

MEAL STOCKS CUT IN MIXED MARKET Steel and Copper Under Pressure with Other Leaders Sharing Losses.

While there were rallies in the final hour of the stock market to-day, the session as a whole was disappointing, many of the leading issues being freely cut. The closing was irregular, with trading, which had been dull, showing life.

At the opening there was a sprinkling of gains among prominent market leaders, wheat, mixed stocks, sugar, and steel, but there were free offerings at other quarters of the list, however, causing sharp declines.

Great Northern fell 2, Canadian Pacific 1-1/4, Atlantic Coast Line, Hilde & Leather 3/4 and Algonquin a point, and Pennsylvania, Reading, Atchafalaya and American Ice large fractions. Virginia Iron sold at a decline of 3-1/2 and Chicago Terminal at an advance of 2.

Selling orders swept away the feeble resistance of the bulls and prices dipped sharply. Only a few of the prominent stocks, however, held below the low level of yesterday.

Reading established low records for the movement of 33-7/8 and 121 respectively.

Losses reached 4-1/2 in Great Northern, 2 in International Power, 2 in Minneapolis, 2 in St. Paul, 1-1/2 in Kansas and Michigan, and 1 to 1-1/4 in Reading, Pennsylvania, Erie, first preference, and Chesapeake and Ohio, Louisville & Nashville, Northwestern, Kansas City Southern, St. Louis & San Francisco second preference and Smeltling.

Bears covered some short lines in anticipation of a bank statement, but prices again fell off, going to the lowest level of the day.

Central, Reading, United States Steel preferred and American Lumber were prominent. New York Central dropped 2-3/4, Pennsylvania 1-5/8, Smeltling 1-1/4, Reading 1-3/4, American Lumber 1-1/2, and Steel 1-1/4.

Copper 1-1/8 and St. Paul and United States Steel 1/4. Halted United States Steel preferred and American Lumber were prominent. New York Central dropped 2-3/4, Pennsylvania 1-5/8, Smeltling 1-1/4, Reading 1-3/4, American Lumber 1-1/2, and Steel 1-1/4.

The total sales of stocks to-day were 57,330 shares and of bonds \$12,000.

The closing quotations are as follows:

Table with columns: Name, High, Low, Close, Change. Lists various stocks like Allis-Chalmers, Amal. Copper, Am. Lumber, etc.

BANK STATEMENT WAS FAVORABLE.

While the changes in this week's bank statement were not pronounced, they were all favorable. A gain of \$1,142,825 in the legal requirement fund was shown, there was an increase in reserves and a decrease in loans.

"THE JUNGLE" BARRED.

Nor Will Tockake Library Admit Any Muck-Rake Publication. TOPEKA, June 29.—Upton Sinclair's book, "The Jungle," which caused the investigation of the packing-houses, has been barred from the Topeka Public Library, the committee holding that its repulsive nature makes it unfit to be read.

BURNED IN TENEMENT FIRE.

In a fire on the second floor of the five-story tenement at 13 East One Hundred and Seventeenth street, to-day, Louis Rosenberg, twenty-two years old, of No. 69 Forsyth street, was seriously burned on his legs and arms. He was taken to St. Vincent hospital. The fire caused only \$100 damage to the building.

Rockaway Beach Trips Resumed.

The world-famed steamer "Grand Republic," which for years has been identified with Rockaway Beach, will resume its trips to this popular beach, beginning Saturday, June 30. This is an event which will be eagerly looked forward to by thousands of mothers and children who have found great enjoyment at this place.

THOUSANDS ARE BUYING LOTS ON THE INSTALLMENT PLAN

Small Investors Make Suburban Land a Form of Savings Bank or Life Insurance.

GREAT RISE EXPECTED. More Than 30,000 New Owners Figure Their Holdings Will Soon Double or Triple in Value.

Manhattan real estate owners are growing smaller in number every year. Owners of suburban real estate are increasing rapidly. It is estimated that 100,000 individuals have bought lots in the suburbs since the first of the year.

Manhattan ownership is passing into the hands of a few interests because the land is rising constantly in value and higher prices tempt older owners to take the great profits which have accumulated with their holdings. The reason for higher prices is a greater demand, based on the growth of the metropolitan area in population and wealth.

With such growth business corporations need more land. Public utilities need more room. Competition for favorable sites is a constant lever under market values. During the past half decade the number of Manhattan real estate owners has decreased from 55,000 to 27,000.

Even if business corporations were not taking more Manhattan land away from residential uses every year, and if the expansion of public works did not absorb still larger tracts, the immense increase in metropolitan population would be basis enough for a steadily increasing demand. When all factors are taken into account, the demand becomes irresistible. It results in the boomlike expansion which is under way now in the rush to secure available home-sites for the population of the immediate future.

