

## TWO RAYS OF HOPE FOR DEPOSITORS

Receiver Devlin Announces He  
Will Be Able to Declare Divi-  
dend in Sixty Days.

## MOORE OFFERS TO HELP

President of Oregon Trust & Sav-  
ings Bank Will Use Private  
Funds to Meet Deficit If All  
Proceedings Are Dropped.

## DEVELOPMENTS OF THE DAY IN THE BANK FAILURE.

**MASS MEETING AT EMPIRE**—Theater—Attended by 400, including 184 registered depositors, a permanent organization is effected. J. L. Day, chairman; committee is appointed to interview Receiver Devlin as to ability of bank to pay claims in full, and President Moore as to willingness to make up any deficit; depositors decide against bankruptcy proceedings; adjourn until 7 P. M. today at Empire.

**DISTRICT ATTORNEY MANNING**—Sits as grand jury and hears testimony of depositors; decides that it will require a week's investigation before it is known whether assets of officials on criminal charges are available.

**PRESIDENT MOORE**—Is confident that bank can pay dividend of 20 to 25 per cent in 60 days and eventually pay in full; agrees conditionally to meet any deficit that there may be out of his private funds if criminal and bankruptcy proceedings are dropped; declares that he knew of telephone bond purchases and believes other directors did also.

**VICE-PRESIDENT LITTLE**—Reassures that he did not know of bond purchases; is not yet ready to say whether he will meet any deficit.

**DIRECTOR FRIEDE**—Declines to say whether he knew of bond purchases or whether he will meet deficit.

**RECEIVER DEVLIN**—Hopes to declare dividend in 60 days; encouraged by prospect of many depositors accepting telephone bonds in payment.

Increased confidence that the creditors of the Oregon Trust & Savings Bank will be refunded in large part or in whole the money they once passed through the bank, was the chief note yesterday in regard to the collapsed institution. It arose from two sources: The repeated assurances of Thomas C. Devlin, the receiver, and the officers of the bank, in their hope to liquidate all claims, and the official announcement of W. H. Moore, the president, of his determination to advance any deficit out of his private funds in case the affairs of the bank were administered satisfactorily and bankruptcy or criminal proceedings are not invoked. Mr. Moore had heretofore refused to authorize The Oregonian to make any statement on this subject beyond a brief, qualified expression in yesterday's issue.

In regard to the satisfaction of obligations, Receiver Devlin says that the first payment will probably be made in 60 days. This statement he does not make lightly, but asserts that every indication is that within that time sufficient funds can be secured to declare a substantial apportionment. As to how large this will be he is not ready at this time to make an estimate, but says that every effort will be made to realize on the securities with as little delay as possible.

Mr. Moore, however, after careful consideration, said that he believed at the end of 60 days a dividend of from 20 to 25 per cent would be practicable. In this estimate, he said, no allowance was made for the sale of the telephone bonds and, if within this period any of the bonds should be negotiated, receipts from that source could be added to the amount distributed. There are, in his opinion, enough bills receivable that can be collected within 60 days to make the payment.

**Depositors Will Accept Bonds.**

The length of time that depositors will have to wait for their money depends largely on the willingness of a large number of them to accept the telephone bonds in settlement, according to Mr. Moore. This, in his opinion, is the most satisfactory way out of the trouble and he believes that in this way the depositors will get full satisfaction. If the mortgage proceeds, he says, not only will all obligations be met, but there will be a surplus.

"My greatest desire is to see all depositors get their money in full," he said, "and I think that the quickest and best way is for a large number of them to take up the telephone bonds. On the basis of depositors taking the bonds and a stock premium of 50 per cent, I believe that \$150,000 will be left after all obligations of the bank have been met.

The bonds are recognized as good 5 per cent security and it is only because the money market has been tight that the bank failed to sell them. The stock, too, will be valuable as soon as the installation of the Omaha and Tacoma systems is farther along. Stock of the company in Portland has gone to 40 and over, and I believe that the Puget Sound stock will reach this figure in four months and the Omaha stock in eight months.

**Hard to Refuse Good Loans.**

"I do not lay our failure to the fact that these bonds are not good security, for I believe that they are. We were, however, very injudicious in placing so much money in one line of securities. That was our mistake, but I did not realize it until too late. We would not have failed, though, had we not loaned too much money after buying the telephone bonds. It is hard to refuse good loans, and we were engulfed before we realized it.

