VANDERLIP GIVES NOTEOFWARNING

Foresees Possible Trouble on Financial Horizon, He Tells Bankers.

RIDGELEY AS A GRILLER

Controller Puts High Financial Grafters on Hot Fire-Notable Speeches at the National Bankers' Convention.

WASHINGTON, Oct. 11.-There prevailed in the important speeches before the American Bankers' Association Convention here today the sentiment that financial legislation is necessary. Thirtythree hundred bankers applauded Secretary Shaw to the echo when he concluded a lengthy address, the burden of which was a panorama of the prosperity of the country contrasted with a money system which is inflexible and liable thereby to bring disaster at any crucial time. Frank O. Vanderlip, of the City National Bank, of New York, ex-Assistant Secretary of the Treasury, saw the same prosperity, and he also saw dangers ahead. Secretary Shaw suggested a remedy-a heavily taxed National banknote currency, which would be draw. forth at times of unusual demand for money, and by reason of the tax, be retired immediately upon changed additions. Mr. Vanderlip had no advice to offer. Mr. Ridgeley, Controller of the Currency, pointed out the necessity of changed methods in some respects in the Government's supervision of National burnles

President Swinney, of the association, reviewed its growth and development for the year. President Roosevelt was applauded and thanked for his successful efforts in making peace between Russia and Japan. The President received the bankers and the ladles accompanying them at the White House. There were music and floral decorations, but no speeches. The President shook the hand of every one of the visitors and extended his warmest greetings.

Leslie M. Shaw, Secretary of the Treasury, was introduced for an address. He discussed the questions of trade expandon and merchant marine at some length in the course of his address he said;

Shaw on American Commerce.

population, more largely urban than ever, with factories multiplying more rapidly than farms; with limitiess manufacturing resources and matchiess aptitude for production—when the United States will need new and important markets. The world may come to us in its own ships for the products of our farms and the raw products of our mines, sat it will not come in its own ships for the insisted products of our factories. The time's coming when we will need international ankers and international markets and international merchants markets.

ternational merchant marine.

The United States is the owner of the Philippine Islands and these possessions, plus the Panama Canal, plus a merchant marine, would insure to the American people somewhat more than their present 10 per cent of the \$1,000,000,000 of trade washed by the shife of the Pacific.

High Financiers as Grafters.

Mr. Ridgeley said that the weakest feature of the present system of examinations is that the Examiners are paid by the shores of the Pacific.

Plea for American Ships.

put of the United States and said:

We transport this matchless product of farm and factory, forces, and mine from the interior to the sea at one-third what similar services cost anywhere else beneath the skies. We carry it from point to point along the coant in vessels in quicker time and at cheaper rates than others. But at our coast line we are brought to an abrupt halt. Here we are no longer independent.

Our foreign commerce is four times as large as 40 years ago, but we carry in our ships only one-third as many gross tons as 40 years ago. We have protected and encouraged every interest but our merchant marine, and every protected interest has fourished. We have every facility for international commerce except international merput of the United States and said:

Gourished. We have every facility for inter-national commerce except international mer-chants, international bankers and an inter-national merchant marine. Shall we not have these? I am not urging ship sub-sidies. I am speaking of results, not of methods. If we will but take advantage of our opportunities, we will send these prod-ucts for farm and factory under every sky and into every port, and make our financial centers the clearing bouses of at least a fraction of the world's trade.

Secretary Shaw was lorced to acknowledge a rousing reception at the onclusion of his remarks.

Severe Penalty for Yegg Men.

The report of the standing protecte committee disclosed the expendithe year ending September 1 \$25,871 to the Pinkerton detective agency, and the arrest of 62 persons. he report asks the co-operation of he members in an endeavor to secure an amendment to the penal codes of each state providing for the more seere punishment of the "yegg" burgar, as, the report states, "this class of criminal is the severest menace to the members of the association disant from the centers of population." committee recommends doption of the amendment to the contitution prohibiting the compromisng of a crime either by the commite or a member of the association. The report of the executive commite was partly received by the convenon, but its reading was suspended in

rder that Frank Vanderlip might ad-Vanderlip Lands Trust Fra

Mr. Vanderlip said that greatly inreased income, diminishing Habilities and the provision of ample working spital had worked marvels in the f prosperity for the agricultural com-

munities during recent years. In the same time similar conditions and devel-oped in the industrial field and narrowness of outlook and lack of co-ordina-tion which led to the wasteful duplica-tion of plants and a vast expenditure of capital had given way to more in-telligent management. In the earlier stages, he said, many of these combina-tions of industries, which had been swept together under hastily considered plans, were properly open to criticism He believed, however, that evidence had accumulated to prove that the men who had formed these great corporations had shown true wisdom and the improvement already foreshadowed in ne accounts and balance sheets was but an indication of what may yet

