# NOMINEE DAWES WON'T DISCUSS BANK FAILURE

### Continues To Dodge Questions About His Part In Organizing "Billy" Lorimer's Institution.

### COURT HOLDS CANDIDATE'S TRUST COMPANY LIABLE

### Decision Compels Payment Of $165,000 To Creditors Of Defunct LaSalle Street Savings And Trust.

Washington, D. C., October.—Republican Vice-Presidential Candidate Dawes continues to evade making any reply to the numerous demands that he explain his connection with the organization and subsequent failure of the LaSalle Street Bank of Chicago, founded by his intimate personal friend and political associate, "Billy" Lorimer, who was ousted from the Senate on charges of corruption in 1912. Senator LaFollette, Senator Wheeler, and many other opponents of Mr. Dawes, have repeatedly challenged him to deny the charge that he permitted the funds of his Central Trust Company to be used by Lorimer but he has refused to answer.

The Supreme Court of Illinois, on the very day that Mr. Dawes was nominated at Cleveland, held that his bank, of which he was president and of whose board of directors he is still chairman, was liable for a part of the heavy losses sustained by the depositors of the Lorimer bank.

The story of the Republican vice-presidential candidate's part in the organization of Lorimer's bank is briefly this: Lorimer wanted to establish the LaSalle Street Savings and Trust Bank, under the laws of Illinois. The law required that before a State bank could do business its capital and surplus should be represented by actual cash. The LaSalle Street National Bank, which Lorimer controlled and which he was about to discontinue, had insufficient funds. Lorimer went to the Dawes bank, the Central Trust Company. It was arranged that on the presentation of notes, the Central Trust Company would lend the money needed to start the LaSalle Street Trust and Savings Bank and thus satisfy the requirements of the law.

Ten men associated with Lorimer gave their notes for $125,000 each. It was alleged that none of the makers of these notes had money or credit to the amount of his individual obligation in this case. Charles R. Munday, one of the makers, was subsequently convicted and jailed for his part in wrecking a bank. On October 21, 1912, the cashier of the LaSalle Street Savings and Trust Bank (the Lorimer institution) wrote a check for $1,250,000 on the Central Trust Company (the Dawes' bank) payable to the LaSalle Street Savings and Trust Bank. The State auditor was called into see that the new bank (LaSalle Street Savings and Trust Bank) had the funds the law required.

**How Capital "Was Raised"**

Accompanied by Lorimer and the cashier of the Central Trust Company (the Dawes' bank), the auditor was taken to vaults of the latter institution and shown the cash. The auditor counted this money and found that it totaled $1,250,000. But he was not told that it was merely "loaned" on the notes and that it belonged not to Lorimer's bank but to Dawes' bank. As a matter of fact—as appears in the record before the Supreme Court of Illinois—this money never left the vaults of Mr. Dawes' bank and it was not intended that it should.

With this show of wealth the Lorimer bank opened for business. Hundreds of persons, many of them poor people, deposited their money in this bank whose capital was the ten pieces of paper signed in some instances by Lorimer's clerks. The funds placed in the bank's keeping were lent to Lorimer political friends on collateral that proved eventually to be worthless. After a precarious career the bank failed. When its doors closed it had in its possesion three-quarters of a million dollars in "paper" indorsed by Lorimer and Munday.

When a receiver was appointed he demanded that Dawes' bank turn over for the benefit of the creditors the $1,250,000 supposed to represent its capital. The Dawes' bank refused to surrender the money and a long litigation began. In its final decision the Supreme Court of Illinois ordered the Dawes bank to pay $165,000 for the benefit of the creditors of the Lorimer bank. This decision held the Dawes bank liable for its part in the transaction by which the State auditor was persuaded to believe that the Lorimer bank had real capital when it hadn't.

In attempting to escape responsibility for its share in this peculiar affair, the Dawes bank fought in the courts for ten years and expended a large sum of money.

But Candidate Dawes keeps silent. However, the record and the decision of the Supreme Court of Illinois speak for him.

## QUAKE-SHATTERED WIRE SYSTEM BEING REBUILT

The reconstruction of the Japanese telephone system in the zone which was ravaged by the great earthquake will cost 90,000,000 yen (over $36,000,000), according to a report from the Acting Commerical Attache at Tokyo. In addition to this large sum for the rehabilitation of the telephones, 10,400,000 yen are to be expended on rebuilding the telegraph system, and 34,500,000 yen have been allotted for the re-establishment of the postal service.

## Scenes From The Campaign



No. 1—Hon. J. W. Davis, Democratic Presidential nominee, addressing the people of Estes Park Village, at the entrance to Rocky Mountain National Park, Colorado (Sept. 10, 1924). With him (left) is Joseph M. Nye, his personal representative. Photograph courtesy Denver Tourist Bureau.

