British Free Traders Want Embargoes Lifted.

WILSON INJUNCTION CITED

Press Disseminating Anti-American Propaganda; Japanesc Reported Favored.

BY JOSEPH W. GRIGG.

(Copyright by the New York World. Published by arrangement.)
LONDON, May 25.—(Special Cable.)—
President Wilson's injunction to congress to provide retallatory means to combat discrimination against American trade, is viewed by free traders as America's answer to the spoonfed system of restricting American manufacturers in the British markets, and also its answer to the policy of imperial French holders and would create confusions. its answer to the policy of imperial French holders and would create confu-preference. sion of French and German interests."

consider the after-war trade.

One of the chief spokesmen of the samer British element decried to me today the bad feeling cropping up between business men in both countries and declared that hundreds of big manufacturers believe there is room in the world for both American and British development without the adoption of cut-throat tactics.

as to Germany's ability to effect the payment agreed upon.

The concession as made in the reply is for the substitution of the following for the present clause governing such payments in the treaty:

"The obligation of Germany to make such payment shall be taken into account by the reparation commission, and for the purpose of this payment. tion of cut-throat tactics.

Tory Press Is Violent. There is a certain portion of the tory press which almost daily is disseminating anti-American trade propaganda, declaring that America is trying "to scoop the pool" by dumping an avalanche of manufactured goods in Great Britain. This portion of the press insists on the most rigid of anti-dumping measures. dumping measures.

American business interests here have come to the conclusion that certain classes of Japanese goods are admitted where American goods are re-

They point out that figures furnished in parliament last week showed that Japanese manufacturers' imports dur-ing the first four months of this year were nearly seven times as great as

Startling Comparison Made. Parliament was reminded that prices have greatly increased since the war Nevertheless the increase cred-

ited to the Japanese and the decrease charged to the American manufacturrs furnished a startling comparison. Free traders predict a bitter trade war between England and the United States if the British embargoes are not

HUN REQUESTS REJECTED

(Continued From First Page.) and that the material damage done was the work of the allied armies, as well as the Germans.

Austrian Treaty Finished. The council of four has completed the Austrian treaty with the exception of financial clauses and the southern boundary, on which some details are still to be straightened out.

before the council this afternoon in connection with the Russian question, which continues to occupy much of the council's attention, owing to the procial and social matters a number of council's attention, owing to the pro-posal to recognize Admiral Kolchak, anti-bolshevist leader in Russia.

BERLIN, May 24.—(By the Associated Press.)—"The cabinet and Count von Brockdorff Rantzau are in full accord with respect to the general outline and the specific proposals and counter proposals which will make up the German reply," according to an official statement made today after the return of Phillip Scheidemann, Mathias Erzberger and Count von Bernstorff from Dr. Bernhard Dernburg remains

Spa Meeting Brief. The German answer would be ready Friday, as the only work that is in-complete is the co-ordination of text and the technical production of the document which probably will be type-

The Spa conference, it was especially emphasized this morning, proceeded smoothly and consumed only a few hours, with the result that the understanding between Count von Brock-dorff-Rantzau and the delegates accompanying him, on the one hand, and the Scheidemann and his assistants on the other, disposes definitely of all rumors of serious friction inside the cabinet and among the peace delegates.

COPENHAGEN, May 25,-Dr. Karl Renner, Austrian chancellor and head of the German-Austrian peace delega-tion, has addressed a note to Premier Clemenceau complaining over the delay of the peace conference in submitting the peace terms, which he says "is arousing grave anxiety regarding the maintenance of the peace and order in our fatherland."

The note also calls attention to the expense of keeping the delegation abroad and appeals to the peace conference to open negotiations as speedily as possible.

BERLIN, May 24.—(By the Associated Press.)—A semi-official statement issued today says German counter-proposals on the peace treaty would be presented at the beginning of the week.

Hun Note Is Outlined. The document is based on the prin-ciple of the right contained in Secre-tary Lansing's note, and will attempt to remove the "contradiction in the ailied proposals whereby Germany's eco-nomic progress is rendered impossible, yet Germany is expected to bear the hardest economic impositions."

The statement says the note will make positive proposals showing what Germany can and cannot do, and declares the fulfillment of certain rejuirements will only be possible

many and her enemics. COPENHAGEN, May 25 .- (By the Associated Press.)—According to a Ham-burg newspaper, the German counter proposals will include a demand that the administration of the Rhine district shall remain German; Germany to de-liver coal to France from the Ruhr and Saar districts, but not to acknowledge the piebliscite proposed for 1934; Poland be given the district to the line of demarkation fixed by the armistice, other German eastern districts to hold plebliscites under German and neutral direction; Danzig to be a free harbor Springs and Utah coal; sawdust—Adv

at the disposal of Poland, which would be allowed to have its own railway connection with that city.