He called attention to the necessity of ceaselessly prosecuting the struggle for foreign markets, and said he be lieved opposition in the way of duties would be met after every succeeding

meeting of the continental Parliaments The ease with which the financia world withstood the strain of a war which cost the combatant nations \$2,-930,030,000 Mr. Vannerlip said he believed was due to the increased pro-duction of gold in recent years. To tais increased production he also gave the credit for the recovery from industrial depression during the past three years

Foresces Flood of Money.

At the same time he expressed the belief that in this increase there was possible future disturbance of values, Should the present rate of production continue, he believed the volume of money in the world would be doubled in 20 years, with the result that prices of many commodities would be greatly increased—possibly doubled. While the increase in the supply of money would tend to advance the price of real prop-erty, however, the price of an obligarepayable in money would not advance. income, persons receiving a fixed sai-ary or wage-earners generally would be at a disauvantage, for their incomes would not tend to increase as rapidly as the purchasing power of their in-comes decreased. He believed, however, that the theory of the classic economists, that with the doubling of the gold stock would come a doubling of prices, would not hold entirely good. Such a result, he thought, would be prevented by the exploitation of virgin fields of development, such as followed the discovery of great quantities of gold in Mexico, Peru, California and Australia and that the next few years would witness the expansion of the field of commercial enterprise into many the present time to be bright, but gave warning that almost surely there were dangers lurking in the situation. He

Possible Source of Disaster.

Should a stock market speculation start from the present high level of prices in the face of the extraordinary demand for capital and money which crops and business alike are making, the result might easily be temporary dissester. Although there may be many fa-vorable features to the outlook, it is no time for prudence to be cast to the winds; no time for speculative commitments which would dissert if temporary reverses came, for laxness in any forms of business and conservation.

Rigid Examination of Banks.

W. B. Ridgeley, Centroller of the Currency, followed Mr. Vanderlip. He said

Shaw on American Commerce.

Within the last half century the United States has not only assumed importance among commercial countries, but in the last decade she has become the greatest commercial nation of the world. Not only do her exports exceed those of any other countries, but her domestic commerce is two and one-half times as large as the aggregate international commerce of the round earth. While the 80 and more commercial countries are selling, the one to the other, merchandise worth \$10.000,000,000,000. These stupedous all houghtful and prevent any of us from becoming recklessily critical.

The time is coming with our increasing population, more largely urban than ever, with factories multiplying more rapidly than farms; with limitiess manufacturing resources and matchless aptitude for products of our mines, but it will not come in its own ships for the finished products of our mines, but it will not come in its own ships for the finished products of our factories. The time is coming when we will need international banks are mainly, if not entirely, due to the minested and international merchants and international merchants

High Financiers as Grafters.

can, he said, and should by all means improve the service by paying the Exam-Secretary Shaw spoke of the great out- iners' salaries and greatly increasing their number, so that a man would have time to go into matters more thoroughly. Mr. Ridgely said that recent disclosures of the most disgraceful betrayal of trusts by men in the highest positions' and the use of these very positions for private gain at the expense of those whom it was their sacred duty to protect, have put the American financier on trial before the country and world. He added: it is a shame, a disgrace and a misfor-tune that such things could have happened when and where they did, but it is a great good fortune that through the quarrel over the spoils the knavery has been discovered. In his annual address, President Swin-ney recommended changes in the banking laws, He said:

Swinney Recommends Reforms,

We have cause to congratulate ourselver upon the abundant evidence that the past year has been in the main marked by prosyear has been in the main marked by pros-perity in all lines of business and com-paratively few bank failures have occurred. All such periods have, however, produced a feeling of overconfidence and led to the forming of unsound industrial enterprises. The few bank failures of the past year are mostly traceable to excessive loans made to such enterprises or their promoters. The present statutory provisions of the National banking act limiting loans to any one in-dividual, firm or corporation to 10 per cent dividual, firm or corporation to 10 per cent of the capital stock of the lending bank seem to be inadequate. I would recommend a change in the bank-