Just what Maine rightly attaches to W. Cooper Morris is a question that has been much discussed since the crash, and Mr. Moore is not trying to shift all the odium from his shoulders onto the cashier. The cashier did not act without the knowledge of the officials and the directors, he says, but he believes that the injudicious investments were due directly to the influence of Mr. Morris.

"It is a fact that I knew of the purchases of bonds that were made by Mr. Morris," said Mr. Moore. "Nobody but a fool could be president of a bank and not know what securities were being acquired.

I say, however, that it was because of the buying of our cashier that we made the investments, and to that extent he is blameworthy.

**Directors Not Hoodwinked.**

"In view of the direct assertion of Mr. Lytle that he did not know of the bond purchases that were being made by Mr. Morris, I would not like to say positively that he did. I want to say right in print, though, that I firmly believe that the directors of the Oregon Trust & Savings Bank knew exactly where the funds of the institution were being placed."

E. Lytle, vice-president and director, is positive in his denial that he knew nothing of the telephone bond transactions. He still holds Morris accountable for these purchases, and reiterates absolute ignorance of the transactions.

"If the telephone bond purchases were done with the authority of the directors, I knew nothing of it," declared Mr. Lytle last night. "I am willing to take an affidavit that if there was any such authorization, I was never present when it was made."

Leo Friede, another director, will not say whether he knew or did not know that the telephone securities were bought. When asked the direct question as to whether he gave his authorization of the purchases or knew of them at the time, Mr. Friede refused to answer.

"On that point I refer you to President Moore," was his reply. "He is in a position to know, and I leave the matter to him."

From this it is to be inferred that Mr. Friede knew of the bond transactions, as Mr. Moore says he has every reason to believe that the directors did have this knowledge.

**Mr. Moore's Offer to Help.**

As Mr. Moore has considerable private means, there is much interest in knowing his exact position in relation to bearing any deficit that there may be after the securities of the bank are exhausted. In reply to a question on this point he said:

"I hope and believe that if the affairs of the bank are properly managed, the resources will fully meet every claim without any additional funds. If the affairs of the bank are properly managed and depositors are not fully paid, I stand ready to use my private funds in meeting the remainder. In any case, however, I will not pay any such deficit if the affairs of the bank are involved in bankruptcy proceedings or if I am made the defendant in a criminal suit."

**Lytle and Friede Silent.**

Neither Mr. Lytle nor Mr. Friede will say whether he will join with Mr. Moore in liquidating any deficit there may be after the resources of the bank have been exhausted. They do not say that they will not and they do not say that they will. They think that it is a matter that should be considered by the directors later, they say.

"I wish to brand as absolutely false the statement printed in an evening paper that I would not pay one cent towards whatever deficit there might be," said Mr. Lytle. "That statement was entirely unauthorized and it depends entirely on conditions whether I shall help meet any such claims."

"A reporter from an evening paper came to me and said that he had heard that the directors had not decided to advance any deficit there might be. I told him there had been no such meeting."

ing. There may have been a few things in his account that I said, but I emphatically did not say that I would contribute nothing toward the relief of the depositors. He was of the opinion that we can do what we can do."

"I do not wish to make any statement on this subject at this time. I believe that the proper way to go about it is for the directors to call a meeting and see how things stand. Then we can decide what can be done."

Mr. Friede also refused to say now whether he would help to meet the deficit. He was of the opinion that this is something to be taken up and discussed at a meeting of the directors.

**Receiver Devlin Is Encouraged.**

"I am greatly encouraged today and the situation seems to be getting brighter right along," said Receiver Devlin. "Many people are calling and asking me about their willingness to take up the bonds of the telephone company in settlement of their deposits. Some banks have expressed their readiness to settle their claims in this way. If the bonds are disposed of in this way, it looks like all would be clear sailing."

"A dividend will probably be declared within 60 days and I am anxious to make it just as large as possible. There are large assets that we should be able to realize on promptly, although I have no idea now how large the dividend will be. I have found that there is a very good spirit on the part of the debtors of the bank in settling their accounts. Many have voluntarily informed me that they will pay promptly."

**New Bank in Same Location.**

That the Oregon Trust & Savings Bank will have a successor in the same location is indicated by the statement of Mr. Moore that he has already had three applicants for the lease of the building. The lease is considered worth \$50,000 and the bank officials estimate the vaults and other fixtures at an even figure.

"The men who are anxious to open a bank here and who have already applied to me have large resources. In fact it is probable that the bank which was started will have much heavier backing than did our institution."

