

BRYAN WOULD HAVE GOVERNMENT BACK THE BANKS.

Declares That a National Guarantee Would at Once Restore Confidence to the Business World.

Mr. W. J. Bryan, in elaborating a suggestion made by him in an interview in The Star yesterday for the protection of bank depositors, said:

"I believe it is possible for the government to give immediate relief by the act of Congress, providing the guarantee of the government of all deposits in national banks, the banks thus guaranteed to agree to reimburse the government for any losses incurred, and to make this reimbursement in proportion to their deposits. The advantage of this plan is:

"First. That every depositor in such guaranteed banks will feel secure.

"Second. The expense of it will be paid by the banks which get the benefit of it, and this expense will be small compared with the benefit gained.

"Third. It can be put into effect immediately, and thus restore confidence and enable business to be resumed. "It is probable that all of the national banks would be willing to take advantage of this guarantee because the additional security given to their depositors would be of great advantage to the banks. During forty years the average annual loss to depositors has been, on the average, one-tenth of 1 per cent on the deposits, so small that it would be an insignificant tax upon the four or five billion dollars of deposits. The government would have ample security in the capital and surplus of the banks, which would voluntarily join in the plan. As each bank would become interested in the better management of every other guaranteed bank, it would be easier to secure the legislation necessary for the correction of such abuses as may exist and for the better management of the banks—for instance, legislation preventing over-borrowing by directors and for the better management of the banks preventing speculation by officials.

Advantages of the Plan.

"It seems to me that the plan suggested ought to be acceptable to the depositors, all of whom desire security, and it ought to be acceptable to the bankers, who will be well paid by the increased deposits for any tax that may be collected from them to reimburse the government, and I do not see that any objection can be made to the use of the government as a guarantor when it is amply protected from loss. The only objection that occurs to me is that state banks might be less attractive to depositors if national banks are guaranteed. But there are two answers to this objection. In the first place, state banks are likely to suffer if this financial stringency continues, and they are therefore interested in restoring confidence; in the second place, there is no reason why state banks should not be protected by a similar system under which the state would guarantee depositors in state banks and collect the expense from the state banks guaranteed.

"I proposed when in Congress the raising of a guarantee fund for the protection of depositors, but the bill was defeated by the larger banks on the ground that the big banks would have no advantage over the little ones. If all the depositors were secured, but now that the big banks are suffering as much as the little ones the objection will hardly be made.

Can Be Operated at Once.

"The plan which I then proposed would furnish protection as far as the fund would furnish it, but it would take time to raise such a fund, and I believe it is better for the government to make the security absolute by becoming guarantor, for this system can be put into operation at once, and that, too, without expense to the government, inasmuch as the banks would reimburse the government from time to time in case the government was called upon to pay the deposits of any failed bank."

Mr. Bryan will deliver an address at Alexandria, Va., tonight on the subject, "The Old World and Its Way." Tomorrow afternoon he will speak briefly from the steps of the Treasury building under the auspices of the Y. M. C. A. Tomorrow night he will deliver an address at George Washington University on "Good Citizenship." Sunday afternoon he will speak in Baltimore and on Sunday night at Wilmington, Del. Monday night he will address the Y. M. C. A. of this city. Tuesday night he will deliver an address at a banquet in this city, at which he will be the guest of honor.

TORONTO, Ont., November 22—After negotiations which have lasted over six weeks, the yardmen of the Grand Trunk system east of the St. Clair and Detroit rivers received an increase of wages amounting to about 12 per cent, to date from November 1, to last one year.

A Charming Waist Design.



6997—A stylish waist model that is especially adapted to the pretty soft silks now so much in vogue is here illustrated, ombre silk and flit lace insertion being used for its development. The mode will be found becoming to almost every type of figure, the arrangement of gathers and wide tucks in front and narrow tucks in the back disposing of the fullness in most graceful fashion, while the prettily shaped front yoke, with the wide tucks at either side, insures the broad chest and long shoulder that fashion now requires. The waist may be made with three-quarter or full-length sleeves, as preferred, the addition of a deep cuff providing the latter development. With a variation of trimming the model might be developed as an evening waist in net, marquisette or lace over a soft under. The practical shirt waist, in fine French flannel or any soft woolen. To develop the fullness requires 3/4 yards of material 27 inches wide. 6997—Six sizes, 32 to 42 inches bust measure. The price of this pattern is 10c.

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ALL WAITING ON NEW YORK

REST OF COUNTRY DEPENDENT ON METROPOLIS.