I would recommend a change in the panking laws permitting banks to loan one-tenth
of their combined capital and surplus to one
individual, firm or corporation, and provide
suitable penalties for any bank violating the
law, At the same time, I would recommend that any funds passed to surplus be
reported to the Controller of the Currency reported to the Controller of the Currency and be not thereafter allowed to be in any way impaired under the same penalties and conditions as now prescribed for impair-ment of capital stock. These amendments would tend to remove the incentive to ex-cess loans and also provide a larger loaning power to the banks. Similar provisions in state laws doubtless would be increased.

Bankers' Loans to Themselves.

A much more serious abuse lies in the not infrequent act of mahaging officers of banks making discounts to themselves out of the bank's funds. It is an observable fact that in hank's funds. It is an observable fact that in a great number, of bank failures there have been found among their assets the worthless notes of high officers of the bank for large loans, frequently without any security at all, or with "siraw" security, which proved to be absolutely worthless. This is a most flagrant and reprehensible violation of law, to say

LOVEFEAST OF COMMISSIONERS

Representatives of States and Countries Gather at Banquet Board.

HIGH PRAISE FOR OFFICIALS

Guests Express Their Appreciation of the Management of Fair in Resolutions Adopted Unanimously.

TOTAL ADMISSIONS, 2,406,740. The total admissions to the Fair are new 2,400,740, which leaves 93,260 to be made up, or 31,087 a day. if the attendance at the Exposition is to reach 2,500,000.

....... Socially, the Lewis and Clark Exposition has been as much of a success as in point of attendance, and that such has been the case was most beautifully exemplified last night when the members of the Executive Commissioners' Association held a farewell banquet in the parlors of the Hotel Portland and adopted resolutions expressing their high regard for the Fair officials and the members of the Oregon State Commission and of their appreciation of the many acts of kindness and the courtesies and attentions they have received at their hands. The indorsement of the resolutions was a glowing tribute to the management of the Exposition, and is a source of no little new places. He declared the outlook at gratification on the part of the Fair officlais, as the commissioners are nearly all old Exposition men, who know by experience how an institution of this kind should and should not be conducted.

Fifty Guests at Banquet.

About 50 persons sat down to the banquet last night, among whom were representatives of 35 different states and countries. President H. W. Goode, Theodory B. Wilcox, Mayer Lane, Governor George E. Chamberlain, and other prominent honorary members of the Executive Com-

missioners' Association, were guests. J. A. Filcher, of the California commissi and president of the association, presided as speaker. He read the resolutions which were adopted by a unanimous vote. All spoke in the highest terms of Pres-

ident H. W. Goode. Colonel Henry E. Dosch, director of exhibits, and Secretary Henry E. Reed also received many con

Jefferson Myers and the members of the Oregon State Commission were showered with congratulations.

PORTLAND, OREGON, THURSDAY, OCTOBER 12, 1905.

President Goode's Speech.

President Goode, the first speaker, was iroduced by Commissioner Filcher. He nade a short but extremely interesting address, in which he thanked the commi sloners from the bottom of his heart for their testimonials of the kindly feeling and friendship they hold for the Fair officials. He, in return, said many nice things about the commissioners.

President Jefferson Myers made a very neat speech, which was well received. He said that the Oregon State Commission had tried to serve the interests it represented, and very modestly stated that if it had been successful the credit belonged to the people of Oregon. He also took occasion to say many nice things about

Governor Chambertain said several very complimentary things about Presiden Myers and President Goode, and commented on the absence of jealousy or selfish motives among the states that were represented at the Exposition. He said that he had been accused of having attended more banquets, eaten more cake shaken more hands and kissed more ba bles than any man in the State of Oregon, as he was supposed to be a candidate for re-election

Colonel Dosch Is Greeted.

