with it. He pointed out how this could

Chamber of Commerce

FLEECES WALL

WARRANT OUT FOR MAN PROMOT-ING "WASH SALES."

Total Loss at Stake Is Fixed at \$5,000,000 to \$10,000,000-Banks Caught.

NEW YORK, May 2.—The slump in the stock market, affecting what is known on the street as the Webb-Meyer stocks, was followed late today by a story that warrants had been issued for the arrest of one or more persons in this connection The story was that the order of arrest was Issued upon an affidavit made by a Wall-street operator who alleged that he had been fleeced, and further affidavit by members and employes of various firms who alleged they knew the secrets of the deal. It was further said that from infor-mation placed in the hands of Pierre M. Brown, an attorney, it was alloged that 60 banks in different parts of the country are out more than \$1,000,000 by stock ma-nipulations, and the total lose at stake is placed at \$5,000,000 or \$10,000,000. It was asserted that Justice Gegerich, of the Supreme Court, had issued the warrants. He could not be found to verify the statement until late tonight, when he said:

"So far as I can remember, the statement which have been made are true."

ments which have been made are true, and the quotation of the affidavit is cor-rect, though it must be remembered that I have a great many papers to deal with in the course of a day-of an hour-and without having them at hand cannot be too certain as to what they contain. The order of arrest was made only for one man, although I had signed four."

The methods by which the "wash sales" were undertaken, it is said, are given in the affidavit as follows: Orders would be given to several brokers to sell the stock at given figures, and orders would simultaneously be given to other brokers to buy these stocks, so that the purchases by the last lot would be made from the first. In this manner prices were reported of supposed sales, the sales and purchases being made all of them for the same people."

The afflact it is said worthough the same people."

The affidavit, it is said, mentions a number of banks lecated in this city, Boston. Philadelphia, Washington, Chicago and other cities, which are alleged to have made losses on some of the stocks.

STOCK INVESTORS TIMID. Have Fears That Price Movements Are Not Gennine.

NEW YORK, May 2.- The net changes today's stock market showed little of the feverish nervousness of the two hours' trading. When the market closed yestertrading. When the market closed yester-day, there was little realization of the nature of the financial troubles reflected in the collapse yesterday of the so-called Webb group of stocks on the stock exchange and in the curb market. Every opportunity had been given to avert the threatened fallure, and to provide for support in the stock market. The fact that no stocks are deliverable on Saturday under contract, according to stock exchange rules, and that loans made on Friday carry over to Monday, helped the efforts to avoid trouble. There was a threatening break in prices at the opening of the stock market, in spite of a strong upward movement in Louisville & Nashville, and Pennsylvania. These advances were lost, however, and supporting orders at weak points were found necessary to check indiscriminate ilquidation. When St. Paul was selling in 100-share lots at 170, there were bids in the market for 7000 shares at 170%. The centralized buying was not followed up when it was seen that the selling was checked. After the bank statement appeared, the buying was renewed in a more aggressive manner, and the market developed a fairly buoyant tone, with the close active and strong. Early losses were generally wiped out, and net galus were quite common at the close. Of the stocks supposed to be immediately concerned in the disturbances, Rutland preferred fluctuated between 100 and 90, with the last sale at 100, compared with 102 last night. St. Lawrence and Adirondack were variously quoted at 50 bid. 120 seked, and 75 bid and 120 asked.

with the closing quoted at 50 which we found curselves short yesterwith the closing quoted at 50 which we found curselves short yesterwith the closing quotesties 50 25d and 120 asked. with the closing quotation 50 bid and 100

The increasing cash shown by the banks was a total surprise, as the heavy sub-treasury absorption during the week indicated a loss of more than \$3,000,000. The relief thus afforded was a welcome one, in view of the loan expansion of more than \$10,000.00. The sharp liquidation in the stock market, it is hoped, has served to relieve the tension of the money situation, although an active money market is expected next week.

Review of the Week.