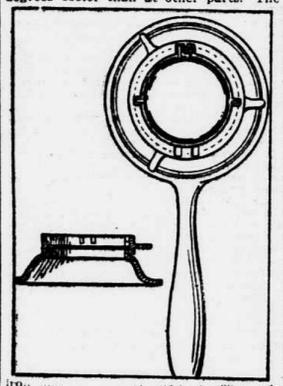
Prospective Speaker Cannon Believes That the Currency Famine Will Soon Be Ended.

Prospective Speaker Joseph G. Cannon of the House of Representatives arrived last evening and will remain for the coming session of Congress. Mr. Cannon will confer with members of Congress as they arrive in regard to the organization of the new House. Mr. Cannon outlined his views on the financial situation as follows:

Many Currency Plans. "Many people have in mind that immediate legislation should be enacted touching the currency question," said Mr. Cannon. "and there are almost as many schemes presented as there are individuals to present them. There are, however, very few, if any, who could put in black and white legislation amending our currency laws that would be satisfactory to the man who wrote the amendment or to the great mass of the people. Congress will meet on the second day of December, and the question of the currency is a matter of no doubt will be presented to both House and Senate. I do not care at this time to suggest my opinion in detail as to what legislation should be enacted, but I prefer to wait the recommendations of the President, the Secretary of the Treasury, and the action of the appropriate committees of the House and Senate."

Waiting on New York. "New York—the great clearing house of the United States—was the first to suspend payment of currency. It must be the first to resume payment of currency, and the moment New York resumes that will unlock the three thousand millions of currency and thereby restore credit. In addition to this, it will restore confidence and credit, and at the same time, the business of the United States is done on credit, such restoration of confidence and credit would be equal to twice the whole volume of our currency."

Rotary Waffle Iron. Everybody probably grows tired and impatient waiting for hot waffles to come from the kitchen; but the cook is not to blame. The fault is with the waffle iron. Scientifically speaking, when the latter is placed over a fire in a stove, all of the parts are not heated evenly, as the stove on the draft side is at all times several degrees cooler than at other parts. The



Famine Threatens Lapland. STOCKHOLM, Sweden, November 22.—Famine conditions are threatening the Vesterorrland and Vesterbotten districts of Lapland, where deluging rains have had disastrous effects on the crops. Official reports say that the thrashed barley weighs only 54 kilograms a barrel. Instead of the usual 112; that bread baked therefrom is black and almost worthless as food, and that the milk cows must be slaughtered to prevent the people from dying of starvation. An even brooding of net has been petitioned to remove the duty on grain and to take other steps in order to alleviate the threatened starvation.

Princeton Student Electrocuted. PRINCETON, N. J., November 22.—In full view of several comrades, James T. Walker, Jr., a freshman in Princeton University, was shocked to death by a live wire. It had begun to rain, and, running to the dormitory, Walker shouted to a friend on the third floor to toss down his rubber coat. As the coat fell it caught on a live wire about twenty feet in the air. Walker climbed an iron pole in an effort to get it, but coming in contact with the wire received a shock of 2,000 volts. Walker lived in Evansville, Ind. He prepared at the Haverford School, at Haverford, Pa., and played end on this year's eleven. He was twenty years old and was looked upon as a certainty for end on the Princeton variety for many of the next season's players and one of the stars of the 1911 team. The accident has caused general grief among the students, as it is the first fatality in many years.

Bobby at Casualty Hospital. Several rooms in the annex at the Casualty Hospital, where the nurses live, were robbed last night, the police were told, by a sneak thief. Three of the nurses found that their rooms had been ransacked. Miss Pearl Mewshaw missed a suit valued at \$20, a hat and mirror worth \$7 were taken from the apartment of Miss Ida Nelson and Miss Lucy Gough lost a mirror and fountain pen. The thieves were committed while the nurses were in the hospital.

Charge of False Pretenses. The police have been advised that an unauthorized individual has been collecting funds by representing himself as a collector for the Associated Charities. It was stated that the collector collected a small sum of money at house 1225 N street northwest, and that he visited other houses in that locality. The police were told that the collector had collected to make collections for the organization mentioned. The man complained about is described as being about twenty-two years of age and a good talker.

THE CAPTAIN OF THE KANSAS

By LOUIS TRACY, Author of "The Wings of the Morning," Etc. (Copyright, 1906, by Edward J. Clode.)

CHAPTER XIII. The Fight.

Christmas day arrived, and maintained its kindly reputation for finding affairs on board the Kansas changed for the better. Mr. Boyle was so far recovered that he could walk; he even took command of two watches in the twenty-four hours, but was forbidden to exert himself, lest the wound in his back should reopen. Several injured sailors and firemen were convalescent; the two most serious cases were out of danger; Frascuelo, hardy as a weed, dared the risk of using his damaged leg, and survived, though his progress along the deck was painful. Nevertheless, on Christmas morning he presented himself before the captain and asked leave to abandon his present quarters. He had a use of ordinary language, and was in her cabin and dared not come out while the tornado raged. She did not know that Tollemache was listening, until she heard him ask: "Did you ever meet any fellow who could swear harder than you, Boyle?" "Yes, once," was the curt answer. "Must have been a rotter. What did he say?" "Huh! Just the regulation patter, but he used a megaphone, so I gave him best."