Colonel Henry E. Dosch was introduced by Commissioner Filcher as beland." The chairman said Colonel Dosch was the same gental, affable and lov- | describe the situation. More m expositions, and called attention to the many courtesies the commissioners had received from his department. Colonel Dosch delivered a brief but creditable address, Kushibiki, Japanese commissioner, said there had been less red tape at the Lewis and Clark Exposition than any other Fair he had ever taken part in. He closed his address by inviting all present to attend the Japanese World's Fair, which, he said, would be held about the year of 1913. Mayor Lane delivered a very witty and char acteristic address, which met the approval of all. Other speakers were Theodore B. Wilcox and D. M. Ellis, of the New York Commission; E. E. E. Mc-Jimsey, of the Missouri Commission and several of the other commissioners

The banquet rooms were brilliantly and artistically decorated under the direct supervision of H. C. Bowers. manager of the Hotel Portland. The menu was burnt upon wooden trays, upon which was inscribed the name of each guest, Music was furnished by the orchestra.

Text of Resolutions.

The following are the resolutions passed last night by the active members of the Executive Commissioners' Association:

To the President and Members of the Executive Commissioners' Association, Lewis and Ctaries Exposition, Portland, Or.—Gentlemen: Your committee on memorial appointed to draft a set of resolutions expressive of the appreciation of this organization and its members for courtesies received at the hands of the Exposition authorities, beg leave to report as follows: (Concluded on Page Five.)

IN TIME OF WAR PREPARE FOR PEACE

MILLIONS SPENT BY BOTH PARTIES

Philadelphia's Heroic Struggle to Overthrow Machine Rule.

FIGHT THE GANG WITH FIRE

Reformers Led by Practical Politicians With Unlimited Funds Arrayed Against Grafters Equally Well Supplied.

PHILADELPHIA, Oct. II .- (Special.)-The spoils, half a dozen small offices, only one of which, Sheriff, has a salary that would tempt a fairly successful business man. But the campaigners, who are diing the "Exposition warhorse of Port- recting the fight have millions to expend. "Unlimited funds" is the only way to able Dosch they used to know at other be spent in this little local fight, interesting to outsiders only because Mayor Weaver is in it, than was expended in the state by both parties during the past three National campaigns.

These are the figures of a politician who knows 11 ore about money than the average bank cashier.

Weaver and his friends are fighting fire with fire. The gang has kept in power by exercising political pressure and by expending money wherever necessary. The Mayor is using the same weapons to keep them out of office, and the contest has developed into one of the prettiest and most scientific political battles on record. Whence the Gang's Money Comes.

United States Senator Boles Penrose and Israel W. Durham, who are directing the fight for the "gang," have funds galore. The United Gas Improvement Company, the gas trust, which started what the Weaverites have called "The second war of Independence," has contributed liberally. It is an open secret that Thomas Dolan, the president of the U.

G. I., has notified the gang that it can

have all the money it desires. "Just come and get it," he says. The Philadelphia Rapid Transit Company, the Traction trust, is also a cheerpany, the Traction trust, is also a cheer-ful giver. This corporation controls every street-car line in the city, and is the to win, and the gang is doomed." only company which refuses to give even Baltimore & Ohio, which it owns, are

interested in the suppression of the Citizens' party. These lines have never paid a proper share of taxes, so plain, ordinary voters declare, and in addition enjoy many privileges in the matter of sidetracks, etc., considered valuable by out-siders, but which do not cost a cent. Naturally the railroads are interested in upholding the "purity of the ballot." So is the coal trust. In fact President Baer, "Divine Right Baer," as he is still

servative, law-abiding people are confronted by a crisis." It is generally agreed here that Mayor Weaver and his friends are the crisis to which Mr. Baer so feelingly refera These interests are the main backers of the Regular Republican Ticket, and the campaign chest is also heavy with the contributions of state office-holders

called, stated the other day that "con-

remained faithful. Real Estate Owners for Reform.

The Citizens' party, in addition to receiving thousands of contributions from the city, is being backed by practically the entire realty interest of Philadelphia and it is a support that counts.

Great areas of land in Philadelphia are owned by estates which in many cases go back to revolutionary days. rule has caused a steady increase in taxation, and the burden has been felt to a great extent by the men who own the land. Some of the largest owners are the Drexel, Lippincott, Stephen Girard, Wisrealty aggregating in value many millions of dollars. The men who represent these and other properties have found their burdens increasing from year to year, and believe the time has come to make a successful stand against ring rule, and

John H. Converse, the millionaire head of the Baldwin Locomotive Works, and Detectives Vaughn and Day, and Patrol-John Wanamaker are two other extremewealthy men who are backing Weaver

They have, it is said, given him a cam. paign fund which is practically without limit, and the citizens have money

enough for every possible contingency. City employes who fall to repent and join the cause of reform are being lopped off right and left, for Mayor Weaver realizes that the only way to argue with a machine politician is to talk to him about his position. So the gang finds itself bereft of assistance from policemen, firemen and public works employes, who had been of great aid to it in years gone by. These men are shouting for reform because, if they fall to do so, they will speedfly be shouting for a job, with little prospect of getting it.