"If the other banks of Portland thought by refusing us aid they would rid themselves of a competitor they are going to be greatly mistaken. There will undoubtedly be a much stronger bank than ours succeed us."

There were no developments yesterday in the Federal Court regarding the attempt to force the Oregon Trust & Savings Bank into voluntary bankruptcy. Attorneys McGarry and Clark, who represent petitioners O. P. Caviness, P. V. W. Smith, Harry A. Start, Lewis C. Smith and J. J. Ashwarden, are waiting for the return of Judge Wolverton, who is spending his vacation at Banff, Canada, before proceeding further.

**Improving Oregon City Churches.**

OREGON CITY, Or., Aug. 23.—(Special.)—Members of the First Baptist Church have guaranteed \$2500 to be expended on needed improvements to the building. More than half of the money is already subscribed. When the work is completed the square on which is located the Catholic Church property, the Baptist Church and parsonage and the home of Mrs. E. M. Burmeister, will be the most beautiful in the city.

## MANNING NOT YET READY FOR ACTION

District Attorney Says It Will  
Take Whole Week to Probe  
Bank Wreck.

## EXAMINES MANY VICTIMS

Insists He Will Make an Exhaustive  
Investigation and Admits Bank  
Officials Had Criminal Knowl-  
edge of Impending Collapse.

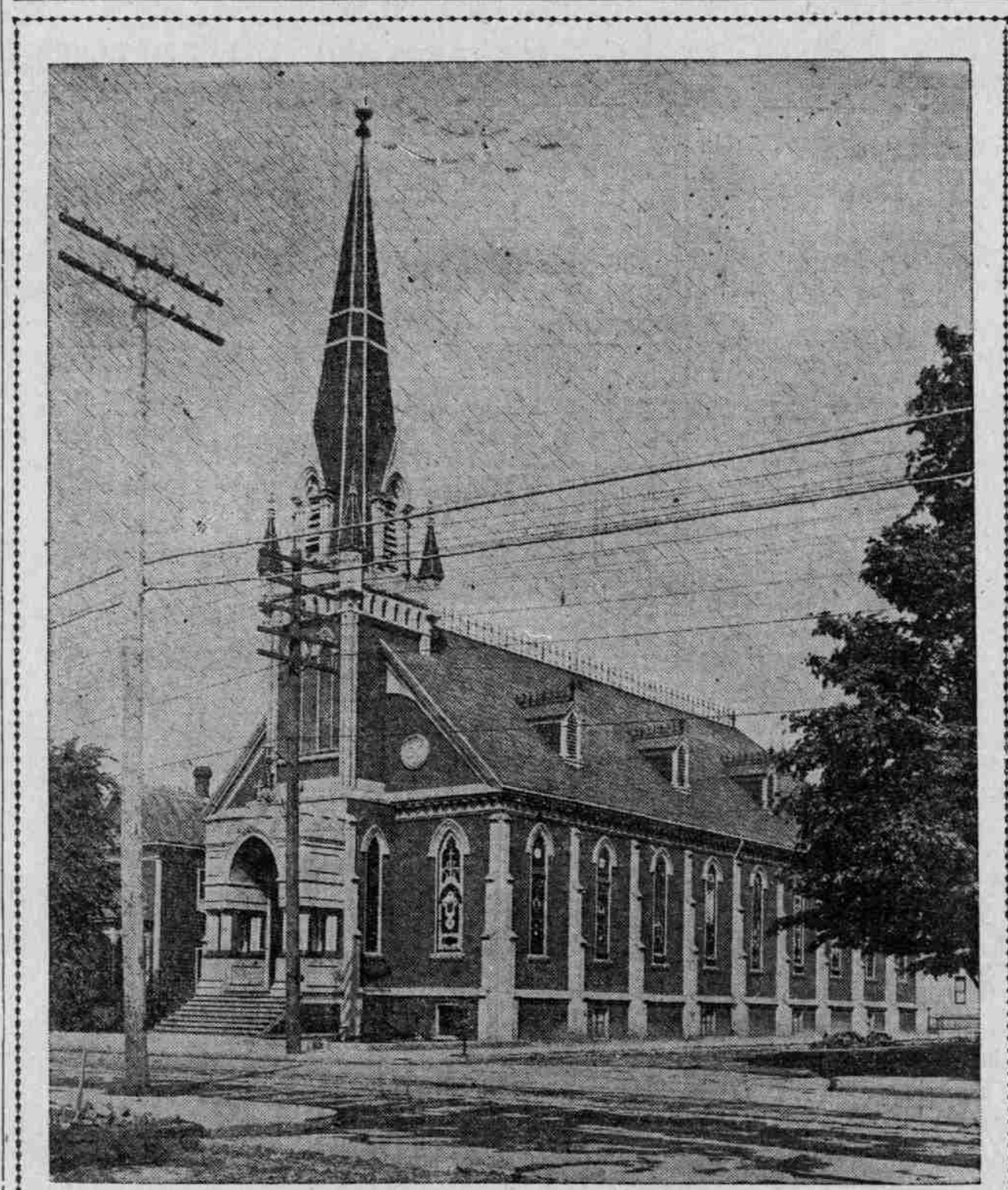
District Attorney Manning believes it will require at least another week before he will be able to determine whether or not the officials of the Oregon Trust & Savings Bank are culpable under the laws of this state for accepting money for deposit several days previous to the failure of Wednesday morning. He is sitting as a grand jury, investigating the case, which is proving to be a heavy feature of his day.

