SAND AND GRAVEL FIRMS TO MERGE

ASSETS OF NEW CONCERN WILL BE $6,000,000.

DETAILS NOT MADE PUBLIC

Concerns Involved Are Filbert Paving and Construction, Sanford & Brooks, Potomac Sand and Gravel, Arundel Sand and Gravel Company, Furst Concrete Scow Construction and Washington Stone Companies.

Plans for a merger of six big sand, gravel and construction companies with assets of $6,000,000, and $2,600,000 in securities, became known yesterday. Frank A. Furst, president of the Maryland Dredging and Contracting Company, will head the enterprise. The name for the latter has not been determined and will not be until Mr. Furst returns from New York city, either today or Monday.

The concerns understood to be involved are: The Filbert Paving and Construction Company, the Sanford & Brooks Co., the Potomac Sand and Gravel Company, the Arundel Sand and Gravel Company, the Furst Concrete Scow Construction Company and the Washington Stone Company.

It is understood that the Fidelity Deposit and Trust Company and Middendorf, Williams & Co. are interested in the amalgamation, the details of which will be made public in a day or two. It is said that the reason for the consolidation is a desire to practice economy in operation and that by combining the administrations of the companies there will be a big saving.

So quietly have those who put through the merger gone about it that not a word of what was to take place found its way through the financial district. However, when it became known that a big tract of land in South Baltimore near the Arundel Company's plant had recently been bought by the latter it was rumored that a large plant was to be constructed by the purchasing company.

One of those interested said that Joseph J. Hock, one of Mr. Furst's right-hand men and general manager of the Arundel Sand and Gravel Company, would occupy the same position with the larger organization. Yesterday afternoon when questioned Mr. Hock said that he could not give out details of any of the merger plans, but that Mr. Furst would make any necessary announcement.

Those interested in the merger met on Thursday, and not until yesterday were any plans agreed upon whereby the six companies will become one. According to information from a reliable source, the new company will have $1,000,000 in 7 per cent. preferred stock, $1,000,000 in common stock and $600,000 in ten-year 6 per cent. notes, secured upon a general mortgage on its property.

Mr. Furst is the president of the Arundel Sand and Gravel Company. This company purchased the old quarantine property at Brooklyn, comprising about 6 acres of valuable waterfront property.

It was said that the deal wherein the waterfront property was procured involved the expenditure of about $200,000. The land is near the Light Street bridge. There are about 100 acres.

All of the companies concerned in the consolidation are among the largest of their kind in this city. That the officers will not be decided on until some time next week was the statement of one of those concerned in the merger.

There is no better known or more popular Baltimorean than Frank A. Furst. He is associated with many business enterprises. The Furst Concrete Scow Construction Company is a new company and its second concrete scow was only launched a short time ago. Mr. Furst's dredging company is now engaged in constructing a canal in Massachusetts and Mr. Furst spends considerable time there.

CARS CRASH; PHONES DEAD

Collision at Hamilton Breaks Wires. Two Persons Hurt.

With flames as large as one's arm darting about the switchboards at the Hamilton exchange of the Chesapeake and Potomac Telephone Company yesterday morning at 6:50 o'clock, Miss Anna Schillt, the night operator, stuck to her position with rare courage for nearly 10 minutes, and only left the board when Charles Dressel, a fireman of the Hamilton Company, burst into the place to rescue anyone who might be found there. The accident was caused by the grounding of a large cable leaving the front of the exchange building. The cable, which carries practically all the lines of the exchange, was charged by a trolley wire which was broken through by the collision of two Hamilton cars. Most of the lines were put out of commission.

While one of the cars was at a standstill at the terminus of the line at Harford road and Hamilton avenue, another car ran into an open switch and collided with it from the rear. At the same moment the trolley of the rear car flew off the wire, breaking a feed wire, which came in contact with the telephone cable. The force of the impact was so great that both cars left the rails and were carried across Hamilton avenue, where they impeded traffic for several hours.

Fortunately, but two persons were injured, neither seriously. William Dunlock, Carter avenue, near Hamilton avenue, was cut on the nose by flying glass, and Mrs. Shaw, who lives on Center avenue, near Hamilton avenue, was hurt about the hips and side by striking a corner of the seat when thrown by the force of the collision. A large force of mechanics was busily engaged all day yesterday repairing the damage to the telephone exchange, and by night most of the lines were again in operation.

WILL SEEK GOVERNOR'S AID

War Veterans Appoint Committee for Medals.

To voice their indignation at the decree of Adjutant General Macklin that only those who are at present members of the National Guard of Maryland are entitled to the medals authorized by the legislature in 1906 to be given to every man who served in the First and Fifth Regiments, Maryland National Guard, Naval Militia, Signal and Hospital Corps, a host of members of those commands who served during the war held a meeting last night in the First Branch City Council Chamber.