GERMAN PROPOSALS REJECTED Held Impossible.

WASHINGTON, May 24.—The state department tonight made public the text of notes exchanged by Count von Brockdorff-Rantzau, head of the German peace delegation, and M. Clemenceau, president of the peace conference, relative to final disposition of the Sarr basin and disposition of its coal products. The question was first touched in a note by the German delegation dated May 13 and later was made the subject of a distinct communication. May 16. The reply to both notes was handed to the Germans yesterday.

The text of the notes shows the suggestions of the Germans for viva voce Fatal Break in Morale of German The text of the notes shows the sug-gestions of the Germans for viva voce discussion of questions concerning the amount of coal to be supplied France and Beigium and the transportation of such supplies, that the concerns dam-aged in northern France participate by "shares to an extent agreed upon in such German coal mines as are charged with the delivery of coal" and that, in lieu of actual control by the associated be instituted. All were repowers

The government has promised a definite policy regarding imports by September and the matter is being pressed hard by the free traders. A serious fight is developing against the government's present embargo policy and the resultant bolstering up of high prices.

Sion of French and German interests."

The most surprising of the propositions put forward in regard to the Saar basin is based on an expressed fear that the surplus of coal over and above home requirements would not suffice government's present embargo policy and the resultant bolstering up of high prices.

count by the reparation commission, and for the purpose of this payment Germany may create a prior charge upon her assets or revenues upon such

detailed terms as shall be agreed to by the reparation commission. "If, nevertheless, Germany, after a period of one year from the date of which the payment becomes due shall not have effected the said payment, the reparation commission shall do so in accordance with such instructions as may be given by the league of nations and, if necessary, by liquidation of that portion of the mines in question." In replying to the German note, M.

must emphatically deny on behalf of the allied and associated gov-ernments the suggestion contained in it (the German note) that German territories are by the treaty of peace made the subject of bargains between one sovereignty and another as though they were mere chattels and pawns in a game. In fact, the wishes of the population of all the territories in question will be consulted and the pro-cedure followed if such consultation has been carefully settled with special

omitting to take up the question of the restitution of Alsace-Lorraine and the occupation of Kiel, Count Brock-dorff-Rantzau said he would discuss these provisions in a subsequent note.

Ludendorff does not hold that the war was won and lost at the Marne, and his view of the second battle of the Marne will come as a surprise to the Marne will come as a surprise to most American readers. He said: and also Schleswig, Count von Brock dorff-Rantzau admitted the "principle of national self-determination may, indeed, be assured.

Premier Clemenceau's reply dealt specifically with provisions which have been drawn up for the administration of the Saare basin under the league of fighting. on of financial clauses and the south-on boundary, on which some details e still to be straightened out.

Chinese and Japanese delegates were said secure the rights and welfare of with a slight smile. special advantages." The provision for a plebiscite at the end of 15 years, he said, will enable this population to determine the final form of government of the territory in which it lives "in full freedom and not necessarily to the advantage either of France or German by the decisive day on which the German highest leadership gave up the war for lost, or no longer full freedom and not necessarily to the advantage either of France or German specialists keep naty-ing on the decisive day on which the German highest leadership to another popular version the day on which the German highest leadership to another popular version the day on which the war was lost, or according to another popular version the day on which the war was lost, or according to another popular version the day on which the war was lost, or according to another popular version the day on which the war was lost, or according to another popular version the day on which the war was lost, or according to another popular version the day on which the war was lost, or according to another popular version the day on which the war was lost, or according to another popular version the day on which the serman highest leadership to another popular version the day on which the war was lost, or according to another popular version the day on which the war was lost, or according to another popular version the day on which the war was lost, or according to another popular version the day on which the war was lost, or according to another popular version the day on which the war was lost, or according to another popular version the day on which the war was lost, or according to another popular version the day on which the war was lost, or according to another popular version the day on which the war was lost, or according to another popular version the day on the which the war was lost, or according to another popular version the day on the war was lost, or according to another popular version the day of the war was lost, or according to another popular versio

Replying to an objection in the German note against the disposition of Schleswig in the peace treaty because of Denmark's neutrality, Premier Cle-menceau informed the German delegation that this provision was inserted in the treaty at the request of the Danish government and the population Schleswig.