It is a battle between politicians, all

armed with money and experience, and the issue seems to be involved in doubt. But, if the Weaver forces win, they declare that graft and corruption will end for all time "We are fighting practical politicians in

"We are going From nearly every pulpit on every Sun-day pastors vehemently declare the ne-cessity of defeating the gang. All but traction magnates are convinced that the two news, apers in the city are engaged in the same work. One of these two is about municipal ownership, will certainly interfere with vested rights on the transfer question. Consequently they are transfer question. Consequently they are large contributors to the gang's fund.

But back of the "good citizens" and urging them on are the practical politicians with the practical money. It is the first time a reform campaign has been managed on scientific lines and the the first time a reform campaign has been managed on scientific lines and the result of the experiment will be watched with Interest.

The Weather, YESTERDAY'S-Maximum temperature, 60 deg.; minimum, 43. Precipitation, 6.92 of an inch.

TODAY'S-Partly cloudy with probably showers. Westerly winds. Great festivities in Japan in honor of British General arming for revolt in Russia. Page 4. Royal wedding in Germany. Page 4.

National, Canal Commission cancels Markel's contract. Page 8.

Federal Judge to be tried for violating Civil Service law. Page 2.

Yakima land reserved for reservoir sites.

Both parties spending millions in Philadel-phia campaign. Page I. President Spencer of Southern Rallway speaks on rate question. Page 5.

on gas contract. Page 5. Joseph Leiter in inwault about stock deal.

Woman proposes to kill fatally injured and incurably sick. Page 2 Gould wins Wabash fight, but Barnsey is still fighting. Page 3.

Cunliffe seen by fisherman, who was ignorant of his crime. Page 5.

been arrested on several charges in 1905, punishment for which he escaped through the influence of some friends, but he was again caught in the tolls in November.

Sport. Pacific Coast scores: Portland 8, Oakland 9; San Francisco 2, Seattle 1; Los Angelas 6, Tacoma 5, Page 7, College athletic managers agree with Roose-velt against rowdy football. Page 5.

Ball game called in fifth inning on account of rain; neither team scores. Page 7. Pacific Coast. W. E. Ellis, Australian herseman, robbes and left for dead in a Berkeley, Cal., cot-tage. Page 6.

tage. Page 6.

Riesing Greek section men kill wife of fore-man at Gienbrook. Or. Page 6.

Burnes found guilty of murder in first de-gree for killing William Graham. Page 6. Shot by hunting companion, Albert Hucker has terrible experience in Blue Moun-tains. Page 6. Aberdeen shacks are torn down under May-or's orders. Page 6. Baptists in session at Eugene, Or, and Olympia, Wash. Page 6.

Commercial and Marine. Market for high-grade salmon in strong po-sition. Page 15. Flood of offerings break stock prices at New York. Page 15. Chloage wheat market strong from start.

Steady wool prices expected at San Fran-cisco. Page 15. Mutiny on schooner Harry A. Berwind ends in murder. Page 7. Lewis and Clark Exposition. Admissions, 24,102. Page 10

Total admissions to date, 2,406,740. Page 1. Farewell banquet of Executive ers' Association. Page 1. Big programme arranged for closing day, Saturday. Page 10. Portland and Vicinity.

Men on trial for land frauds give testimony in their own defense. Page 14. Republican lovefeast begins today. Page 16. Court asked to sit en banc on Reid will case. Page 10. Not fantan but loam eoclety, say arrested Chinese. Page 14.

Oliver Jeffreys, plucky 17-year-old boy, fol-lows Burgiar George Kronenberg to gulch and keeps watch till pulice arrive and arrest crook. Page 1.

BURGLAR IS RUN DOWN IN GULCH

Seventeen-Year-Old Boy Follows Thief to His Final Hiding Place.

and such of the local officials as have GIVES CLEW TO POLICE

George Kronenberg, Crook, Is Seen Leaving J. D. Meyers' Residence by Oliver Jeffreys, Who Gives the Alarm.