A number of speeches were made pointing out the injustice of the decree of the Adjutant General, and a motion of J. F. Ireton that a committee of 10 be appointed to wait on Governor Goldsborough and request him to distribute the medals to every one of the 3,000 men of Maryland who served during the war, not later than next month, was adopted unanimously. Dr. R. I. Tonry was chairman of the meeting and expressed regret that Mayor Preston, who was expected to address the gathering, was unable to attend.

John F. Ireton, of the Fifth Regiment, made the motion to appoint a committee of 10, to be enlarged at the discretion of the chairman, to wait upon the Governor and request him to take steps toward presenting the medals to the 3,000 men or their nearest relatives. Dr. Tonry appointed the following committee: John Ireton, Wilbur Coyle, Arthur E. Roberts and Wilbur Thompson, representing the Fifth Regiment; Charles Loomis and Judge Edmond, representing the First Regiment; James H. Galloway, representing the U. S. S. Franklyn; John Bowen, representing the U. S. S. Apache, and B. M. Sanfe, representing the U. S. S. Ajax.

The committee will meet in a few days, and together with many of the men interested, go to the Governor and lay their claims before him.

SOCIETY AT BRILLIANT BALL

Last Given by Prominent Men at Hotel Belvedere.

The last of two delightful balls arranged by a committee of gentlemen, given last evening at the Belvedere, was attended by a number of out-of-town guests.

The ballroom was decorated with smilax, and bay trees were placed in each alcove, while baskets of pink roses were hung in the four panels. An orchestra at either end of the room was screened by palms and the receiving party stood beneath a bower of palms and pink azaleas. They were: Mrs. R. Brent Keyser, Mrs. Bruce Cotten, Mrs. Hugh Hampton Young, Mrs. John Whitridge Williams, Mrs. S. Sterett McKim, Mrs. DeCourcy W. Thom, Mrs. Josias Pennington, Mrs. N. Winslow Williams, Mrs. Stuart S. Janney and Mrs. Gustav L. Stewart.

The corridor connecting the ballroom and banquet room, which was arranged as a cosy rest room, was an arbor of smilax and pink roses.

The early part of the evening was spent in general dancing and the cotillon started at 10:30. This was led by Mr. Iredell W. Iglehart and Mr. John G. Brogden. There were two figure numbers. Supper was served at midnight in the main dining-room at small tables decorated with gilt baskets tied with pink bows and filled with pink roses and pink-shaded lights.

The committee to whom the success of these dances was due was composed of Mr. Douglas H. Gordon, Mr. Allan McLane, Mr. W. Graham Bowdoin, Jr., Mr. Morris Whitridge, Mr. S. Sterett McKim (treasurer), Mr. John Redwood, Dr. Henry Barton Jacobs, Mr. William Keyser (secretary), Mr. John G. Brogden, Mr. R. Curzon Hoffman, Jr., Mr. George S. Jackson, Mr. Van Lear Black, Mr. Gustav L. Stewart, Mr. Frank B. Smith, Mr. Frederick C. Colston, Dr. Hugh Hampton Young, Mr. Iredell W. Iglehart, Dr. J. Whitridge Williams and Mr. Henry May Gittings.

Among the out-of-town guests present were: Captain and Mrs. John H. Gibbons, Captain and Mrs. George W. Logan, Lieutenant Commander R. C. Bulmer, Lieutenant Adolphus Andrews, Lieutenant F. H. Potset and Mr. Paul J. Dastull, all of Washington; Miss Mooreland and Mr. and Mrs. Cecil Barrett, of New York.

A number of dinners were given before the ball. Mr. and Mrs. William Keyser, Jr., gave a dinner at their home on North Calvert street. Their guests included Mr. and Mrs. William M. Manly, Mr. and Mrs. Eugene Levering, Jr., Mr. and Mrs. Henry Pratt Janes, Mr. and Mrs. N. Winslow Williams and Judge and Mrs. James P. Gorter.

Mr. and Mrs. Harry Pennington gave a dinner at their home at Lake Roland for Miss Taylor, of New York. The other guests were: Miss Olivia Turnbull, Miss Catherine Frick, Mr. Ellicott Worthington, Mr. Charles Goldsborough and Mr. Summerfield Baldwin, Jr.

Mr. and Mrs. Gordon P. Paine gave a small dinner at their home on University Parkway for Mr. and Mrs. Charles Barrett, of New York.

Mr. and Mrs. Robert Dell Deford gave a dinner at their home on St. Paul street for their debutante niece, Miss Sarah Bell Williams. Covers were laid for 20.

Mr. and Mrs. H. Crawford Black gave a dinner at their home on West Monument street for their son and daughter-in-law, Mr. and Mrs. Harry C. Black. Covers were laid for 12.