The office of the District Attorney presented a pitiful sight throughout the day. Men, women and children, all of working class, crowded every foot of space, being pressed to add to the money to assist Mr. Manning in his investigation. All had more or less money on deposit in the bank, and sought refuge in the fact that the bank was insolvent. He is determined, however, to continue his investigation, and will examine many more witnesses, who have been subpoenaed to appear before him Tuesday afternoon.

District Attorney Manning is determined to prosecute every official of the bank, if after his investigation, he finds that they knew of the insolvency of the bank at the time they accepted deposits. He is unflinching in his attitude, and says that he will protect the depositors to the full extent of his ability under the laws.

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## ST. MARY'S CHURCH, IN UPPER ALBINA, TO CELEBRATE TWO DECADES OF EXISTENCE



ST. MARY'S CATHOLIC CHURCH, WILLIAMS AVENUE AND STANTON STREETS.

**THE Feast of the Immaculate Heart of Mary** will be celebrated tomorrow at St. Mary's Church, on Williams avenue and Stanton street, Albina. The day will mark the 20th anniversary of the church's establishment. The church was established Sunday, June 5, 1887, by Rev. Archbishop W. H. Gross of Portland, at the first dedicatory services, July 12 of the following year. Rev. G. B. Van Lin was appointed the first resident pastor. Rev. Father Verhaegh, then pastor of St. Francis' Church, of East Portland, celebrated the first mass in Albina in 1888 in Hill's Hall, on Russell street.

The first step toward organization of the parish was taken in December, 1888, when there were 30 Catholic families, a meeting being held at the home of John Kelly. Mrs. Mary Montgomery donated the corner lot, on which the church stands,

Father Popp, acting pastor of St. Francis' Church, did much to inspire and encourage the movement. Father Van Lin was pastor of St. Mary's Church until his death in 1894. He built the parochial residence, and in 1893 introduced the Dominican Sisters and established the parochial school. In 1899 the first church building, the two-story, one-story occupied was built. It was dedicated in 1893.

The name of Father Van Lin is held in grateful remembrance by all who knew him. Rev. C. J. O'Reilly succeeded him as pastor in 1894, and remained until he was appointed bishop of Baker City in 1903. His promotion was in recognition of his zeal and ability, his services in the cause of religion, education and temperance.

The Sisters' school was opened September 4, 1888, by Sister Alberta, O. S. D. Later a new and modern building was

erected. Last year a new high-school building was erected and a four-year high-school course started. The latest enterprise was the organization of the Catholic Young Men's Club, which has under construction a club hall that will cost \$15,000. The parish of the Holy Cross at University Park, and the parish of the Redemptorist Fathers, near Piedmont, on Portland boulevard, were formerly part of St. Mary's Parish. Rev. Father William Daly is the present pastor, and is beloved throughout the parish.

Archbishop Christie will honor the 20th anniversary of the church's establishment with his presence. Solemn high mass will be celebrated at 10:30 A. M. Rev. Father J. H. Black, of St. Francis' Church, will deliver the sermon. The other priests assisting will be Rev. Father Daly, Father Olivetti and others. Special music will be rendered by the choir.

Bert Haney on a subpoena to answer questions as to his statement, published in The Oregonian Thursday morning, that he forced Mrs. W. Cooper Morris, wife of the bank's cashier, to make good his wife's deposit of \$7000. The policeman, under oath, denied receiving his wife's \$7000 from Mrs. Morris, and thereby branded his former statement as untrue.