But, so far as Elsie was concerned, Boyle's fund of reminiscence had dried up. After the midday meal on Christmas day a sumptuous repast for the due preparation of which Elsie had come to the Chilean cook's assistance in the matter of the plum pudding—Suarez suddenly reported that a new column of smoke was rising from Guanaco hill, a crag dominating the eastern side of the bay. The hill owed its name, he explained, to a large guanaco which a legendary herd of llamas was said to have its abode. Probably there had never been any llama on the island, but the Indians were frightened of the beast with its galloping hoofs, and would not enter it. He was unable to attribute any special significance to the signal on that particular place. During the day in which the Alaculofs tribe had never seen a fire lit before. That, in itself, was a fact sinister and alarming. Suarez had sufficient tact not to make this statement publicly. He told Christobal, and the doctor passed on the information to the captain. Both men went to the poop with their rifles and carefully examined the coast line.

Courtenay was the first to break an oppressive silence, and his low-pitched voice called attention to a strange phenomenon. "Do you see those canoes yonder?" he said. "There were three under the trees before Suarez discovered the smoke on Guanaco. Now I fancy I can make out nearly a dozen. Though they are not launched, they have been put there for some purpose. Would you mind going forward and asking Mr. Boyle to summon all hands on deck? He knows exactly what to do. Remember that I regard you and Miss Maxwell as non-combatants and I am not to be disturbed by you." Suarez had sufficient tact not to make this statement publicly. He told Christobal, and the doctor passed on the information to the captain. Both men went to the poop with their rifles and carefully examined the coast line.

When the captain of the Kansas spoke like that there was no gainsaying him. Every steepled and jealous suspicion were ever ready to burst into flame, was roused to enthusiasm by his cool gallantry. "Are the Spaniards turned to go to his disturbing thought forced its way to his lips. "We have every confidence in you," he said, "and I admit that it should be a simple matter to prevent the savages from gaining the upper hand. Yet accidents happen. Suppose they manage to run your defense?" "They will not do that while I and every other man on deck are alive. If the worst comes to the worst, you have a revolver."

"Yes," said Christobal. "It will suffice for two, but not for a hundred." "The two men, united by the very bond which threatened to bring them into antagonism, looked into each other's eyes. "Is that your last word?" asked Christobal. "It is." "I feel sure that you are right. Good-bye!" They shook hands. They were nearer a real friendship than either of them thought possible, and the bond which held them was love for the same woman. Courtenay, using his glasses again, saw that a number of Indians were launching their canoes simultaneously. He counted nine small craft, each holding five or six men, or men and women—at the distance, nearly three miles, he could not be certain whether or not they all wore the distinguishing head-dresses of feathers. Against the promenade deck, which he knew full well that if the Kansas reached the open sea again he would ask her to marry him, he was evidently content to deny himself the privileges of courtship until a proper time and season.

She was far too wise to appear to avoid Courtenay. Indeed, she was studiously agreeable to him when they met. She adopted the safe role of good fellowship, flattering herself that her own folly would shrink to nothing under the weight of the promenade deck, which she knew full well that if the Kansas reached the open sea again he would ask her to marry him, he was evidently content to deny himself the privileges of courtship until a proper time and season. She was far too wise to appear to avoid Courtenay. Indeed, she was studiously agreeable to him when they met. She adopted the safe role of good fellowship, flattering herself that her own folly would shrink to nothing under the weight of the promenade deck, which she knew full well that if the Kansas reached the open sea again he would ask her to marry him, he was evidently content to deny himself the privileges of courtship until a proper time and season.

shot cartridges, and against naked men an ounce of shot is far more effective than a bullet.

The captain hoped to terrify the Indians before they attempted to scale the ship's sides. If various ruses failed, and the attack was pressed, he had decided not to split up his small force in the effort to repel boarders. A scattered resistance would surely break down at one point or another; there would be a rush of savages along the decks, a panic among the Chileans, and all would be ended. On the other hand, when fighting collectively under European leadership, and well aware that the Indians would kill and spare not, the half-breeds might be trusted to acquit themselves like men. The canvas awning constituted a flimsy citadel in the center of the vessel. Six men were stationed on the starboard side of the promenade deck and six on the port side. Tollemache and a Chilean, who said he could shoot well, were told to frustrate any attempt to climb the after part of the ship, while Courtenay, with his fowling piece, would have the lion's share of the work from the spar deck as he undertook to keep the rails clear forward and help the revolver practice if necessary. With him was Suarez, who knew what was expected of him, so the language difficulty offered no apparent hindrance once the fight began. Finally, if the Indians made good their footing, the sailors were to rally toward the saloon companion, where steam jets were ready to spurt withering blasts along the corridors. (To Be Continued Tomorrow.)