Mr. and Mrs. T. Edward Hambleton gave a dinner at their home on St. Paul street. Covers were laid for 14.

Mr. and Mrs. Howard Bruce gave a small dinner at their apartment at the Washington.

FINANCES OF ST. LUKE'S

Shown in Statement Received by Dr. Catlin.

In preparation for the campaign which is to be started by the trustees of St. Luke's Hospital to raise $3,000 to pay off the old debts of the institution, a sworn statement was received yesterday by Dr. B. C. Catlin, chairman of the committee on old bills, from Black & Co., who have had charge of the books of the hospital since September 1, showing the exact financial condition up to December 31, 1912.

According to this statement the assets of the hospital amount to $29,701.15, and the liabilities are $29,224.62. The liabilities, Dr. Catlin pointed out, included over $3,000 in old debts, to pay off which the hospital plans its campaign. The statement covers the full period of seven years which the hospital has been in existence.

The statement also gives a full report of the income and of the expenditures of the hospital for the four months ending December 31, 1912. The income of the hospital, which represents the state appropriation, was money realized from the rental of the rooms, from the dispensary and for treatment of surgical cases, amounts to $3,154.43 for the four months, of which $1,000 is appropriated by the state. The expenditures, for the same length of time, amounted to $3,995.72. Thus there is a deficit shown of about $800 for the four months, much of which is accounted for by the payment of old, as well as current, expenses of the hospital.

Dr. Catlin said yesterday: "It is the old bills for which we are asking aid, and we want it strictly understood that once we are free from their burden, we will have plain sailing."

HAVE A TALK WITH MAYOR

Invitations Sent Broadcast by Practical Joker.

If city officials, particularly East Baltimore councilmen, can apprehend the practical joker who has been sending letters to various persons inviting them to come to the City Hall and have a talk with Mayor Preston, there will certainly be a serious row. The letters have all borne the signature of the Mayor's secretary, Robert E. Lee. Second Branch Councilman Heller has been bothered by several of his constituents lately in quest of information concerning the business that the Mayor wanted to discuss with them.

One of the letters requesting an interview at the City Hall was received by Frank Markiewicz, a young Polish business man, 318 South Durham street. Mr. Markiewicz had never transacted business before at the City Hall, and he could not believe his eyes when he read the communication. Straightway he went to his physician and adviser, Dr. Heller, and asked concerning the matter.

"I can't imagine what the Mayor wants to see you about," replied Dr. Heller. "Get in my automobile and we'll call on Mr. Lee."

At the City Hall Mr. Lee explained that a number of public officials had been inquiring concerning fake letters that had been sent to various persons inviting them to come to the City Hall for a conference. He said that he had been investigating the matter, and if the offending persons were discovered he would prosecute them. The letter to Mr. Markiewicz, which was typewritten, stated:

Kindly call at the City Hall, in Mayor Preston's reception-room, as he would like to see you personally about a very important matter. Respectfully yours,

(Signed) ROBERT E. LEE,
Secretary.

The signature was a good copy of the original, according to Mr. Lee.

THE MAGNIFYING GLASS

UNCLE SAM—YOU SURELY CAN SEE THROUGH THAT, CAN'T YOU, JOHN?

TAFT WILL BE GUEST OF M. & M.

AT BANQUET IN HOTEL RENNERT TONIGHT.

TROOP A WILL ESCORT HIM

From the Station to the Rennert Numerous Noted Men Will Respond to Toasts, Including Attorney General Wickersham and Martin W. Littleton, of New York — Maryland's Congressmen to Be There.

Everything is in readiness for the annual banquet of the Merchants and Manufacturers' Association at the Hotel Rennert tonight, which, with President Taft as the principal speaker and a number of guests of national prominence, promises to be the most successful in the history of the association. A special train containing a subcommittee of the hospitality committee, consisting of Gen. William D. Gill, W. W. Symington and O. B. Bidwell, accompanied by several newspaper men, will leave Camden Station this afternoon at 4 o'clock for Washington.

The guests from the national capital will leave for Baltimore at 6 o'clock on this special train, the President traveling in his favorite car, The Rover, and will arrive at Camden Station at 6:30. Waiting at the station will be Maryland's crack cavalry body, Troop A, Maryland National Guard, which has been ordered by Governor Goldsborough to act as an escort to the President from the station to the hotel. In the President's party will be his military aide, secretary, three Secret Service men, stenographer, messenger, Attorney General Wickersham and Congressman Martin W. Littleton. Escorted by Troop A the party will proceed immediately to the Rennert, where the banquet will begin at 7 o'clock.