No. 2—John W. Davis, Democratic Presidential Candidate, as guest of National Press Club, Washington, surrounded by a group of Washington correspondents. Mr. Davis received a warm welcome from these newspaper men, many of whom he knew when he was Congressman and Solicitor General.

No. 3—Hon. John W. Davis, Democratic Presidential nominee, arriving in Rocky Mountain National Park to address the National Scout Executives Conference (Sept. 10, 1924). Left to right: Clarence H. Howard, of St. Louis, member of the Executive Board of the National Council of Boy Scouts; John W. Davis, and (in car) James E. West, of New York City, Chief Scout Executive of the Boy Scouts. Photograph courtesy Denver Tourist Bureau.

No. 4—Davis Makes First Trip To Capital; Mrs. Davis Accompanies Him.—John W. Davis, Democratic nominee for President, accompanied by Mrs. Davis today made his first visit to Washington since his nomination. Arriving from West Virginia early this morning Mr. Davis went at once to the headquarters of the Democratic National Committee to confer with party managers. Photo shows Mr. and Mrs. Davis arriving at the Union Station.

No. 5—Lincoln Dixon, manager of the Chicago headquarters of the Democratic National Committee, enrolling Josephine Drake and Ada Lewis (left), playing in "Early to Bed" at the La Salle, as members of the Davis-Bryan Theatrical League. Miss Lewis and Miss Jessie Scott, chairman of the Democratic National Committee, are watching Miss Drake sign on the dotted line. Photo by H. A. Atwell.

No. 6—Hon. John W. Davis, Democratic Presidential nominee, being "roped and branded" in Western fashion at the National Boy Scouts Executives Conference in Rocky Mountain National Park, Colorado, as a part of the ceremony which made him an honorary member of the 8th Regional District of the Boy Scouts of America (Sept. 10, 1924). Left to right, Clarence H. Howard, of St. Louis, member of the Executive Board of the National Council of Boy Scouts; John W. Davis, James E. West, of New York City (wearing glasses), chief scout executive of the Boy Scouts, and U. S. Sen. Key Pittman, of Nevada (wearing cap). Photograph courtesy Denver Tourist Bureau.

No. 7—Hon. John W. Davis, Democratic Presidential nominee, in Rocky Mountain National Park, Colorado, where he was made an honorary member of the Boy Scouts of America (Sept. 10, 1924). Left to right, Warren E. Boyer, Publicity Director, Denver man; U. S. Sen. Key Pittman, of Nevada; John E. Nevin, personal publicity representative of the Davis party; Paul V. Hurd, Pathe cameraman; Clarence H. Howard, of St. Louis, member of the Executive Board of the National Council of Boy Scouts, and Joseph M. Nye, Mr. Davis' personal representative. Photograph courtesy Denver Tourist Bureau.

No. 8—Davis Confers with Shaver at Democratic Headquarters.—John W. Davis, Democratic nominee for President, arriving in Washington this morning for his first visit since receiving the nomination, went at once into conference with Clem Shaver (left), life-long friend and chairman of the Democratic National Committee, to discuss campaign matters. Photo made in Shaver's office at headquarters of the committee.

No. 9—Roger W. Toll, superintendent of Rocky Mountain National Park, telling John W. Davis, Democratic Presidential nominee, of the beauties of the snow-capped Rockies which they are admiring from the driveway in front of the Stanley Hotel, headquarters of the Davis party, at Estes Park, Colorado (Sept. 10, 1924). In the group, left to right, are Mr. Toll, Mr. Davis, James E. West, of New York City, Chief Scout Executive of the Boy Scouts, and John E. Nevin, personal publicity representative of the Davis party. Photograph courtesy Denver Tourist Bureau.




HONEST GOVERNMENT DAY BY DAY WITH DAVIS

## SISTERS, 96 AND 84, TO VOTE FOR DAVIS

Two sisters, one 96 and one 84, walked eight blocks to the polling place nearest their home in St. Louis, Missouri, on registration day, so that they would be on the books to vote for John W. Davis and Charles W. Bryan on November 4. They were Miss Eliza Alter, 96, and Miss Lucille Alter, 84. They have never voted before, because only lately have all of the men members in their family died.

## HERE IS C. W. BRYAN'S FAVORITE PUDDING

Mrs. Charles W. Bryan, wife of the Governor of Nebraska, the Democratic vice-presidential nominee, is noted in her State as a good housekeeper. In answer to a request, she has given the Governor's favorite dessert, a "cottage pudding" with "dip." "It is the dessert that he always has capacity for," she writes.

The recipe follows: Two cups flour, 1 cup sugar, 2 tablespoonfuls of butter, 2 eggs, 1 cup milk and 3 even teaspoonfuls of baking powder. Bake in a medium hot oven and serve hot with liquid sauce. The receipe for the sauce is 1 cupful sugar, 1 tablespoonful flour, ½ nutmeg grated and a pinch of salt. Mix with a little cold water. Pour over it a pint of boiling water and let it boil a few minutes. Add a teaspoonful of butter just before taking up. Flavor with lemon or with a teaspoon of currant jelly.