Decline in speculative interest has been grown in the stock market this week, and efforts at supporting prices have not met with entire success. The month-end reguirements precipitated a stringent condition in the money market, which was aggravated by the collapse in Internation-al Power, and the distrust extended to dustrials as collateral in loans. The inous admission by one of the princi-in the International Power episode in spite of its dazzling rise of over 100;

etocks, to say nothing of the large crop of new and untried industrial securities, of which there is little public knowledge rule that declining money resources is the rument for disclosing the weak mar-position of securities. Stocks, whose prices are due to buying with borrowed resources with a view to only temporary holding must be thrown over when loans legin to be called in

Rule Means Fewer New Banks. A deeper impression than is superficial-

ly apparent has been caused by the ac-tion this week of the New York clearinghouse authorities. The decision to require institutions to be admitted in future to clearing-house privileges to maintain a cash reserve in their own vaults commen-surate with that required of members themselves, is interpreted as a note or expansion. This action is primarily and ostensibly directed against the rapid rate increase of new banks and trust com-nies. It is also the outgrowth of much serious discussion that has taken place regarding the growth of the deposit bank-ing business and trust companies without any such legal restrictions upon them to maintain cash reserves as are enjoined on the banks. The trust companies retain only an insignificant proportion of the money in their own vaults at any time. Their cash is on deposit with the banks and figures there as cash reserve. It is at the very time when demand for cred-its of diminution of cash in the banks has run up the money rate that the trust companies are attracted to put out loans

shifting of the demand for cash on the trust companies, but the effect is likely to be an expanding volume of credit on shrinking cash reserves. The last pub-lished statement of the condition of trust companies for New York state showed oans on collateral of \$640,308,306, and \$121,-045,797 of "cash on hand," of which, how-ever, all but \$9,868,702 was on deposit with banks. There have been heavy loans since the first year by the trust compa-The weekly bank statements revea that the banks are down to nearly the legal reserve limit, which is thus seen to

but those of the trust companies. There are many interior institutions who also keep deposits in New York banks.

The varying weather news in the crop belt has been an influence on the market, and the delay in settling the anthracite coal miners' wages is another matter field-

figure not only against their own deposits

ing back the market.

The bond market has been affected by the late weakness in stocks, and prices declined in sympathy. United States new 4s declined 14, and the new 4s coupon 11/2 home since last Wednesday. Mrs. McCally said that she had formed a casual accuration as compared with the close last coupon as compared with the close last wednesday. Mrs. McCally said that she had formed a casual accurations are compared with the close last wednesday.

week. Mr. Moore, of the firm of Offenbach & Moore, who was asked yesterday to take up certain collateral on which loans had been made, said today:

"We have made arrangements which are satisfactory to all exchange firms, and we expect to be able to make arrangements by Monday which will be satisfactory to the brokers. Our trouble

DOMESTIC ENDS HER LIFE

MISS MAGGIE JONES TAKES OVER-

DOSE OF MORPHINE.

ity to Get Employment Be-

lieved to Be the Motive.



GENERAL BRUGERE, COMMANDER-IN-CHIEF OF FRENCH ARMY,

To attend the unveiling of the Rochambeau monument, at Washington, May 24, General Brugers, Commander-in-Chief of the French Army, vice-president of the Superior Council of War, and Inspector-General, will come with a brilliant company of Frenchmen. General Brugers was for many rears chief of the military household of the late President Carnot, and became very popular with the members of the Paris American colney. In recognition of his American sympa thies, at which Whitelaw Reid, who was then United States Minister to France, presided, a banquet was given in his honor, and an address was presented to him which Mr. Reid said would serve as an excellent recommendation if he ever risting the United States. The French visitors to the United States will sail from Toulon May 5 on the battle-ship Gaulota.