Policeman Anderson, on Wednesday, the day of the crash, said that he went to Mrs. Morris and intimated that, should his wife's money be lost through the closing of the bank, he would "go out and look for Coshier Morris." He further stated, to several newspaper men and a number of his brother officers and to other persons, that Mrs. Morris gave him a check on the First National Bank for the \$7000. When the details appeared in The Oregonian Mrs. Morris at once denied having refunded the amount, and since then Policeman Anderson has also denied receiving it.

## TELLS OF MYSTERIOUS PLOT

Woman Rushes Into Leo Friede's  
House and Alarms Director.

That three mysterious men were overheard on a downtown street, plotting to dynamite the home of Leo Friede, a director in the defunct Oregon Trust & Savings Company, was the startling tale carried to him at his residence, 791 Everett street, at 10 o'clock last night by a woman. She rushed breathlessly to his house and announced that she had overheard the men discussing how best to blow up the building, and hurried to warn him of the impending danger, as she regarded it.

The tale told by the woman evidently impressed Mr. Friede, as he immediately communicated by telephone with police headquarters, and sought protection from possible violence by an appeal to Captain Slover for policemen to guard the house. A special officer was already on duty there, but the patrolman on the beat was ordered to give as much attention as possible to the house without neglecting other portions of his district.

No attempt at violence was made, and the police are skeptical as to the alleged conversation related by the woman to Mr. Friede. The police force of this city is said at headquarters to be tiredly too small to afford cordons of officers for the officials of the collapsed bank, and the best that can be done for them, the authorities state, is to give them the same attention that is given any citizen who has been threatened or who has reason to think suspicious characters are loitering about their homes.

## DEPOSITORS ARE ORGANIZED

J. L. DAY ELECTED CHAIRMAN,  
A. RICHMOND SECRETARY.

Committee Is Appointed to Call  
Upon Receiver Devlin and Presi-  
dent Moore for Information.

One hundred and eighty-four out of the 1400 depositors in the Oregon Trust & Savings Bank registered at the meeting held in the Empire Theater last night. About double this number were present at 8 o'clock, when temporary Chairman F. J. McHenry called the meeting to order. A Richmond acted as temporary secretary. Mr. McHenry and Mr. Richmond with J. L. Day were a committee of three, appointed at a meeting of the depositors held in the Plaza Thursday night, to arrange the meeting last night.

Under the direction of Mr. McHenry the meeting began by the election of officers, which resulted in J. L. Day being chosen permanent chairman and A. Richmond permanent secretary. The election of treasurer was passed over till next meeting. Mr. McHenry suggested that the dues be five or ten cents a month from each depositor registered.

Although but 184 depositors were registered, the vote for permanent chairman resulted as follows: McHenry, 52; Davis, 41; Day, 31; Richmond, 20. Mr. Richmond was declared secretary with no opposition.

A committee on bylaws was appointed, consisting of E. W. White, A. Langruth and F. M. Davis. This same committee was instructed to call on Receiver Devlin and President Moore at once, gather what information it could concerning the chances of the bank getting back on its feet, and to report at the meeting tonight.

On a vote taken to elect a permanent committee the opinion that the same committee take what steps it could to stop proceedings in the United States courts or any other legal actions that interfered with Receiver Devlin.

But little interest seemed to be manifested by the depositors present, as the meeting took a recess to watch a rolly parade of the Woodmen of the World, after which only about half returned to the theater. During the last hour of the meeting very most of the business was transacted barely 100 were present. Although there was an under current of seriousness, the meeting last night at times recurred with good-natured banter, chaff and laughter.

The proceedings were largely in the hands of a few, and the sentiment expressed by many being that of uncertainty and an unwillingness to take any definite action at the present time. A second meeting will be held tonight in the Empire Theater at 7 o'clock.

## BANK OF DRAIN CLOSES DOORS

Assets Are Large and Officials Ex-  
pect to Reopen Soon.

DRAIN, Or., Aug. 23.—(Special.)—Deprived of its Portland correspondent by the failure of the Oregon Trust & Savings Bank, the Bank of Drain closed its doors temporarily on Wednesday afternoon, until arrangements can be made for a new correspondent at the metropolis and provision made for a supply of cash from the available assets of the bank to take the place of the funds tied up in the Oregon Trust & Savings Bank.