## DEMOCRATIC WOMEN REGISTER HEAVILY IN PENNSYLVANIA

Registration of women voters in the city of Pittsburgh more than doubled on the first two of three weekly registration days just held, according to Mrs. Ida L. Allen, Registration Commissioner of that city, a recent caller at Democratic Headquarters in Washington, D. C. Mrs. Allen, a Democrat, is Governor Pinchot's Democratic appointee to the registration board.

So much interest was being taken among women voters in the candidacy of John W. Davis, for President, she reported, that for the first time in the city's history a woman's organization, the Woodrow Wilson League, had been formed to get Democratic women to the polls.


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## Sheriff's Notice.

That it shall be unlawful for any person, persons, association or organization of any kind whatsoever to held any Camp meeting or Bush meeting within the limits of Kent County, Maryland, without first obtaining a permit therefor from the County Commissioners. By Act of the General Assembly of Maryland 1916, Chapter 518.

Any person, persons, association or organization violating this law upon conviction thereof will be fined not less than $25.00 nor more than $100.00 and upon failure to pay said fines and cost be committed to the County Jail for Thirty days.

## THE TELEPHONE IN ENGLAND

Into the British Empire Exhibition there wandered one evening a respectable-looking, well-dressed and seemingly educated gentleman. On the long table near the entrance were distributed some half-dozen telephones. Our friend advanced towards the table, stood looking at the phones for a minute or two, then leaned forward and glued his eye at the mouthpiece of the nearest transmitter. He could see nothing; he moved to the next and tried that with the same result; he gazed into the third but still no picture met his eye. Disgusted with the entertainment he turned on his heel and walked sadly out of the Court. . . . The officer in charge of the exhibit was too astonished to explain the position, too blase to appreciate the fact that there are folk living in England today who do not recognize a telephone and know nothing of its workings.—"Telegraph and Telephone Journal," London.

## SPELL BY CODE IN TELEPHONING NAMES

### Newspapers Adopt Simple Means Of Identifying Letters Often Misunderstood.

In these days when a large number of news items are transmitted to the newspapers over the wire by reporters and others, it is not surprising that mistakes in the spelling of names or in initials sometimes occur. There is nothing that distresses people quite so much as to see their names appear with the wrong initials or with the name itself slightly misspelled.

Newspaper editors realize this, but they also know that by using a simple letter code over the telephone in giving names and addresses such errors can be avoided.

There are five letters in the alphabet that sound nearly alike, but few people realize this. These letters are t, p, d, e, and b. Not only that, but m and n are telephone Siamese twins, and c and g are at least first cousins. These are the letters that are usually responsible for the mistakes that appear.

The difficulty is not confined merely to newspaper offices, but is commonly met with by those taking messages by telephone. Newspapermen have found that the best way to offset this is to adopt a code system of indicating a name when giving the initial as, for example, b as in Benjamin, p as in Peter, d as in Daniel, etc.

## TELEPHONE ATTACHMENTS OFTEN PROVE TO BE HINDRANCES

Every now and then some new kind of a telephone attachment is put on the market. Ordinarily these "new devices" are more of a hindrance than a help and the unsuspecting purchaser soon finds that he has been taken in by some clever salesman. The telephone instruments used today throughout the Bell System are the result of developments covering a period of 48 years. Constant, careful, scientific research on the part of the Bell System experts has been devoted to the development of the instrument.

As a result, the telephone intruments now in use today in the Bell System are as near perfection as modern science and the best mechanical skill can make them, and the best results can be secured by using the instrument as it stands without the addition of attachments of any kind.

## OPERATOR'S WIT FREES MAN BOUND BY BANDIT

The quick wit of a telephone operator recently effected the release of J. M. Dorman, night clerk in a Los Angeles hotel, after he had been bound and robbed by a masked bandit who entered the hotel lobby shortly after midnight. After the departure of the robber, Dorman crawled within reach of the telephone and kicked the receiver from the hook. Then, shouting loudly from his position on the floor, he managed to make his predicament understood by the telephone operator, who called the police.

## TELEPHONE MAKERS ARE BIG PAPER CONSUMERS

Three hundred and fifty carloads of paper, comprising 7,000 tons in all, were used last year by the Western Electric Company in the manufacture of telephone equipment for the Bell System. Most of this paper was used for insulating cable wires, although a considerable quantity was required to separate the layers of tin foil in telephone condensers and for other miscellaneous manufacturing processes.

Requirements for the manufacture of one year's supply of telephone cable in the United States include 129,000,000 pounds of lead, 1,200,000 pounds of antimony, 66,000,000 pounds of copper, and 12,000,000 pounds of paper. These materials are sufficient to produce 63,000,000 feet of cable, enclosing 30,000,000,000 feet of wire.


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