TREASURY AND CURRENCY.

ADDRESS BY TREASURER ROBERTS BEFORE PENNSYLVANIA BANKERS' ASSOCIATION.

VOLUME OF GOLD IN TREASURY LARGER THAN EVER BEFORE—NEED OF SAFEGUARDING CURRENCY.

Scranton, Penn., Oct. 19.—The fifth annual convention of the Pennsylvania Bankers' Association opened here to-day and will continue two days. The feature of the first session was the presence of Ellis H. Roberts, Treasurer of the United States, who, after routine matters had been disposed of, made an address on "The Treasury and the Currency." Mr. Roberts had evidently prepared his speech with considerable care, bringing his calculations up to within a few days, and he was listened to with much attention. He spoke as follows:

The currency situation has some features of real and robust strength. In the first place, as the corner stone of all our money, there rests a volume of gold in the Treasury larger than it ever before held. It is also true that in the banks and the hands of the people the yellow metal is held beyond all precedent. The gold coin in circulation increased in the year ending September 1 by $42,238,926, and in September, including gold certificates, by a further sum of $8,852,966.

The tide of gold has flowed steadily into the business of the country through the mints and assay offices, through customs and the general receipts of the country. For many years until March last the customs were paid almost wholly in paper, with many months showing not a fraction of gold. In the fiscal year, 1898, the proportion of customs paid in New-York in gold was 20.4. In the fiscal year 1899 it was 44.2. For all of September last passed this percentage rose to 93.5. The contrast in the use of gold in the general transactions of the Government in the fiscal years 1898 and 1899 is noteworthy. In the former year, out of receipts of $[illegible] per cent was in gold coin, and of $[illegible] disbursements [illegible] per cent; while in the latter year, of receipts amounting to $[illegible] per cent was in gold coin, and $[illegible] disbursements 35.37 was in gold coin. In the quarter from July to October of the current year, the percentage of gold was still larger.

The result has been that the Treasury held on October, 1898, in gold $[illegible] gross, and this became $[illegible] at the opening of the current month. On October 1, the gross amount stood at $[illegible], the largest sum before the present year being $[illegible], while the maximum net was reached October 12, at $[illegible]. The gold certificates, which explain the difference between gross and net, had not been issued for several years, and had long stood at from $[illegible] to $[illegible]. Since August, when the issue was resumed, gold certificates have been put out to the amount of $[illegible], and stood on October 17 at $[illegible].

Stalwart health is shown by the fact that of the total money in circulation at the beginning of this month 58.24 per cent was in gold, including gold certificates. The strength of Government paper is proved by the guarantee held against the local tender of 94.4 per cent in gold, excluding gold certificates, which stand dollar for dollar of the yellow metal.

WEAKNESS IN OUR CURRENCY.

Weakness is fundamental in our currency from the very nature of unsecured demand obligations. The debtor must respond, not at his pleasure, but at the will of the creditor. In the case of Government paper the notes go out for disbursement as they come in for redemption or exchange. The world as that of a merry-go-round. Except for this rapidity of movement, Government paper does not differ from bank notes or the obligations of individuals. With banks the putting out of currency is a profession, a trade. It is practised for direct profit or for indirect benefit in the service of the community. In the case of the Government it can be justified only by such necessity as led to the original issue of the legal tenders. Borrowing on demand is make shift outside of stock operations. Strong, wise governments take time for the obligations and thus guard against the peril of pressure and panic.

Plain words are best. We need to see clearly that Government notes are debts of the Government payable on demand. Current names have become so familiar as to hide the meaning behind them. United States notes and Treasury notes, in spite of their legal tender quality, are blood kin to individual promises to pay on demand.

Without resources immediately available no person has a right to put out his demand notes. Governments are bound by the same principle as individuals. With actual coin behind them, worth their face in the world's markets, gold certificates can safely be issued indefinitely. As standard dollars cannot be used in large quantities at par the volume of silver certificates is properly limited. Forbetter paper an adequate percentage in a guarantee fund at once available in all markets cannot be dispensed with. With the present supply of gold the Treasury can easily meet any probable, even any possible, demand for the redemption of its notes. Yet even the great resources of the Government do not give guarantees that the inflow of gold into its vaults will continue at its present rate or may not turn into a serious drain. Such experiences are not so far in the past as to be forgotten. It is the part of not only good financiering, but of common sense to guard against their possible recurrence.

The war in the Transvaal can hardly fail to cut off for awhile entirely the contribution from that source to the world's supply of the yellow metal, which was last year nearly $[illegible]. Obvious steps are necessary to prevent a serious weakening of what is really a safety fund. First, the volume of unsecured demand obligations should be guarded against increase or even should be reduced; and, second, a sufficient reserve of gold coin should be used for no other purpose. Existing laws effectually limit the volume of paper currency.

ADEQUATE GUARANTEE FUND.