It is stated positively that Dr. Webb is not charged with any offense in connection with the application for the warnot charged with any offense in con-nection with the application for the war-rant or that he received any benefit from the alleged fraudulent transactions. Up to a late hour tonight no arrests had been

NEW YORK BANK STATEMENT. Striking Feature Is the Increase in Lonns.

NEW YORK, May 2.-The Financier The official statement of the associated banks showed an increase of \$1,443,700 in cash, instead of a decrease of \$2,503,800, as was estimated from the movement of money during the week. The striking feature of the official statement was the increase of \$16,768,400 in loans. This may some of the other industrials supposed to be regarded as surprising, considering have affiliations with that company, or the fact that there was good evidence of whose conditions are equally shrouden in large calling of loans early in the week mystery. This undoubtedly led to some discrimination by the banks against inconsidering also that there must have been more or less liquidation of loans due to syndicate operations of some magnithat the slump was due to the neglect of tude, possibly resulting in part from the his patron to put in a buying order at the payment during the week of \$10,000,000 same time as his selling order was imfor Pennsylvania bonds, and of a like pressive as an example of how some of the recent unexplained advances in prices deposits were augmented by \$12,645,600, or might have been brought about. The most striking fact in the power episode was the the increase in the loans and in the cash. lack of a general market for the stock. The statement is therefore out of harmony. The required reserve was increased points, when attempts were made to effect real sajes. Entire collapse was the ducting therefrom the increase in cash result. The episode invited attention to leaves \$1,977,050 as the loss in surplus rethe recent course of many other stocks. serves, reducing this item to \$7,484,000. A Even among the standard railroad stocks year ago the surplus was \$10,980,100. The there are instances where the market most notable changes in loans were by turn-over has amounted to several times nine down-town banks, which showed a the outstanding capital of the company in the course of a few days, with a result-increased \$3,800,000, while two of the banks Ing price change of only a few points,

Taken in connection with complaints of Wall-street institutions gained \$2,000,000. Two commission houses of the scarcity of or-

ders from the general public, these facts awaken distrust of the genuineness of show an increase of about \$21,000,000. It some of the price movements in the market. Day after day, new high-record prices are established in many standard was made upon rising averages, and, appears probable, as was the case the previous week, that the cash of the banks was made upon rising averages, and, moreover, the condition of the institutions abould improve during the current week by reason of the fact that Treasury and that declining money resources is the trument for disclosing the weak marness of the previous week, that the cash of the banks was made upon rising averages, and, moreover, the condition of the institutions abould improve during the current week by reason of the fact that Treasury that declining money resources is the trument for disclosing the weak marness that the cash of the banks was made upon rising averages, and, moreover, the condition of the institutions abould improve during the current tons about into the fact that Treasury tons about the fact that Treasury tons about the fact that Treasury tons about on the fact that Treasury tons about of the fact that Treasury tons about on t the return of public money by depository banks, have been important, appears to be indicated by the fact that the

distribute his surplus during this month, which may be more successful.

The statement of the associated banks for the week ending today shows: Increase.
\$004,102,500 \$10,768,w0
968,196,600 \$10,688,000
181,049,300 \$70,000
172,826,400 \$75,400
215,531,400 \$1,432,700
242,047,400 \$1,075
7,434,000 *1,377,050

Dr. Webb Resigns. NEW YORK, May 2—Joseph Hoadley, president of the International Power Company, tonight received a letter from Dr. Seward Webb, tendering his resignation as a member of the board of directors. Mr. Hondley sald the resignation would be accepted.

face and hands and called help from the near neighbors. Unable to do anything to relieve her, Mrs. McCally summoned Dr. Ziegler, and Dr. Charles Hill also was called. The physicians worked over her for some time, but without effect and she died a few minutes before