That New York's population is spreading into the outlying districts with growing persistence is plain to everybody. Hundreds of millions of dollars are being invested in rapid transit subways and other projects to prepare suburban districts for the outward flow of people. Old owners of residential property, who are selling their Manhattan holdings, and thousands of outlying lot buyers, are joining in the suburban boom. They are buying out-lying land because the entire history of New York is one consistent recital of an upward swing in land values.

The rise has been a logical accompaniment of the growth of population and growing business prosperity. Investors of all classes can see without the aid of statistics that New York land is always rising in value and that it ought to continue to rise just as long as the metropolitan area continues to expand in population and in wealth.

Money in Land Grows with City. That New York will continue to grow in the future as it has grown in the past is believed by nearly every one. The development of the city has caused investors of large and small means should not take advantage of the metropolitan boom. Money invested in New York land grows with the general evolution of the city.

Many have bought lots in the suburbs since the first of the year, and the selling of lots during the past few weeks. Many have not enough ready money to pay for their purchases. They have become real estate owners because they believe that the savings banks, which have taken advantage of the new method of purchasing by instalment, have bought the lots with a small cash payment and have agreed to complete the purchase by instalment.

In this manner, small investors can pay for their real estate with a small ready cash payment and the balance in instalments. Long before the lots shall have been paid for, the owner will have the value of the lots well in double the original purchase price. In other words, if they buy a \$500 lot, the value of the lot will be \$1,000, and in land values will be enough to make the lot worth \$1,000 or \$1,500 by the time they have paid the \$500 cost of the lot.

Savings Go Into Real Estate. Savings banks and life insurance companies have begun to feel the changed conditions in regard to the people's savings. Deposits are being made as large as they ought to be in proportion to the income of the depositor. Bank officers have discovered that their former depositors are making deposits in real estate.

Life insurance officers, likewise, are learning that their business is not increasing as they had expected. They are paying the money to suburban promoters rather than for insurance. The insurance business is affected strongly because many of the large companies have added an insurance feature to their contracts for the sale of life insurance. To each policy-buyer a life insurance policy equal to the value of the lot. So, if the buyer of a lot for \$500, the value of the lot before he can complete the payments is his family or heirs will get the lot, or its investment equivalent, without the payment of further instalments.

When it is realized how easily any one can become a real estate owner, it is not surprising why more thousands do not adopt the real-estate method of saving money. The student of New York evolution the real-estate method of saving the present high land values of Manhattan spread to the nearer suburbs as soon as the people who are using Manhattan land are forced to do so.

WHEAT AND CORN DROP IN THE MARKET.

Wheat opened easier in the market to-day, its prices about 3-8 lower, the influence being weaker cables, good weather in harvesting sections and absence of bullish news from the north-west.

Corn was off, due to favorable weather. New York's opening prices were: Wheat—July, 87-3/8; September, 87-3/8. Chicago's opening prices were: Wheat—July, 87-3/8; September, 87-3/8. Corn—July, 50-1/2; September, 50-1/2.

COTTON STEADY, WITH THE SHORTS BUYING.

The undertone of the cotton market at the outset to-day was steady, with the first prices 1 point higher to 5 lower.

to the suburbs. It is argued that like uses of land make like prices of land.

Best Time to Buy is Now. The present is regarded as the best period of the decade for buying such property, and the rapid rise in the entire domestic value of the market is a promise to transform the entire domestic value of the market into a construction. As new works near completion it is considered that the enhanced prospects and land values will rise until all the light communication with old Manhattan districts shall have been absorbed or improved.

This view of the situation is supported by the fact that the population of the city has increased in the past few years. The population of the city has increased in the past few years. The population of the city has increased in the past few years.

But summer days have curbed a great mass of investors toward Staten Island. They have been attracted by the South New York, a delightful island in the bay on the south end of the city. It is the largest of the prominent suburban undertakings which have been started. The lots have sold at \$10 and \$15 each, and the terms have been so liberal that those in other suburban centres which have attracted the army of small investors. Lots have been bought with an original payment of \$5 and succeeding instalments of \$5 a month.

Other new settlements along the coast are being started. The promoters have made contracts for improvement work worth \$100,000. They have laid many miles of sewer lines, and they have prepared plans for several hundred houses of light class cottages. The first fifty houses have been started. The builders announce that they will sell them in a year. In order to fasten the demand and to widen general interest in the new city, other new settlements along the coast are being started.

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THE WORLD: SATURDAY EVENING, JUNE 30, 1906.

WHAT MAKES MASSAPEQUA

THE REAL ESTATE SUCCESS OF THIS AGE? FIRST, THE PEOPLE. They have shown their appreciation by buying, anything is a success that large numbers of people believe in and patronize.

Over 6,000 Lots Sold Since January. Why MASSAPEQUA Will Be New York's Great Residential Suburb: ITS WONDERFUL LOCATION. The highest ground of the South Side, with the Great South Bay and Atlantic Ocean adjoined.

Five beautiful fresh water lakes. 60,000 lots under one management; uniform restrictions and development. MASSAPEQUA DEPOT the center. No detrimental improvements and 400 acres New York City Perpetual Park Lands.