President Taft will remain until about 10 o'clock, when he will leave for Camden Station to return to Washington at 10:30. Governor Goldsborough will make a speech welcoming the Chief Executive to Maryland soil, and Mayor Preston will extend greetings on behalf of the city.

The Toasts.

Col. William A. Boykin, chairman of the hospitality committee of the association, will be toastmaster.

Besides the distinguished speakers, a number of men prominent in political and financial circles will be guests of the association. The complete list of toasts is as follows:

Call to Order, Col. William A. Boykin, toastmaster.

Our Association and Its Guests, Henry F. Baker, president of the association.

The State of Maryland, Governor Goldsborough.

The City of Baltimore, Mayor Preston.

The President of the United States, William Howard Taft.

Equal Opportunity, George Woodward Wickersham, attorney general of the United States.

Trend of Events, Martin W. Littleton, representative from New York.

Sentiment vs. Responsibility, John Kirby, Jr., president of the National Association of Manufacturers.

The Atlantic Intracoastal Waterway as a National Project, Frederick W. Donnelly, mayor of Trenton, N. J.

Besides the speakers the following prominent men will be guests of the association: Senator John Walter Smith, of Maryland; Charles A. Korbly, representative from Indiana; J. Harry Covington, J. F. C. Talbott, J. Charles Linthicum, David J. Lewis, Thomas Parran and George Konig, all representatives from Maryland; Major Thomas L. Rhoads, U. S. A., military aide to the President; Charles D. Hilles, secretary to the President, and Major Alfred J. Stofer, member of the Gridiron Club.

Senator Jackson to Be Absent.

Senator Jackson will not be able to attend the dinner. By an unfortunate error Senator Jackson was told that the dinner was set for Thursday, January 23. He accepted the invitation with alacrity, because of his desire to be present at a gathering representing the best element in the commercial and industrial life of Baltimore. He made a number of business engagements for the rest of the week which are of great importance. To his dismay Mr. Jackson learned Thursday morning that the dinner was fixed for tonight and not for Thursday night, as he had been notified. Mr. Jackson left Washington yesterday. His efforts to release himself from his business engagements were unsuccessful.

The committee on hospitality has been beseiged with requests for reservations at the tables, and it is feared that they will not be able to accommodate all of those wishing to purchase tickets for the affair. The dining-room of the hotel will only seat comfortably 350 diners, and 355 tickets have already been sold, with a large number of applicants on a waiting list, hoping that arrangements can be made to accommodate them. This the committee is seeking to do, and it is promised that they will expend every effort and exert all of thir ingenuity, so that none of the members will be forced to forego the pleasure of attending the banquet, which promises to be almost epoch making in its character.

TO NAME MEN TO DRAFT CHARTER

DR. DOHME AUTHORIZED BY THE CITYWIDE CONGRESS.

WILL CONSIDER REFORMS

A. S. Goldsborough Succeeds in Having Amended Radical Resolutions Offered by Mr. Putzel Instructing Commission to Adopt Changes in Government Contained Therein—Mr. Sheridan Wants Reorganization.

Resolutions were adopted by the Citywide Congress last night, which met at the Emerson Tower Building, authorizing President A. R. L. Dohme to appoint a committee of prominent citizens to draft a new charter. The resolutions also contained the stipulation that "the charter committee seriously consider the adoption of the short ballot, the initiative and referendum, home rule for Baltimore, the abolition of the City Council, the commission form of government and the coordination of all city departments."

Former Senator Lewis Putzel offered the resolutions, as chairman of the committee on municipal government. As was expected, it precipitated a debate. A. S. Goldsborough, secretary of the Factory Site Commission, argued eloquently for a division of the resolutions. He carried his point, being supported by a majority of the 40 organizations represented at the meeting.

The original resolutions recited that the charter commission to be appointed adopt the above-mentioned reforms. Mr. Goldsborough argued that they be given free rein. "Don't tie their hands, but let them pursue the subject in their own way," he said. Amendments were then offered, and it was finally agreed by the congress that the words the "charter commission seriously consider" be incorporated in the resolutions.

It was the first session of the new year and a large number of women were present. An amendment to the constitution was adopted providing that no constituent organization be entitled to have more than five delegates. Charles S. York, chairman of the committee on amendment of by-laws, led the debate in behalf of the measure.

The question of securing an executive secretary at $2,500 a year was referred to the board of governors. The future possibilities of the Maryland Agricultural College were discussed by Herbert Sheridan, traffic manager of the Chamber of Commerce, who suggested that the Governor call a meeting of the commercial bodies of the city and state with a view to reorganizing the Maryland Agricultural College.