Dr. Ziegler and Dr. Cardwell held an autopsy on the body, and reported the result at the inquest, to the effect that death apparently resulted from morphine poisoning. All the organs of the body were found in a healthy condition. A bottle that had contained morphine and still contained some of the drug was picked up under the head of the bed by Dr. C. H. Hill, and an ounce bottle of chloroform was found among her effects. Dr. Ziegier said that there was no indication that the chloroform had been taken, but all the indications pointed to morphine as the cause of death. The symptoms were all those of morphine posoning, and she testified that in her opin-ion morphine caused Miss Jones' death, Dr. Cardwell, who was associated with Dr. Ziegler in the autopsy, also testified that she thought death was caused by the morphine. The jury gave a verdict

From all information that could be obtained, it appears that Miss Jones come to Portland from Comstock, Or., about three years ago. She worked as a domes-tic at a home in Albina, and also in Piedmont. The addresses of two brothers are John Jones, Oskland, Or., and James Jones, Anlauf, Or., near Comstock, These are the only relatives known, and they were telegraphed yesterday the news of her death.

NATURE STUDY IN SCHOOLS.

Evening Star Grange, Patrons of Husbandry, Held a Meeting. After a two hours' discussion of the question, "Shall Nature Study Be More General in the Public School?" at a ses-sion of the Evening Star Grange, Patrons sion of the Evening star Grange, Pairons of Husbarddry, yesterday afternoon, held in Multmomah Hall, Section Line road, it was the consensus of opinion that the study should be cultivated both at home and in the schools. The discussion was carried on by the principals of the Russell-ville, Montavilla and South Mount Tabor

schools, their teachers and others.

In the morning the grange gave the first and second degrees to half a dozen candidates, and this was followed by a banquet in the room in the reur of the hall, where long tables had been set and a fine the return of the return of the pears to be indicated by the fact that the loan deposits in all banks were reduced \$1.835,568 between April 28 and May 1, inclusive. A comparison of the deposits in the banks show that Secretary Shaw did not succeed in distributing the surplus during April to the extent intended, the deposits of public money increasing in deposits of public money increasing in affort to the same and announced the programme. After several musical selections, Miss Spooner, said that the State Agri-Miss Spooner said that the State Agri-cultural and other educational institutions had asked for the general discussion of the question, "Shall Nature Study Be More Generally Introduced Into the Public Schools?" and that the open session had been set apart for its discussion.

Professor Law, principal of the South Mount Tabor school, was the first speaker, and he said that it was impossible to define exactly what nature study is. He spoke of the tendency of the country boat of the tendency of the country boat of the tendency of the country 1,425,700
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Bindy?

J. B. Lance, principal of the Russellville School, made a strong plea for a
closer communion with nature by contact

Og., 264-5-6-7 Falling building.

be done without interfering with regular school work. It was a study that might be pursued outside the schoolroom as well as inside. He made an interesting talk.

N. W. Bowland, of the Montavilla

school, said that to some extent the study was pursued in the public schools, but really not to any real purpose. He said that very few children knew anything about the principle of vegetable life; how the bean would sprout and grow, or the Despondency on Account of Inabilcorn or grain of wheat. These were sim-ple things, and every parent could explain the principle involved by some object the principle involved by some object lesson. Mr. Bowland remarked that in the Montavilia school an object lesson showing the principle involved in the sprouting of the bean had been given. He thought parents could greatly aid in the study of nature by these simple things.

Interesting papers were read by Mra. P. Kelly, Mrs. U. Niblin and Mrs. Snyder, all of which were earnest appeals for the study of nature in the schools and in the Miss Maggie Jones, a young woman about 20 years of age, committed suicide yesterday morning in the home of Mrs. R. McCally, 640 East Eighteenth street, by taking an overdose of morphine.

There seems to be some mystery con-nected with this suicide, and the only motive that could be ascribed to the deed study of nature in the schools and in the home. The remarks of Richard Scott, of Milwaukie, showed what can be done by studying the methods of nature in the production of new plants and higher grades of stock in sheep and cattle. Mr. Scott said that he regarded this line of nature investigation highly pleasing as well as useful, and while he had no tech-nical knowledge, he had been able to pursue nature studies along these lines to good advantage and with some success on his farm at Milwaukle. One speaker called attention to floriculture on school grounds and around the home as a branch of the subject. A. F. Miller, master of the grange, closed the discussion with a stirring address. The remainder of the afternoon was taken up with a secret session, during which the matter of erecting a new hall and other overstions were cona new hall and other questions were con-sidered. In a short time Evening Star Grange hopes to build a two-story hall.