IN THE LABOR WORLD.

PHILADELPHIA, November 22.—Samuel F. Vaclain, general superintendent of the Baldwin locomotive works, has absolutely denied a report that owing to a cancellation by the Pennsylvania railroad of an order for 425 locomotives, the company would reduce its working forces one-third. At the general offices of the Pennsylvania railroad it was denied that any order for 425 locomotives had been placed within recent years.

NEW YORK, November 22.—The Eastern Bar Iron Association has decided to keep all mills running as long as the demand for the bar iron does not fall below 25 per cent of the normal volume. The association embraces about 100 iron concerns and met to discuss existing business and financial conditions. The association's bar iron has fallen off somewhat since the money stringency began, but the founders believe there is likely to be an increase of orders at any time.

LEBANON, Pa., November 22.—At the Lebanon chain works, and the West End chain works, a branch of the Pennsylvania Iron and Steel Company, employees of a 40 per cent reduction in wages. The rate is the same which prevailed before the increase which went into effect on March 1 last. Depression in the iron market is given as the cause.

LANCASTER, Pa., November 22.—The Lancaster Cigar Company, a branch of Kerbs, Wertheim & Schiffer of New York, has closed down indefinitely. It employed 125 hands.

LOWELL, Mass., November 22.—The entire plants of the Bigelow Carpet Company in this city, the works at Clinton, will close down tonight for ten days. Striking weavers of the mills are still out, although all the other departments are working as usual. The shutdown affects 2,300 hands.

PAWTUCKET, R. I., November 22.—The Manville Company, employing about 2,500 hands in its textile factories here, has announced that the plant is to close down for a week. A number of employees already have been laid off because there is no work for them to do.

Stole Half a Million of Fund.

ROME, November 22.—Of the money subscribed to relieve Calabrian earthquake victims in 1905 more than \$500,000 was stolen, according to the report of a government commission charged with the investigation of stories of enormous thefts. King Victor was the largest contributor. He visited the stricken area in person and, in addition to his own gifts, ordered large grants to several hospitals which, it is now said, were packed with sham victims of the earthquake. Local mayors, rich landlords, municipal councilors and contractors got most of the plunder. There will be many prosecutions.

THE REASON.



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SERIOUS PORTUGAL PLOTS.

Hundreds of Bombs Seized by the Police at Lisbon.

LISBON, November 22.—The investigation of the explosion of an infernal machine here November 18, when two anarchists who were manufacturing bombs were killed, a third being arrested, has revealed the existence of a far-reaching plot against the dictatorship. Over 700 bombs have been seized and the police have made eight arrests. The machine which exploded was intended for use in the San Carlos Theater here.

Popular excitement is growing as a result of the revelations of the censorship is strict. All public meetings have been forbidden and practically all the newspapers in Lisbon are being proscribed for attacks upon the king and the papal nuncio, and several have been suppressed.

Senor de Cunha, president of the Portuguese house of lords and vice president of the Bank of Portugal, who formerly was the tutor of King Carlos, announced today that he can no longer support absolutism and that hereafter he will be a republican.

REV. DR. GOUCHER RESIGNS.

Noted Baltimore Pastor Quits Head of Woman's College.

BALTIMORE, November 22.—It was with the keenest regret that the members of the faculty, students and friends of the Woman's College of Baltimore learned of the resignation of Rev. Dr. John Franklin Goucher from the office of president of the college. The announcement was given out yesterday afternoon at the close of the meeting of the board of trustees.

Dr. Goucher has been closely associated with the life of the Woman's College from the time of its foundation, which resulted in the founding of the college in 1888, to the present. He has been its president since 1899, filling the office with distinguished credit, drawing no salary and frequently making large contributions toward its welfare.

An evidence of Dr. Goucher's interest and constant thought for the college was shown in the gift of his city home, 2313 St. Paul street, to the college authorities to be put to whatever use they thought best, suggesting that it might be used as an administration building. This occurred last fall, but the board expressed the wish that he should continue to occupy the building as his home during his life. Dr. Goucher spends most of his time when home at his country seat at Pikesville.

Dr. Goucher was born at Waynesboro, Pa., June 7, 1845. His father was Dr. John Goucher, a distinguished surgeon of

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