Dr. Dohme in calling the meeting to order spoke of the good work of the congress on the subjects of street cleaning, billboards, watershed and filtration plant, alleys, high cost of living, market-houses, loan sharks, employment bureaus, care of the insane, parole treatment of prisoners, social evil, transportation, public baths, milk and taxation. He said in part:

If I were not convinced that the nucleus of a great power for good to all interests and all people and to our city is contained in the City Wide Congress, I would have sometime since advised discontinuing its work. But fellow-members, just as sure as the sun rises and sets, does this organization represent the greatest potentiality for hope and the achievement of great benefit to Baltimore and her people that has ever been generated in our midst. The prime reason is that this body duly represents all the people and not only one portion or element thereof. It sprung from the people and this spells strength and great potentiality. In this body all interests meet and all interests have the right to be heard and to make their troubles known.

LOCAL MENTION.

Wardes Foot-Heal

Positively quickly cures chafed, tender, aching, smelly, sweaty feet. Wardes Foot-Heal is positively a doctor's prescription, a scientifically prepared powder. Simply apply to the feet. Its action is wonderful. All druggists. 15c. box. Sold in Baltimore at LIGGETT'S and others.

A SUIT OR OVERCOAT
Of the Finest Fabrics at a Saving of 30 to 40 Per Cent. During January and February.
An unusual opportunity, enabling us to give greater out-of-season values than ever. Every garment, in season or out, must maintain the Weyforth reputation. B. Weyforth & Sons, 217-219 N. Paca street. Suits from $13 up; Trousers, $5 up. St. Paul 1836.

Coal—E. Stabler, Jr., Coal Co.—Wood. Highest Grades Coal. Lowest Market Prices and Full Weight.
Office, Cor. Eutaw and Madison Sts. Yard, Cor. Oliver St. and Maryland Ave.

Money loaned on furniture, farm implements, storage receipts, autos, horses, wagons, live stock, etc. Baltimore Investment Co. 120 N. Paca st., nr. Lexington.

Coal—W. J. Chapman Coal Co.—Coke
25 Bushels Coke, $3.50.
Sharp & Lombard—Oak and 20th Sts.

Best for Colds, Fr. John's Medicine heals throat and lungs.

GWINN REPLIES TO CRITICISMS

ANSWERS CHARGE OF FAVORITISM IN DEPOSITS.

GIVES FIGURES IN DETAIL

Shows That Cash Funds Belonging to the City and in the Keeping of the Various Banks and Trust Companies Are of Six Descriptions—How These Are Distributed—Active Accounts a Problem—Other Figures.

In a statement issued yesterday concerning the recent attack in the City Council by a Republican councilman, concerning the charge of favoritism to several financial institutions, City Register Gwinn said:

"There has recently arisen in the City Council an inquiry on the subject of the city's funds, looking particularly to their distribution among the various depositories. The following information may, therefore, be of interest:

"Cash funds belonging to the city and in the keeping of the various banks and trust companies are of six descriptions, viz.: Account of City Collector, account of City Register, in trust for property sold for taxes; account of Mayor and City Council, certificates of deposit, account of Commissioners of Finance, account of interest on funded debt.

The account of City Collector contains the current funds received by the City Collector, but which have not yet been turned over to the Mayor and City Council.

The account of City Register, in trust for property sold for taxes, contains excess of the proceeds of the sale, over and above the amount of the unpaid taxes, costs, etc., pending claim of the owner to the residue.

The account of Mayor and City Council contains the current working funds of the city.

The account of Commissioners of Finance contains the income of the Sinking Funds and the contributions thereto not yet invested.

The certificates of deposit are for funds derived from the sale of the Western Maryland Railroad and held by the various depositories under special agreement, at a higher rate of interest than that paid on funds subject to check. The rate of interest on certificates of deposit is 3¼ per cent., while the rate on funds subject to check is 2¼ per cent. These deposits, made in 1902, have never been disturbed and are secured by city stock of like amount deposited with the City Register, as is similarly the case with all city funds.

The account of interest on the funded debt contains uncollected interest on city loans due and in process of payment.

Following is a statement of the total funds of the city showing amount of each account and how distributed on January 15, 1913:

STATEMENT "A"

Depositories.	Totals.
National Mechanics' Bank	$45,435.72
National Exchange Bank	45,000.00
Merchants' National Bank	46,633.61
Farmers and Merchants' National Bank	45,021.00
Citizens' National Bank	48,425.12
First National Bank	45,000.00
National Marine Bank	320,022.77
National Bank of Baltimore	545,000.00
National Union Bank	45,000.00
National Bank of Commerce	537,995.66
National Howard Bank	30,000.00
National City Bank	50,000.00
Drovers and Mechanics' National Bank	45,000.00
Maryland National Bank	40,000.00
German-American Bank	35,000.00
Old Town National Bank	65,000.00
Mercantile Trust and Deposit Company of Baltimore	2,024,000.00
Continental Trust Company	45,000.00
German Bank	40,000.00
Calvert Bank	144,043.39
Commonwealth Bank	50,000.00
Mercantile Bank	50,000.00
State Bank of Maryland	40,000.00
Maryland Trust Company	50,000.00
Chesapeake Bank	15,000.00
Colonial Trust Company	40,000.00
Equitable Mortgage and Trust Company	50,000.00
Park Bank	15,000.00
Bank of Hampden	20,000.00
Baltimore Trust Company	1,184,000.00
Security Storage and Trust Company	60,000.00
American Bonding Company	200,000.00
Cash in office vault	5,000.00
	$6,020,617,27

Banks After Fixed Limit.