UNION AVENUE OPENING.

Preliminaries Started to Make It 80 Feet From Highland to Woodlawn.

The preliminaries for the widening of Union avenue between Alberta street and Dekum avenue, at Woodlawn, to 30 feet, are fairly well on the way, and will probably be carried through successfully, although some opposition has developed. Many citizens are interested in getting Union avenue widened and improved as soon as possible. It has been over 10 years since the first efforts were put forth for that purpose, but opposition suc-ceeded in preventing even a 60-foot im-provement being made north from High-

land. There are hopes that the move-ment will succeed this time. The only expense that is contemplated is that for moving back houses and fences to conform to the new street lines. A long time ago most of the property on the west side of Union avenue was on the west side of Union avenue was donated for a wide street, and one of the conditions of this present effort is that property on the east side and elsewhere should likewise be donated for street purposes, but that the owners of such houses as must be set back should be reimbursed the cost. This would seem on its face reasonable and fair to all concerned. The whole district will share in the advantage of having Union avenue widened to 80 feet, and then improved, as it will be the only improved street in that part of the city.

Horse Injured in a Runaway.

The fine horse of P. G. Magness was severely injured yesterday morning in a runaway. As Mr. Magness drove from the stable on East Thirteenth and East Ash streets, early in the morning, the front gearing of the wagon broke, which threw the wagon of the horse causing him to the wagon on the horse, causing him to run. Mr. Magness jumped and was thrown out. He then tried to catch hold of the lines, but could not. The horse ran on East Stark to Grand avenue, and was stopped at East Washington street. His hind legs were cut as they struck against pleces of iron from the gearing. Mr. Magness was not hurt.

East Side Notes. Mrs. Webb Campbell is very ill at her ome, 775 East Burnside street.

Rev. George B. Van Waters, D. D., rector of St. David's Episcopal Church, is expected to arrive from the East this

Rev. John J. Staub, pastor of the Sun-nyside Congregational Church, has been confined to his home during the past week with Illness, and his puipit will be occupied today by Rev. C. F. Clapp, of Forest Grove. The funeral of Miss Nellie C. Kindred,

daughter of Mr. and Mrs. Thomas A. Kindred, was held yesterday forenoon from the St. Francis church, East Oak and East Eleventh streets.

Dr. O. D. Thornton, dentist, 503 Dekum.

DAILY CITY STATISTICS.

Contagious Diseases. May 3-Minnie Atfield, 16 years, 815 North Nineteenth street; diphtheria. 3-8. Tamahaski, Seventh and Couch street; smallpox. Birth Returns.

April 25-To the wife of Fred M. Carter, of Ashland, a girl. April 26—To the wife of James W. Cur-rent, 27 Grand avenue, South, a girl. April 27—To the wife of John J. Boyle, Central avenue, a girl. Building Permits.

G. A. Anderson, East Yambill, between East Seventh and East Eighth, remodeling church, \$1500.

Dwight Winchell, Angel street, 1½-story dwelling-house, \$1000.
C. N. Ehret, East Eleventh, between
Mason and Shaver, one-story dwellinghouse, \$500.
R. L. Gilsan, Kearney, between Nine-teenth and Twentieth, repairs, \$1500.

Marriage Licenses. George W. Cook, S; Carrie E. Rust. 23. Arthur W. Cox, 43; Flora Kepner, 32. Edgar O. Green, II; Grace Bamford, 21. Stewart Bratty, 24; Nora A. Armstrong,

Real Estate Transfers.

