as a peg upon which hang the entire controversy. The Presi-dent and the members of his Cabinet have decided that the present is a go time to settle the question permanently, It is coming up continually, not only is the printing establishments of the Government but all other departments There are half a dozen unions amo the employes of the Postoffice Depart ment, fully as many in the Navy ar War Departments, and the Interior and Agricultural Departments constantly have to reckon with organized labor.

it will be for the labor unions and everyone else concerned." Cinmor for Strike Quieted.

"The President will not recede from his position. It was only taken after long

consideration. He intends that organ

zed labor shall be taught here in Wash

ington that it must respect the laws of

the United States just as its individue

members are required to and that the

At the meeting of the Bookbinders Union a resolution was adopted that the members would not work with W. A Miller, if the President's order was ac-tually ordered into effect. Several of the members argued for declaring a strik-immediately and thus forcing the issue They maintain that Miller already is in the service and that to all intents an purposes the men are now working unde him. Cooler advice prevailed, however and the matter was referred to the arh tration committee, with instructions leave no stone unturned to induce the President and Secretary Cortelyou to re seind the order reinstating Miller.

SUBMITTED TO CORTELYOU. Union Files Charges Against Mille With Secretary.

WASHINGTON, July 23.—Presiden Barrett, of the local Bookbinders' Uniter today called on Secretary Cortelyou an Public Printer Palmer and submittee Public Printer Palmer and submittee affidavits supplementary to the communications already filed with those official regarding the case of W. A. Miller, the assistant foreman in the Government Printing Office, whose reinstatement we ordered by the President. These affidavits relate to the charges which forms the basis of Miller's expulsion from the millon and as to bis actions during the properties. union and as to his actions during 1 incumbency as assistant foreman. A Barrett told Secretary Cortelyou th Barrett told Secretary on the part of there was no intention on the part of the union to send a committee to Oysto the union to send a committee to by the secretary of the union to send a secretary of the union the secretary of the union the secretary of the union the union the union that t Bay unless requested to do so by t President. A decision by Mr. Cortely is expected in a few days. Mr. Palm said today that so far as now could foreseen, Miller, who is at ; Minneapolis, will resume work.

The communications sent by the union Secretary Cortelyou and Public Printer Palmer are identical. In them the unit insists that Miller should not be reli-stated and urges as the reason therefy moral unfitness, which it points out wi the cause of his expulsion from the unio and which, the bookbinders claim, wa thoroughly investigated and proved.