Of the current working funds of the city under the heading of Mayor and City Council, it has been the custom of the city to distribute the same generally among the city banks and trust companies, with a limit established by the Commissioners of Finance for each depository. Not infrequently the banks themselves fix the limit that they are willing to accept, and, while the size of the bank is very properly taken into account in assigning it funds, it does not govern. The city does not look to the capital and surplus of a bank for its security, because there is deposited in the hands of the city register by the bank collateral security, consisting of either city stock or approved corporate surety, for the full amount of all moneys of whatever character deposited in the bank's keeping.

It has been found convenient, and has also been the custom for many years, to designate several banks as active depositories and to maintain even balances, with few changes, among the remaining depositories. There are four active depositories, namely: Merchants-Mechanics, Commerce, Marine and Calvert. All daily deposits are made in the active banks, and all cash deposits are called for by authorized representatives of the banks and are receipted for in the office of the city register. When the funds in the active banks are depleted (that is, when the daily checking against the amount is in excess of the daily deposits, and during certain periods of the year this is constant) it is necessary to transfer funds from the inactive banks to provide for the drafts upon those which are active.

As there are frequently large individual checks issued against the active banks it is necessary that balances sufficiently large to meet such checks be maintained in the active banks; otherwise it might be often necessary to issue a number of checks in payment of a single account. The balances in the active banks, however, are changing daily, and frequently vary several hundred thousand dollars in a day. It may seem that the proportionately larger balances which appear in the active banks at the time of the year when the current funds are low and when the inactive balances are much depleted would give the active banks some material advantage. A correct opinion on this can only be formed after considering the expense of keeping an active account for the city and at all times maintaining collateral in the hands of the city to the maximum amount of its deposit, which may be far in excess of its average deposit throughout the year. In the case of the inactive banks, the deposits being more uniform, they are enabled to provide the required collateral without maintaining such excess.

Cannot Adhere Strictly.

Even though it were not necessary for the city to maintain in the active banks balances of sufficient size for such purposes, it would be only proper that the volume of work imposed upon them of clearing or paying the city's checks and keeping its accounts should carry with it some compensation to such banks in the way of balances, as the city checks which they handled during the year 1912 amounted to over 28,000 in number, and as it is upon balances that the bank depends for the earning of its expenses and profit.

Apart from the circumstances surrounding the active accounts, the effort has been to maintain among all city depositories, as far as convenient, balances proportionate to the deposit limits fixed by the commissioners of finance; but it would not be sensible to adhere strictly to such a division of funds, as it would require almost a daily universal adjustment of bank balances. However, in the distribution or the transfer of funds of the Mayor and City Council no other theory has obtained.

KILLED BY HIS OWN TRAIN

Charles Falck, Brakeman, Run Over by Engine.

Charles Falck, an employe of the Baltimore and Ohio Railroad for over 31 years, was struck down and run over by a freight train, to which he was attached in the capacity of brakeman, shortly after 9 o'clock yesterday morning, dying five hours later in University Hospital.

According to eyewitnesses, Falck had jumped off the train and was signalling to the engineer to proceed when he stumbled in the path of the freight engine. Although Walter Foster, the engineer in charge of the locomotive, shut off steam, he was unable to bring his engine to a standstill and Falck was crushed beneath the wheels.

Both his legs were cut off just above the knees and he was lying in a pool of blood when found by the train crew. A private ambulance was summoned and Falck was rushed to the hospital. From the first it was seen that the case was hopeless.

The dead man, who was 54 years old, lived at 327 South Stricker street. He was a member of the Loyal Order of Moose and of Camp No. 1, Patriotic Order Sons of America.

Falck leaves a widow (Mrs. Susan D. Falck) and two daughters (Mrs. Caspar Hoffman and Miss Lottie Falck). Coroner Jeffers will hold an inquest at the Western Police Station tonight to determine whether or not Falck met his death as the result of an unavoidable accident.

FIRE IN LUMBER YARD

Of J. L. Gilbert & Bro. Lumber Co. Damage $5,000.