One million dollars being expended for street improvements alone. We are building a 4th St. at Massapequa. Cement sidewalks, water gas and electric light mains with one-cent street lighting.

NEW YORK'S COOLEST, MOST HEALTHFUL SUBURB. Take the MASSAPEQUA SPECIAL, Sunday, 2 P. M. From East 34th St., New York, or Flatbush Ave., Brooklyn. QUEENS LAND AND TITLE CO., 110 W. 40th St., N. Y. C.

PHONE 102 BRYANT. TIMES BUILDING, TIMES SQ., NEW YORK.

Boom On at South New York. In advance of the formal opening of the new York West Monday, the promoters have added one installment that is expected that the remaining four hundred in additions 1 and 2 will be

New Pay Station Telephone Rates

EFFECTIVE JULY 1ST, 1906. The Boroughs of Manhattan and The Bronx were divided into three districts:

District No. 3, Northern Bronx, comprises the following central offices: Kingsbridge, Williamsbridge, Westchester, City Island.

District No. 2, Southern Bronx and Northern Manhattan, comprises the following central offices: Morningside, Harlem, Audubon, Melrose and Tremont.

District No. 1, Southern Manhattan, comprises the following central offices: Broad, Rector, Cortlandt, John, Beekman, Franklin, Worth, Orchard, Spring, Chelsea, Gramercy, Madison Square, 38th Street, Bryant, Columbus, Plaza, 79th Street, Riverside.

Calls to points in same District - 5c. From Shaded to White or White to Shaded Districts - 5c. From either Shaded District to the other Shaded District - 10c.

From District 1 to District 2 - 5c. From District 2 to either Districts 1 or 3 - 5c. From District 3 to District 2 - 5c. From District 3 to 1, or 1 to 3 - 10c.

Hotels and apartment-houses which maintain extensive telephone installations for the convenience of their guests, may continue to charge ten cents for local calls, if they so desire.

Interborough Pay Station Rates

TO Bay Ridge, Bedford, Bushwick, East New York, Flatbush, Greenpoint, Hamilton, Main, Prospect, South, Williamsburg, Astoria, Newtown Central Offices: 10c. Flushing, Jamaica, Richmond Hill, Queens Central Offices: 15c. Bath Beach, Coney Island, Far Rockaway Central Offices: 15c. Staten Island Central Offices: 15c.

For rates to points not mentioned above, see list in back of Telephone Directory (Page 700)

TO PAY STATION SUBSCRIBERS:

A card containing above information is being mailed to all pay station subscribers. Until this card is received we would recommend that this notice be kept for reference.

New York Telephone Company

General Offices: 15 DECEY STREET Telephone No.: 9010 Cortlandt

EXCURSIONS.

4TH OF JULY EXCURSIONS. Niagara Falls \$9. Bellewood \$1. Mauch Chunk, Glen Onoko, \$1.50. Going July 3, Return July 5. July 4 and Every Sunday, July 4.

Tickets good on all trains excepting Black Diamond Express. Special Train from New York, 8:25 A. M. July 3, 5, 7, 9, 11, 13, 15, 17, 19, 21, 23, 25, 27, 29, 31, August 1, 3, 5, 7, 9, 11, 13, 15, 17, 19, 21, 23, 25, 27, 29, 31, September 1, 3, 5, 7, 9, 11, 13, 15, 17, 19, 21, 23, 25, 27, 29, 31, October 1, 3, 5, 7, 9, 11, 13, 15, 17, 19, 21, 23, 25, 27, 29, 31, November 1, 3, 5, 7, 9, 11, 13, 15, 17, 19, 21, 23, 25, 27, 29, 31, December 1, 3, 5, 7, 9, 11, 13, 15, 17, 19, 21, 23, 25, 27, 29, 31, January 1, 3, 5, 7, 9, 11, 13, 15, 17, 19, 21, 23, 25, 27, 29, 31, February 1, 3, 5, 7, 9, 11, 13, 15, 17, 19, 21, 23, 25, 27, 29, 31, March 1, 3, 5, 7, 9, 11, 13, 15, 17, 19, 21, 23, 25, 27, 29, 31, April 1, 3, 5, 7, 9, 11, 13, 15, 17, 19, 21, 23, 25, 27, 29, 31, May 1, 3, 5, 7, 9, 11, 13, 15, 17, 19, 21, 23, 25, 27, 29, 31, June 1, 3, 5, 7, 9, 11, 13, 15, 17, 19, 21, 23, 25, 27, 29, 31, July 1, 3, 5, 7, 9, 11, 13, 15, 17, 19, 21, 23, 25, 27, 29, 31, August 1, 3, 5, 7, 9, 11, 13, 15, 17, 19, 21, 23, 25, 27, 29, 31, September 1, 3, 5, 7, 9, 11, 13, 15, 17, 19, 21, 23, 25, 27, 29, 31, October 1, 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