WRONG AWARD IS MADE

Soldier Gets Service Cross Instead of Congressional Medal.

NEW YORK.—That mistakes will happen in the best of well regulated armies is proved by the case of Gunnery Sergeant Charles Hofflan, of the marine corps, and living at No. 20 Highland place, Brooklyn.

Last June at Chateau Thlerey Services

Last June at Chateau-Thierry, Ser-geant Hoffman routed a group of German machine gunners. General John Pershing shortly afterward pinned the distinguished service cross upon the sergeant's breast and the sergeant was a very proud man. A short time ago the sergeant was ordered to "lose no time in taking that cross off your breast and ship it back to headquarters

in Washington Sergeant Hoffman, being a good soldier, compiled with the order, enjoy-

Now comes the mistake. Sergeant Hoffman was next notified that he had been awarded the congressional medal of honor-the highest award in the country-by the president of the United States, and he should have received it in the first place.

HOTEL IS UED BY GUEST

Wife of Polo Player Wants \$20,000 for Stolen Diamonds.

wife of the polo player, recently sued the St. Regis hotel for \$20,000. She althe St. Regis hotel for \$20,000. She alleged the management is responsible of the loss of several pieces of her jewelry.

Mrs. Carolan was a guest at the hotel from November \$8, 1917, to March 22, 1918. The jewelry was stolen from her room. She asserted that the managers tions, the church also can rise to the were negligent in not keeping persons who were not guests out of her room. Among the pieces stolen were diamond and turquiose brooches, a diamond and platinum and a gold meshbag, two dia-mond hairpins and an amethyst chain An emerald and black pearl pendant, valued at \$10,000, were returned.

NEW YORK .- Mrs. Francis Carolar

Fatal Break in Morale of German Troops That Day Discovered; Marshal Writing Book.

BY CYRIL BROWN. (Copyright by the New York World. Pub-lished by arrangement.) BERLIN, May 25.—(Special Cable.) won the war, according to Field Marshal Ludendorff, who ex-

pressed his authoritative opinion very explicitly to me as follows:
"France and England would have been beaten in 1918 but for America." General Ludendorff's keen, logical analysis led to the laconic statement General Ludendorff's keen, logical analysis led to the laconic statement that "America proved to be the decisive military factor of the war. he American factor of the war, he decision."

"This is the true Lord's prayer, said One member had announced he would appeal to federal authorities to prevent the address on the ground of violation of the espionage act and great pressure was brought to bear upon the pastor ican Treserves swung the decision. They alone made it possible to pull the worn-out French and British divisions out of the line and to reorganize over

fresh offensive armies."

Cut-Throat Tactics Decried.

Beside that faction of big business here which sees in American trade exists a saner business element there exists a saner business element which is aware that the best way to meet American trade development is not in trying to attack American trade at all angles, but in mobilizing every business effort to all angles, but in mobilizing every business effort to all angles, but in mobilizing every business effort to all average and beginn be rationed in due proportion.

Germany, France and Belgium be rationed in due proportion.

Germany, France and Belgium be rationed in due proportion.

Germany, France and Belgium be rationed in due proportion.

M. Clemenceau replied "that no arrangement of the kind put forward there exists a saner business element of the kind put forward structure and proposition and free ownership of the mines of the Saar."

The loss of the war was a sensitively sized. John clearly states that Christ's promise of reappearance was not in the blood and flesh way, but in the spiration in the spiration and flesh way, but in the spiration in the spiration of the wince as a sensitively sized. John clearly states that Christ's promise of reappearance was not in the blood and flesh way, but in the spiration in the spiratio

America or Americans, but on the challenge to eliminate waste and com-other hand is honest enough not to af-fect a fake pan-Americanism, prefer-ring to regard America as a worthy ernment or worship, but it does mean unfortunately encountered on the co-operative effort based on the battlefield.

flatter Americans," he said to me, "and neither have I any reason for withholding my just verdict of hate either."

The property of the proper Hope Seen in America.

Bitter as the realization may be to im, personally, he sees that Germany's SPEECHES sole salvation perhaps lies in regaining the friendship and in not encouraging the enmity of America.

"It is my wish that the two countries Heart Breakers. may find each other again." Ludendorff

briefly: "The soldiers were good. Their war standards."