The lives of Chief Engineer Emrich and a score of firemen were endangered last night in a fire which swept the second floor of the office building of the J. L. Gilbert & Bros. Lumber Company, northeast corner of East Falls and Eastern avenues, causing a damage estimated at $5,000. In the lumber shed directly adjoining the office building, big slabs of slate, weighing several pounds each, fell from the roof and came within a few inches of striking Chief Emrich and the other men in the shed. No one was injured.

The fire for a time threatened to spread, and Chief Emrich, who responded on the first alarm, ordered a second one sounded. This brought to the scene 12 engine companies and three truck companies in all, besides two high-pressure wagons and the fireboat Deluge. It was really due to the high-pressure system that the fire was prevented from spreading all over the lumber yard, which covers half a city block.

When the firemen arrived on the scene flames were bursting through the roof of the two-story brick office building and the bay window on the second floor facing an alley in the lumber shed. By means of the window the flames communicated with the piles of lumber on the Eastern avenue side of the shed.

The fire was discovered by Frank Hopper, a laborer in the Sewerage Disposal Pumping Station, just opposite the plant on Eastern avenue. He ran to Box 131, East Falls avenue and Fawn street, and sounded the alarm. Residents of Eastern avenue below Falls avenue became greatly alarmed and were preparing to remove their belongings from their homes. When a burst of flame shot through the roof of the office building their fear increased, and it was necessary for half a dozen patrolmen of the Eastern district to go among them before they were assured of their safety.

About 20 horses were in the stable but none of these was taken out.

Will Take Southern Trip.

Mr. and Mrs. William McCallister will leave next week for a Southern trip, which will include Porto Rico and Cuba.

Osborne I. Yellott

Succeeds Albert C. Ritchie, as assistant counsel to the Public Service Commission.

CHARLES CARROLL IN THE SEXTET

OF THE PAINT AND POWDER CLUB'S FLORODORA.

COSTUMES COME FROM PARIS

Charles Andrew McCann Has Arranged With Buyers for Dressmaking Establishment to Purchase the Raiment for the Show in the French Metropolis—Princeton Graduates Also Selected—Rehearsal of First Chorus.

Charles Carroll, Jr., son of Charles Carroll of Carrollton, will be one of the girls in the celebrated sextet of Florodora, which will be given by the Paint and Powder Club.

Last night there was a rehearsal of Florodora at Albaugh's Theater. The cast was selected, but the managers decided not to give it out just at present. It leaked out, however, that Mr. Carroll was to be one of the Florodora girls. The sextet is to be one of the features of the opera. The managers have been going over hundreds of names trying to select young men of prominence for the sextet. A few days ago Mr. Carroll was approached. He accepted, and now the managers are trying to select five other young men who have the same social prominence as Mr. Carroll to complete the sextet.

Charles Andrew McCann, who has a whole lot to say about what goes on in the Paint and Powder Club, has taken a special interest in the sextet. He will give a buyer for a dressmaking establishment who shortly will leave for Europe an order for the dresses for the girls in the sextet. Just what Mr. Carroll's dress will be has not been decided upon, but it is safe to say that it will be one of the latest Paris creations.

Another star was selected last night—W. L. Wilson, a Princeton graduate—who made a great hit with the Princeton Triangle Club.

Mr. Wilson is a personal friend of President-elect Woodrow Wilson and was one of his campaign managers in Maryland. He has an excellent voice and it is said that his singing of In the Shade of the Sheltering Palms will be one of the features of the opera.

There was not much done last night at the rehearsals outside of going over the vocal scores. Lewis Fisher, the musical director, had his hands full. Seventy-five members of the club were present at the rehearsal. One week ago at the first rehearsal the opening chorus was gone over until the musical director complained of being dizzy. Last night at 8:30 o'clock he was at his post at the piano. Occupying the front rows of the orchestra was the chorus.

"Everyone present cannot be a Caruso," yelled the musical director after he had tried to get the voices of the chorus above a cloud of cigarette smoke that formed a cloud over the piano, "but for goodness sake sing so I can hear you, and, say, sing the words in the book and don't make them up. Now, all together: 'The flowers are blooming and the birds singing.' Hold on; you are wrong! You must have those birds blooming and the flowers singing."

For fully one hour and a half the musical director wrestled with the opening chorus. He was a wreck at the close of the rehearsal, but he had succeeded in having the "flowers blooming and the birds singing," just as the score was written. At the next rehearsals the chorus will go with a snap. The stage director is reserving his energy for the next rehearsal. He has selected most of his principals and will give them a tryout.

After four performances in Baltimore the Paint and Powder Club will give the opera in other cities.

RETURN 32 PRESENTMENTS

Violations of Pure Food and Drugs Act Alleged.