The immediate need is to set apart and fortify an adequate guarantee fund for both classes of legal tender notes. This is the wise recommendation of President McKinley. Just now any inconvenient contraction would follow an increase of the gold reserve. A fund of $100,000,000 could be spared, and that would provide a reserve of a little more than one-third of all outstanding United States and Treasury notes. By definite statute, this could be rendered as secure as by locks and bars. Without additional officers or separate vaults in Washington or other Treasury offices this fund could be provided and preserved. The minimum of $[illegible] was touched upon in the past years on several occasions, because no positive statute shielded it. The certificates of June 3, 1872, the gold certificates and the silver certificates, have always had back of them every dollar of the funds pledged for their redemption.

By simple, clear provisions of law an increased reserve can be protected absolutely. It can be made self-sustaining by the requirement that notes once redeemed in gold shall never be paid out except for gold. That is President McKinley's suggestion, and it cannot fail to be effectual.

Somehow power should be lodged somewhere to meet pressing demands for additional currency. The confession is inevitable that there is not general agreement how this can be done in the best way. The task invites students of finance and especially bankers to crystallize public opinion on this subject. They will be unanimous in declaring that there must not be any increase of unsecured Government obligations.

In all civilized nations industry and trade require the circulating notes of banks. The American people have become accustomed to them and will not dispense with them. For long years in some of the National banks must continue to be a part of our currency system. Wisdom directs that unnecessary restrictions should be removed from them.

The anomaly is patent—almost a scandal—that the laws permit Government bonds bearing a premium as high as 30 per cent to be used for security for bank notes at only 90 per cent of their face. This discredit should cease. By conceding the use of these bonds at par the banks could and doubtless would add 10 per cent to their circulation, which to-day would amount to $[illegible] scattered all over the Union. The concession would cost nothing to Government or people. The prejudice against National banks, which we cannot fail to recognize as though it is so unreasonable, ought not to occur in the way of a measure so much for the benefit of all classes of business.

It may be more difficult to secure legislative approval for a reduction of the tax on bank circulation, which the Government could well afford. With the high price of bonds no peril would be involved in granting to National banks the privilege of adding 20 per cent to their circulation in emergencies upon payment of a tax of 3 per cent to serve as a guarantee for all such emergency notes.

The proposal to authorize the issue of notes on the general assets of banks, advocated so vigorously, does not carry with it the judgment or a majority of financiers or of the people. That for some form is the method for providing circulation beyond the suggestions already considered and in the halcyon years when there shall be no Government bonds.

With a gold standard established by law, with safe treatment of the National banks, all else will follow deliberately upon frank discussion and judicious deliberation.

ARMY AND NAVY ORDERS.

Washington, Oct. 19.—The following Army, Navy and Marine Corps orders have been issued:

ARMY.

Brigadier General GUY V. HENRY, now awaiting orders in New-York City, is assigned to the command of the Department of the Missouri, with headquarters at Omaha.

The order of September 23, directing Lieutenant Colonel WILLIAM A. JONES, Corps of Engineers, to proceed to New-York City for duty is revoked.

Captain RICHARD H. SAVAGE, 27th Infantry, having been found physically unfit for the military service, is honorably discharged on account of disability.

Second Lieutenant FREDERICK G. TURNER, 29th Infantry, will report to his regimental commander for assignment.

The retirement from active service of Brigadier General ROYAL T. FRANK, at his own request, he having served more than forty years, is announced.

First Lieutenant JOHN C. MARTHUR, 5d Infantry, will proceed to Fort Wood, New-York Harbor, for duty.

Second Lieutenant CLIFTON C. KINNEY, 19th Infantry, is relieved from Fort Wood and will proceed to San Francisco for duty.

First Lieutenant CHARLES C. TODD, 29th Infantry, will proceed to Fort Sam Houston for examination as to physical condition.

Acting Assistant Surgeon EVAN P. HOWELL, now in San Francisco, will report for assignment with troops going to the Philippines.

Acting Assistant Surgeon ALBERT H. MACBETH will proceed from Buffalo to San Francisco for assignment.

First Lieutenant WINFIELD S. OVERTON, 7th Artillery, will report to the Adjutant General for assignment to duty in his office.

Captain DANIEL VAN VOORHIS, commissary of subsistence, now at San Francisco, is honorably discharged.

First Lieutenant WILLIAM C. BERLIN, assistant surgeon, is assigned to the 45th Infantry, and will report for duty.

Second Lieutenant JAMES W. LEGRONE, 40th Infantry, will report to the commanding general, Department of California, for duty.

Captain JAMES S. MICHAEL, assistant quartermaster, is relieved from further duty in Cuba and will take temporary station at New-York City.

NAVY.

Passed Assistant Surgeon H. D. WILSON is detached from duty on the Solace.

Naval Cadet L. S. SHAFELY is relieved from duty as watch and division officer on the New-Orleans. Ordered to board as junior officer.

Commander G. BLOCKLINGER is ordered to duty in connection with the naval examining rendezvous, Chicago.