Training Enough, However. What Ludendorff considered short-omings of training due to a short time in which the Americans had to train really made no difference, however. They were trained quite enough to win

n the nature of purely local engage-He regards the Argonne-Meuse of-(the one in which the 77th di-New York's own—played such iant part) as the American

a brilliant army's greatest performance in actual

"The Argonne-Meuse offensive was imfortable to me," he said,

Marshal Agrees With Foch. I said I had never understood just why the German specialists keep harp-ing on August 8 as the decisive day on

was Ludendorff's reply. "August 8 was the first day of the Franco-British offensive at Amiens. Nothing much has pened on that day. Concretely, the break through the line was not very wide nor extraordinarly deep."

Then Ludendorff in one illuminating flash, explained why August was the decisive day for him, although nothing nuch happened.

"It was the ease with which the nemy broke through our line on that day," he said. Break in Morale Seen.

brought the revelation that the fight-ing value of Germany's first-line troops, their morale, had sunk so low that Ludendorff knew by intuition that they could not hold longer against attacks which normally would have been

relatively easy to meet.

Ludendorff said he coud not sin against the fatherland by discussing the depreciation of the front-line troops with an American. He did say:
"From the ease with which the front line was breached on August my intuition as a soldier told me that the enemy would keep up the attacks in-

cessantly, uninterruptedly, day after day from then on." Military intuition, therefore, had told Ludendorff that August 8 was the be-ginning of the end. He is content to leave his military stature to the verdict noly member of the American expedi-tionary force to have been awarded a decoration and then have it taken away from him.

of history. His last words to me were "I did what I did for what I believed were the highest and best interests of my fatherland."

"HALF-BAKED RELIGION" HELD RESPONSIBLE FOR WAR.

Dr. James C. Reid, at White Temple, Pleads for United Democracy and Power of God.

emergency and unite in fellowship that will bring true democracy and the power of God to the entire world." Such was the message of Dr. James Clement Reid, associate secretary of the Inter-church World Movement of the inter-church world Movement of North America on the Pacific coast, who spoke yesterday morning at the White Temple. Dr. William Waldo, pastor, being at the Northern Baptist conven-tion in Denver, his assistant, Rev. David Peterson, conducted the day's services. "The world war would never have

occurred if the church had been doing its duty," declared Dr. Reid. "The war came as the result of half-baked religion disseminated among individuals who had closed their eyes and ears and

Medford Congregation Ac-

claims Anti-Wet Sermon.

THREATS ARE DISREGARDED

Rev. Mr. Boozer Tells Hearers Why

President's Pro-Liquor Message

Thought "Colossal Blunder."

MEDFORD, Or., May 25.—(Special.)— That President Wilson committed a clossal blunder in recommending the

American public mistaking a noisy mi-nority for the sentiment of the ma-jority; second, the appeal will tend to

slacken the splendid efficiency and so-cial stability of the country; third, the request will be so interpreted by the enemies of sobriety as to lead to ex-cesses and a justification of indulgence

n light intoxicants which the speaker

maintained were as insidious in their effect as the stronger ones; fourth, coming during the period of reconstruc-

ing the war worked increasingly to promote the success of the central pow-ers and hinder the cause of America

The speaker was frequently inter-urpted by applause.

Stenographers Face Problem

That New Union, Proposed, Has Many Acute Angles.

16M ISS JONES, will you be good enough to stay and finish these

"Certainly, Mr. Smith, but it will be

That may be a perfectly real con

lime-and-a-half, you know."

begins the first letter thus:

Under the proposed ruling the real

stenographers are wondering whether

they will endanger their union stand-

-Employers too.

and her allies.

etters tonight?"

Peck" system?

eased to grow. Christ was professed, ut his professors had no conception of he brotherhood of man.
"The failure of the church has been "The failure of the church has been its failure to properly teach those who enter the church. After baptism those who have entered the church in late years nave folded their arms and merely bided the time when they should spend eternity in bliss. In reality entering the church should be entering the school where the will of God is tangent.

"Ninety per cent of the teachings of the gospel have to do with human relations and the brotherhood of man. For self-preservation, if for no other reason, it behooves us to follow Christ's command and teach his gospel throughout the world. The year's developments have put nations into our care. For them we have assumed responsibility."

Dr. Reid explained the inter-church world movement as a programme of co-operative effort which will not require organic union of the various denominations. He quoted from the reports of the Northern Baptist convention and the national Presbyterian assembly, both held last week, to show the attitude of these two denominations toward
closer denominational union. He took
for his text the 20th and 21st verses
of the 17th chapter of John, emphasizing Christ's piea, "all may be one, that
the world may believe that thou hast
sent me."