Thirty-two presentments charging violations of the State Pure Food and Drugs Act were returned by the Grand Jury yesterday. The presentments were made on the investigation of the State Board of Health, which turned the results of their investigations over to State's Attorney Broening. The latter some time ago sent the cases to the Grand Jury, as he was by law required to do. The presentments are against druggists and meat dealers in Baltimore.

The latter are charged with selling Hamburg steak containing a preservative in excess of the amount allowed by law and in failing to mark the goods showing the amount of preservative therein. The druggists were charged with having certain drugs which failed to meet the test in strength required by the terms of the act.

They Need the Money.

Peking has issued an edict requiring all the women in the republic to discard their pajamas and wear European gowns. No wonder those Chinamen are trying to borrow $125,000,000.—Cass Leader.

Obey that Impulse!
Buy yourself a Diamond.

Last summer, with the uncertainty of the political situation, I went to Amsterdam, Holland—disregarded public opinion—bought Diamonds for cash and today offer you Pure White perfectly cut Flawless Stones at the same prices that other jewelers pay the importer.

As an inducement to have you buy that ring today we offer a reduction of 10 per cent. from the plainly marked prices on all Men's Diamond Rings.

Regular Price.	Today Only.
$25	$22.50
$50	$45
$75	$67.50
$260	$234
$325	$292.50
$450	$405

Buy one of these Rings—Wear it—make comparisons—and your money back if you want.

C. C. CROOKS CO.
Diamond & Watch Merchants,
114 W. Baltimore St.
Open Saturday Nights.

LYRIC
Men's Meeting
Tomorrow at 2.30
LOCAL OPTION or PROHIBITION—WHICH?
Judge McWhorter Speaks

This Regular Meeting, ONCE A YEAR, is Watched by the Politicians as an Index of the Temperance Sentiment. Therefore Every Temperance Man Should Make a Special Effort to be Present.

"A Judge who is not afraid of cracking his dignity or soiling his judicial ermine by taking an intelligent and active interest in cleaning up his state." This describes Judge J. C. McWhorter, of the Twelfth Judicial Circuit of West Virginia, who is the speaker at the *GREAT LOCAL OPTION MEN'S MEETING AT 2:30 TOMORROW (SUNDAY).*

He was chairman of the campaign organization which carried West Virginia by the greatest prohibition majority ever rolled up in this country. He is not only a great man, but *A GREAT SPEAKER.* He has a definite message—an appeal to Maryland manhood. Hear him tell how the liquor traffic helped destroy itself in West Virginia.

The League Superintendent will suggest a name for the "Brewery Combine's" new brand of beer, to be entered in the advertised $100 prize name contest, which closes next week. He will also answer the Mayor; introduce the candidates for the United States Senate who are present; *dissect the local political situation; COMMENT ON SOME POLITICIANS;* and hold up to ridicule the stupidity and gullibility of the liquor interests of Maryland.

The brewers, distillers and their financial backers are invited to come and hear how their opposition to local option has hastened *PROHIBITION.*

The liquor politicians, big and little, are especially invited to come and join in the laugh at the manner in which they have overreached themselves.

All good citizens who are opposed to further liquor domination of Maryland politics are invited to come and serve notice on the corrupt Baltimore liquor ring that it has sinned away its day of grace and must now choose between state-wide local option or state-wide constitutional prohibition; that if it again blocks a moderate proposition it will have to submit to something worse.

Those good and eminently respectable citizens who stand aloof because they "disapprove the League's methods," (which in most cases they know very little about) are cordially invited to come and hear the facts, *UNLESS THEY ARE AFRAID THE FACTS WOULD REMOVE THEIR PREJUDICE.*

For *MEN ONLY.* Doors open at 2 o'clock. Meeting begins at 2:30, or sooner, if the house is full. All men are invited.

THE ANTI-SALOON LEAGUE.

NOTE—Whether you are in favor of state prohibition and want to know the details, or whether you are opposed and refuse to believe that the Anti-Saloon League is starting the state prohibition fight at once, using the local option bill from now on as a means of making sentiment for a constitutional amendment, you need the full text of the League Superintendent's address.

The newspapers will print only fragments. It will be published in full in the "AMERICAN ISSUE," Maryland Edition, the League's official paper of February 8. Single copies in small lots to one or several addresses, 5 cents each. In hundred lots to one address, 2 cents each. In hundred lots ordered by one person, but sent to different addresses, 3 cents each. Orders must be in not later than Friday, January 31. Address the League's new office, Suite 800 Equitable Building.

"Double-Header"
Saturday at CRANE'S

SATURDAY SPECIAL SALE
AND
Semi-Annual Clearance Sale Combined

No other store in Baltimore offers such values in Shoes at such low prices. Remember, no jobs or damaged goods. All of them Crane Shoes, and this season's styles. Prices range from

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And YOU SAVE A DOLLAR at least if you purchase here Saturday.

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