Sigler to Nottingham & Co., 3, 4, 5, 6, block 256, Coffin's dition
Thomas Ryalis to Matilda Waybill,
undivided one-half lots 5, 16, 10, 11
and 12, block 22, Fairview
Sheriff, for Jennie Oisen, to Joseph
Manning, lot 10, block 23, Multnomab. and 12 block 22 Fairview.
Sheriff, for Jennie Oisen, to Joseph
Manning, lot 10, block 23, Multnomah
Herman G. Ogden and wife to
Charles H. Ogden, Six445x38x445,
rods, Section 31, T. 1 N., R. 4 E.
E. Byars to M. L. Holbrook, 14.33
acres, sections 1, 2, 11, 12, T. 1 N.,
R. 1 W.
W. J. Peddicord and wife to B. W.
Rice, lots 15 and 15, block 5, Kinzel Park
Emma R. Brown to M. L. Holbrook, River block A. James
Johns Second Addition; River lots
1 to 14, and fractional blocks 9,
11, 12, 13, James Johns Addition.
University Land Company to E. A.
Rigby, lot 14, block 14, University
Park
Francis M. Korrell and husband to
May Morris, lot 8, block 25, King's
Second Addition
Portland Lone Fir Cemetery Company to J. C. McQuald, south
half lot 73, block 32, Cemetery
Cooperative Investment Company
to Martin Miller, lot 7, block 36,
Sellwood Sheriff of Polk County on Oimstead. It is set forth in the complaint for cause of action that on April 14, 1902,

SUES TONTINE COMPANY Downing, Hopkins & Co.

H. E. STEMLER WANTS HIS \$140 PAID BACK.

Complaint Says Money Was Given to J. F. Olsen-Court Is Asked to Appoint Receiver.

H. E. Stemler yesterday filed suit in the State Circuit Court against the Ton-tine Savings Association, of Minneapolis, and John F. Oisen, to recover \$140, and to restrain the payment of \$4000 to the association. A receiver is asked to be appointed by the court to take charge of the money. The papers were served on Olsen, and also on S. W. Devore, the president of the association, who is in the

city.

The complaint sets forth that on February 7, 1902, in the District Court in Hennepin County, Minnesota, the Tontine Savings Association was restrained by an order of the court from doing any further business, and its officers and agents from issuing diamond contracts or certificates and from collecting any further moneys thereon, and wholly and

totally preventing the corporation from doing any further business whatsoever. It is alleged that Stemler at the time held several contracts issued by the Ton-tine Association, upon which he was to make weekly payments, and supposing that Olsen had authority to collect and without any knowledge of the restraining order of the Minnesota court, paid to Olsen, the agent of the association, after February 7, 1902, the sum of \$140. It is stated on information and belief that the ontine Association is dissolved and is

It is further alleged that since February 7, 1902. Olsen collected from various other contract holders the sum of \$4000. Stemler avers that he has demanded Olmstead drew a check for \$200 on Scrogthe return of his \$140 from Olsen, and has gin Bros., bankers, at Sheridan, in favor been refused, and that a number of other of Bates. Subsequently Bates indorsed certificate holders have notified Olsen that they are the owners of funds in his hands.

Alnsworth Bank, and the latter indersed and for him not to pay the money to the the check: "Pay to the order of any bank Tontine corporation. Stemler states that or banker. Alnsworth National Bank, J. he is advised and believes that an at-tempt is to be made by the corporation to obtain the \$4000 from Olsen, and that he is about to turn it over. If so, it is charged that the money will be wholly lost, and the court is asked to appoint a purchased the check for \$199 80. The check receiver to take pssession of the \$4000, to distribute the same as the court may direct. Chamberlain & Thomas appear as attorneys for the plaintiff.

SUIT TO HAVE CHECK PAID. Action Against C. H. Olmstead, J. S.