Fortunately for the Drain bank, it had been drawing heavily on its account in the Oregon Trust & Savings Bank prior to its suspension, and its cash there was low. The Drain bank was inconvenienced very little, says an official of the institution, and it is expected to resume within a few days.

The Bank of Drain was established years ago as a private bank and was organized in that way until January 2 of this year, when it was incorporated as a state bank. Its capital stock under the reorganization is \$50,000. The Oregon Trust & Savings Bank bought and paid for stock to the amount of \$15,000 in cash. The remainder of the stock is held locally by Drain business men and is all fully paid up. Affairs of the institution are said to be in good shape. Loans and discounts, or bills receivable, amount to \$55,000, say the bank officials, in the best commercial paper fully secured. Other securities make the total assets of the bank \$110,000, with deposits of \$85,000.

**Woodmen's Relief Funds Safe.**

Owing to the presence of Head Banker P. E. Snodgrass, of the Woodmen of the World, in Portland, rumors were circulated to the effect that the order was embarrassed locally by reason of the difficulties experienced by the Oregon Trust & Savings Company. Mr. Snodgrass announced that his visit had nothing to do with the bank's failure, for the Woodmen of the World's funds, with the exception of the deposits belonging to individual camps, are in other banks. Mr.

# MCKIBBIN

## HATS \$3



**Shopping Trips** are enjoyable, but fatiguing; a cup of Ghirardelli's Cocoa for breakfast helps wonderfully, it is so sustaining as well as delicious. Before returning home don't forget to

Order a Supply of

**Ghirardelli's Cocoa**

Snodgrass is cashier of the First National Bank of Eugene, and came to Portland to participate in the Woodmen's celebration last night. He wishes to assure all the members of the order that the general and relief funds are deposited in sound banks, and that the order is in the most flourishing condition.

## State Cannot Lose.

It developed yesterday that the state had \$200,000 on deposit in the Oregon Trust & Savings Bank, and when asked yesterday if this were true, George Steel, State Treasurer, said: "The state has about \$200,000 on deposit in the Oregon Trust & Savings Bank, but this is giving me no concern, as it is covered by a \$400,000 bond of the American Surety Company." All of the deposits of state money in banks are protected in the same way.

## Dental From J. F. Anderson.

PORTLAND, Or., Aug. 23.—(To the Editor.)—Will you be so kind as to state that it is an injustice to Mrs. W. C. Morris to say that she paid me \$7000 or any part of it. My money is in the Oregon Trust & Savings Bank and I have confidence that I will get it all.

## DAILY CITY STATISTICS

**Articles of Incorporation.**—Seaside Light & Water Company—Incorporators, A. Welch, E. W. Hall and John H. McNary. Capital, \$50,000. Business, electric light and power plant. The Baker Amusement company—Incorporators, George L. Baker, Calvin Hellig, Milton W. Seaman and John F. Logan. Capital, \$1000. Business, to own, organize, control, direct, etc., theatrical property and enterprises.

**Marriage Licenses.**—NELSON-GEORGE—Charles E. Nelson, 42; Lisa George, 41. ORDWAY-THOMER—Charles G. Ordway, 22; Luan A. Thomer, 20. PENDLETON-ROBERTSON—Charles I. Pendleton, 47; Hermia Pendleton, 43.

**Building Permits.**—J. R. HALE—To erect a two-story frame building on Fifth street, between Market and Clay; \$500. G. H. CHARTERS—To erect a one-story frame building on Lexington street, between Fourth and Fifth street; \$230. EAST FIFTEENTH and East Seventeenth streets; \$600.

MRS. J. TEAL—To alter and repair a two-story frame building on Hoyt street, between Fourth and Fifth street; \$230. J. B. DIMARS—To erect a two-story frame building on Division street, between Ison and Division streets; \$1700.

**Births.**—MURTON—At 86 East Nineteenth street, August 21, to the wife of George J. Murton, a son. FULLY—At 1880 Exeter street, Aug. 22, to the wife of Edward Fully, a daughter.

LE VALLEY—At 620 Garden street, to the wife of Charles M. Le Valley, a daughter. WEINSAFT—At 225 Hall street, August 7, to the wife of Max Weinsaft, a daughter.

ZEVEN—At 430 1/2 Tenth street, August 7, to the wife of Sam Zeven, a daughter. KAHLIN—At East Forty-third and Har-

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regon streets, August 21, to the wife of Axel Kahlm, a daughter.

**Deaths.**—HEPLER—At St. Vincent's Hospital, August 22