"This is the true Lord's prayer," said
The Deld "The one that we commonly one member had announced he would both held last week, to show the atti

disciple's prayer, truly the greatest in the world.

"John wrote his epistle some time after the other disciples had written theirs, and in it he endeavored to lay special stress on matters which might be misunderstood. Christ's reappearbe misunderstood. Christ's reappear-ance is among the messages empha-sized. John clearly states that Christ's

which is aware that the best way to the full exploitation and free ownermeet American trade development is
not in trying to attack American trade
at all angles, but in mobilizing every
business effort to obtain Britain's
share of the after-war trade.

One of the obtain angles of the sare of the sare of the sare of the after-war trade.

One of the obtain angles of the sare o lefield.

have no reason for wanting to man and the fatherhood of God." Dr. Reid was former pastor of Trin-

tion, when high morale and finest qualities of citizenship are demanded, the appeal will endanger the proper solution of pressing social and industrial problems; fifth, that the president in making this appeal has played into the hands of America's enemies the brown ARE hands of America's enemies, the brew-ery interests being involved with the German-American alliance which dur-

Thrift Magazine. The after-dinner speech, like light-It is understood that he deals exhaustively with America's part in the war in his forth coming book, but his book, too, is a sorely sensitive subject. Said he, in response to questions:
"I won't say a word about my book. I don't want it to appear that I am trying to advertise it."

Of the American army he said briefly:

The after-dinner speech, like lightning or a flat tire, often strikes at the most unexpected moment. To most men it is a trying ordeal to stand before a vast audience of upiurned shirt fronts and perpetrate a speech, whether one's extemporaneous remarks have been carefully prepared in advance or not.

It is always well to go thoroughly

It is always well to go thoroughly "The soldiers were good. Their armed for such dangers. To this end training, however, was not up to world the following outline has been pre-war standards." Begin by saying, "Unaccustomed as I am-55 Then say, "This reminds me of a little story about an Irishman named Pat." If possible tell one that has no bearing whatever on the occa-

> Tell a story about a Scotchman named Sandy. Don't fail to call him the canny Scot and as nearly as possible use the same dialect employed in relating the story about Pat.
> Wait several minutes till the laughter has died down and then tell the one

> about Sambo stealing chickens that your grandfather used to relate. In-troduce it by saying: "I am reminded of a little story I just heard this after-It is now time to drag in the subject of your address. Do this by saying. "The subject I have been called on to

discuss this evening reminds me of a little story I once heard about an Irish-man named Mike." In relating this anecdote be sure to use the term "be gorry" several times. The audience will thus know at once that you are not still continuing your story about Sambo and the chickens. Apologize for having taken up so

then "peck" it.

Now if the "Hunt and Peck* people are to be admitted to the union on terms of equality with those who follow such systems as "touch," there may Try desperately to take a drink of ice water from an empty glass. Say in a soft, subdued voice, "I thank

Perspire eloquently.
And then sit way down.

TRAINING ROOMS CONSERVE Spoilage of Materials Shows Material Reduction.

WASHINGTON. — Many factories which have introduced training systems find that they actually make a profit, and more than half of them pay for themselves out of the goods produced by workers in training, according to information collected by the

Ludendorff didn't say so in so many cording to information collected by the words, but I gathered that August 8 United States training service, department of labor. During the initial stages of training the individual worker usually shows a

from any wages paid, but ordinarily the worker in training thereafter gains skill and confidence, so that little ma-terial is spoiled, and it is then merely a question of adding facility. The spoilage of material decreases rapidly and the rate of production shows a constant increase. As soon as the production rate has reached that ordinarily maintained in the factory the operative is removed from the training room and put on regular production work.

DENTISTS



PLATES \$10

Porcelain Fillings

A complete set of teeth makes one look natural. It is astonishing how good teeth will change a person—make old look young, the young look more attractive. Then, too, not only are good teeth essential to masticate food, but they aid in the proper articulation of words. Now, isn't that worth investigating.

2311/2 Morrison, Cor. Second LOOK FOR BIG UNION SIGN.

CECIL B. DE MILLE'S MASTERPIECE

is now playing to crowded houses here. Elliott Dexter, Gloria Swanson, Theodore Roberts are three reasons for its successful opening.