Bates and Alusworth Bank. P. M. Scroggin and S. W. Washburn. doing business is P. M. Scroggin & Co., yesterday filed an attachment suit in the State Circuit Court against C. H. Olmstead, J. S. Bates and the Ainsworth National Bank to recover \$300. The papers were sent to Dallas to be served by the

Over

200 Lbs.

What Is Said of It.

"I will defy any one to buy 3,000 volumes that will give him as good a working library as is furnished in the ENCYCLOPE-

DIA BRITANNICA alone."-Ex-President Dwight, Yale Univer-

"If all other books were destroyed, the Bible excepted, the world would lose but little of its aformation."—Spurgeon.

the check in blank and delivered it to the

suits.

label-

Established 1893.

WHEAT AND STOCK BROKERS

The HARVARD SACK

RT and skill

A characterize

this stylish leader

of sack suits. A

man who values

correctness and

quality will find

them in K. N. & F.

The saving is well worth

considering, too. No

better suits are made than those bearing this

Chicago.

C. Alnsworth, President."
It is alleged that on April 16 the Ains worth Bank presented the check to the plaintiff, P. M. Scroggin & Co., which firm, on the faith of the indorsement, on April 18 was presented to Scroggin Bros., and payment was refused. It is further alleged that the Alnaworth Bank refused to pay it, and the plaintiff there-fore asks for judgment against the de-fendants for \$290 and \$2.50 protest fees.

Room 4, Ground Floor

Court Notes. The inventory and appraisement of the estate of I. D. Clampit, deceased, was filed in the County Court yesterday. property is valued at \$4071, of which \$2221

Judge Sears will announce a decision Monday in the case of Gottfried Gross vs. Pauline Gross; motion for alimony, etc. Articles of Incorporation.

Supplementary articles of incorporation

ny were filed in the County Clerk's of-e yesterday, by C. F. Wigand, George P. Dekum and William R. Walpole, Jr. easing the capital stock from \$20,000

of the Portland Soap & Chemical Com-

Hondly May Lose His Sight. NEW YORK, May 3.-There is grave danger that ex-Governor George Hoadly, of Ohlo, who defeated Senator J. B. For-aker in 1883, and who now is a partner in law in this city, will lose his sight. Al-though Mr. Hoadly is otherwise in robust, health, his eyes have troubled him recently to such an extent that he has been unable

When Mrs. Patrick Campbell comes to this country next season she will be her own manager.

to go to his office for more than a month.

PAID \$153.66 NET PROFIT

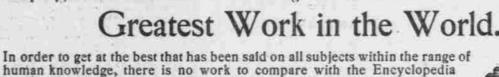
ed plan of operating accumulates profits SYS-TEMATICALLY while the investment first is protected by the strongest safeguards shilled ingenuity can devise. We only ask that you EXAMINE this proposition before investing elaywhere. Endorsed by all. RAYMOND & CO., 93-85 Nassau st., N. Y.

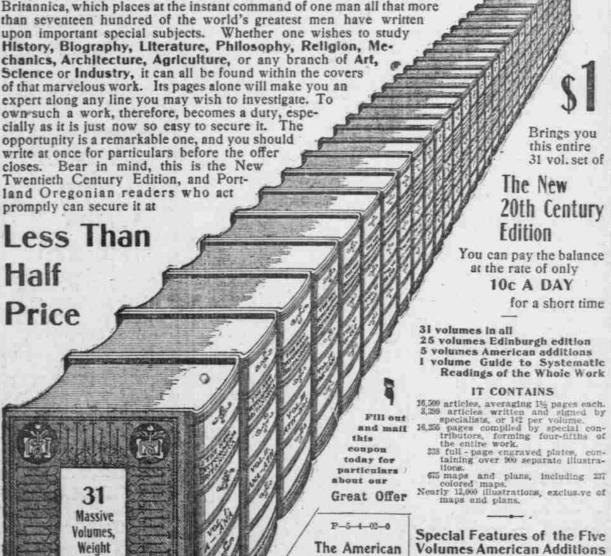
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