Tanner Creek Gulch, in the vicinity of Lownsdale and Alder streets, was the scene of a lively burglar hunt about 18 tar and Weightman estates, which own o'clock last evening, which resulted in the capture of George Kronenberg, an old offender and ex-convict, who was secured after a difficult search of the dense brush on the south side of the embankment.

An alarm was sent to the Pelice Staextravagance in the conduct of municipal tion that burglars had broken into the residence of J. D. Meyer, at 652 Washing. ton street, and Captain Moore detailed man Evans, to go in the wagon to the scene. Patrol Driver Isaacs made a remarkably fast run to Lownsdale and Morrison streets, where the officers were informed that the robber was in hiding in the guich and they immediately surrounded the place and began beating the brush back of the Hesperian Hotel,

Found in Gulch.

Detective Day was the first to locate the robber and after calling on him to halt, fired a shot, which drove the hunted man down into the gully, where he was eventually captured by Detective Andrew Vaughn, who, with the assistance of a couple of the firemen bearing lanterns from Engine Company No. 3, came upon the man in the thick underbrush and called upon him to surrender, covering the fugitive with a revolver, at the same time advancing. Before the man had time to offer resistance Vaughn had the bracelets on him and he was escorted to the patrol wagon, and taken to the scene of the burgiary, where he was positively identified as one of the men seen depart. ing from the place.

Returns to Find Home Robbed.

Mr. Meyer and his family were at the Fair grounds at the time of the burglary. and knew nothing about the affair until they returned home to find the officers and one of the burglars at the house. He stated that his losses comprised various pieces of jewelry, silverware and coins, but the burglars ransacked the house so thoroughly that he was unable to estimate the value of the articles CONTENTS TODAY'S PAPER stolen, saying that he thought the amount would reach about \$100. There was also some cash in the house, but the amount of this is unknown.

Oliver Jeffreys, a lad of 17, living next door, who was one of the persons who witnessed the two men issuing from the house, positively identified Kronenberg as one of the men. He gave chase to this man as the other was left in charge of Watchman Dick Holland, from whom he subsequently escaped. Jeffreys followed Kronenberg to the gulch and informed the officers of his whereabouts. The tad's nerve gained the admiration of the detectives, who give him great credit for the assistance furnished them in locating Judge says there are flaws in beef trust in-dictments. Page 4. Nineteenth and Washington, one block Nineteenth and Washington, one block from the scene of the burglary, and identified Kronenberg as the man who fied past him and dodged down the guich, which offsets the statement of the prisoner to the officers that he was sleeping Vanderlip, Shaw and Hidgeley make notable in the gulch. Dr. Millard Holbrook also speeches at bankers' convention. Page 1. Identified Kronenberg as one of the men Police hold Omaha Councilmen at meeting seen issuing from the Meyer residence.

Kronenberg Old Offender.

Kronenberg is an old offender, having been arrested on several charges in 1901, Unitarians shur out of Church Federation 1994, and sentenced to six months for

robbing an office in the Abington building. There is a warrant out for his arrest on the charge of forgery of a check for \$18, signed T. B. McDevitt, which he passed a couple of months ago on the Bonbonniere Cafe.

Detectives Day and Vaughn, Patrolmen Evans, Maloney and Inskip, Detective George A. Tall, of Philadelphia, and Clerk Frank Mennessey, of the Municipal Court, assisted in the capture of this man, which was accomplished in a clever manner considering the difficulties caused by the surroundings of the gulch in which the

burgiar endeavored to hide. Michael Conley, while going over the scene of the pursuit, found several coins answering the description of the ones reported missing by Mr. Meyer, which he brought to the Police Station, where they will be shown Mr. Meyer today for

identification. Patrolman Smith says that the burglar who escaped is reported as being a lad about 16 years of age.

SNOW IN WISCONSIN.

Thermometer Drops 45 Degrees in 24 Hours at La Crosse.

LA CROSSE, Wis., Oct. 11 .- The first

snow of the season feel here today. The thermometer dropped 45 degrees in the past 24 hours. MOUNTAIN LAKE, Minn., Oct. 11 .-

A heavy frost last night was followed

today by a hard snow storm, MILWAUKEE, Oct. 11.-Milwaukee

experienced the first snow flurry of the season today. The flakes melted as rapidly as they fell,