FOR BETTER-FOR WORSE



Dorothy Day, one of the best known Portland stenographers, is interested in the question of the union button. "Of course, we should not object to the union," said Miss Day, at her place of employment in the Platt building, "if the union buttons were to be made he union buttons were to be made

"And I am certain it would cause hard feelings among the typewriter people if the button showned a Blank

versation in Portland a few weeks hence, for Portland stenographers— some of them—blonde and brunette alike, are planning a union. Portland employers are wondering. For example; "Miss Jones, tell my wife I'm de-

telling anything but the absolute truth."

Yes, there may be difficulties.

And stenographers who view the from the new business college gradroposed union with favor wonder not uates. But how we can hold our the members of the famous "Hunt and

would be the situation when we answer the telephone. I suppose if the telephone girls are on a strike, we should have to refuse to answer the The devotes of that most popular system "hunt" for the right key and elephone. And some employers might

e some hard feelings.
It is just such little griefs as these that Otto Hartwig, president of the state federation of labor, may have to answer tonight at a meeting called in the office of Mrs. Lucila Ross in the Chamber of Commerce building to discuss the proposed organization.

There are stenographers—and There are a lot of complications.
What would you do?"
And this is the situation that con-

Bull Calf Sells for \$25,000. "Dere mr. jones:
"I begg to aknowledge recpt yure letter for which I thank, "you." MADISON, N. J.—Fiorham Leader, a 2-months-old Guernsey bull calf, was sold at auction here for \$25,000, said

MORRISON STREET

artistic, and something that might be worth while wearing.

"I don't think any of us would care to wear a button with a typewriter mounted in miniature thereon.

tained at the office tonight."
"No, Mr. Jones, the rules of the stenographer's union, local 48, forbid my

when there is a new crop of 'graduates' every day or so puzzles me. "And, again, I am puzzled as to what

ot like that!
"Tell me, please, if the elevator girls are on a strike in the Yeon building, would I have to walk up to th etop floor because I could not patronize a non-union operated elevator?

fronts each pretty stenographer this morning, as she sticks a piece of gum under her typewriter stand, and, as There are stenographers-and stengraphers. There are also business colshe hears her employer's key in the door, starts: "Rat-a-tat-tat." There is the new stenographer, who

of its breed. Oaks Farms and Hugh

ings by taking a position rendered thus Bancroft, both of Massachusetts, com-promptly vacant.

And what about the union button?

\$10,500 above the previous record price. bined to make the purchase, paying \$19,500 above the previous record price.

WOMAN DECLINES TO TALK

Miss Price Refuses to Give Terms of Attachment Settlement.

PITTSFIELD,—The \$10,000 attachment that Miss Louise Price, trained nurse of 108 Summer street, caused to be made on the property of Charles H. Beitzel of 1223 North street in alleged breach of promise proceedings, has been released and the litigation settled. spewriter instead of a Brown one or Miss Price and other parties in the case decline to make any statement re-"A gold button that might be worn garding the terms of settlement. At "A gold button that might be worn as an ornament and that had engraved thereon 'S-ten-o'—the phonographic equivalent of 'stenographer'—would, I think, be universally accepted.

"Of course, it would be delightful to obtain pay and a half for every few minutes one works overtime, but I can imagine what employers would say when the average stenographer stopped to gossip during the day over the telephone and then had to work an hour overtime—and charge the employer for it—and thus make up for lost time."

"Do you think stenographers generally will welcome the proposed

\$250,000 LEFT TO CHARITY

Will of Charles H. Tenney, New York Banker, Filed.

NEW YORK .- The will of Charles H. Tenney, banker, has been filed in the surrogates court. He distributed about \$250,000 of his \$3,000,000 estate to charitable institutions.

He gave his son. Daniel G. Tenney.

\$1,000,000, and named him executor and residuary legatee. Two nephews are bequeathed \$250,000 each. The gifts to charity include: Lawrence General hospital, Lawrence, Mass., \$50,000; New Hampshire Conference seminary and female college, Tilton, N. H., \$50,000; Boston University, \$50,000.

CASTORIA For Infants and Children

In Use For Over 30 Years Always bears Signature of

THE TE OFFICERS LOBBY 00 N.W. BANK BUILDING COMMERCIAL SAVINGS COLLECTION EXCHANGE DEPARTMENT DEPARTMENTS A RECENTAGE TELLERS 0000000 000000

Convert Your Earnings Into Savings

FEACH week does not count for something ahead in the financial game it is probably because you are carrying your money

about, instead of depositing it here in a Savings Account at the Northwestern National Bank, where the interest we pay will influence you NOT to spend.

Note the convenient location of this bank-and the splendid arrangement of facilities in the diagram above.

BANK WHERE 27,000 OTHERS DO