Lieutenant F. B. TUHAM is detached from the Olympia and ordered to proceed home and wait orders.

Lieutenant H. T. HALLIS order of the 18th inst., to the New-York Navy Yard on October 25, is revoked, and he is ordered to the Navy Yard, at Washington, October 25, for ordnance instruction.

Assistant Naval Constructor R. H. ROBINSON is ordered to additional duty at the works of the Neafie & Levy Shipbuilding Company, Philadelphia.

Lieutenant H. W. JONES is detached from the Naval Academy and ordered to duty at the Washington Navy Yard for ordnance instruction, October 25.

Naval Cadet J. W. L. CLEMENT, Jr., is detached from the New-York and ordered to report immediately for duty on the New-Orleans.

Naval Cadet H. E. LACKEY is detached from the New-Orleans and ordered to report immediately for duty on the New-York.

Chief Engineer H. R. STANFORD is ordered to the Asiatic Station on the Solace for duty at Manila.

MARINE CORPS.

Major P. ST. C. MURPHY is detached from the Brooklyn and ordered to Washington to report to Brigadier General Commandant.

Major C. C. BERRYMAN is detached from the Olympia when placed out of commission, and ordered to command marines at the Naval Academy.

Second Lieutenant OTTO H. BASK is ordered to Marine Barracks, Washington, for instruction.

Excursions.

IMPORTANT NOTICE.

PURCHASERS OF TICKETS WILL BE GIVEN A COTTON BOWL FOR THE NEXT DAY IN EVENT OF YACHTS NOT MAKING A RACE.

FAMOUS LONG BRANCH OCEAN STEAMER

COLUMBIA

From Pier 10, East River,

(Between South Ferry and Wall Sts.)

9:30 A. M.

FOR THE YACHT RACES.

SINGLE DAY TICKET $3.00
TICKET, GOOD FOR ALL DAYS $6.00

Music; good cuisine; if the weather is settled. Steamer with good position. Immense deck room. A seat for everybody. Sanitary steam heated. Restaurant excellent; reasonable prices and quick service. Her officers are experienced men, used to exacting work. She will follow the yachts in any weather.

MARINE GLASSES ON HIRE.
W. F. RUSSELL, Manager, 1 181 Broadway.

AMERICA'S CUP RACES.

The New Point Line Steamship

LA GRANDE DUCHESSE

THE ONLY TWIN SCREW OCEAN GOING SHIP IN THE FLEET.

5,018 tons. Speed 21 miles. Steel hull, decks and houses. AN ABSOLUTELY FIREPROOF SHIP.

SPECIAL NOTICE—Others may quit, but La Grande Duchesse will positively remain in the service until the America's Cup has been lost and won.

MR. MARCONI, who personally conducts his system of wireless telegraphy on this ship for the NEW-YORK HERALD, will bulletin stock quotations and important events occurring on land during the trip, besides giving patrons of La Grande Duchesse an opportunity to witness the operation.

Tickets $3 Each Race.

Marsel, Caterer. 150 steam-heated staterooms $5 and $3, according to location.

ON SALE AT PIER MORNING OF RACES.

Also at all prominent hotels, newsstands, PLANT LINE, 296 Broadway. Tel. 1870 Franklin, and the MARINE JOURNAL, 17 State St. Tel. 922 Broad.

Ship leaves Pacific Mail Pier, foot of Canal St., North River, every day at 9:30 a. m.

AMERICA'S CUP RACES.

The new steel ocean-going steamboat

SHINNECOCK,

official boat of the N. Y. Evening Telegram, management

SANDY HOOK PILOTS.

Leaves Pier No. 15, E. R., foot of Wall St., OCTOBER 20th, at 9:30 A. M.

Passenger Capacity Limited One-half.

MUSIC AND REFRESHMENTS ON BOARD.

Tickets for sale at Pier Office, 17 State St., principal hotels and all agencies also at the Pier.

Single Tickets, $3.00. Two Tickets, $5.00

Staterooms, $2 and $3.

GEO. W. BEERS, Manager, 17 State St. Tel. 919 Broad.

INTERNATIONAL YACHT RACE

Steamer "Monmouth"

LEAVING

PIER 8, NORTH RIVER, AT 9.00 A. M.

TICKETS, EACH RACE,

$3.00.

LIMITED TO 800.

TICKETS ON SALE AT PIER 8, N. R.

FOR THE YACHT RACES

TAKE THE GREAT STEEL

STEAMER PLYMOUTH

of the Fall River Line. Rate $2.00.

From Pier 18 N. R., foot of Murray St., at 8:30 A. M. Tickets $2.00. The PLYMOUTH has three medium promenade decks, steam-heated staterooms and parlors, and is in every respect the most comfortable and satisfactory steamboat chartered for this service. Tickets at Fall River Line office, Pier 18 N. R., foot of Murray St., or Pier Division, Pier 18 N. R.

Excursions.

INTERNATIONAL YACHT RACE.

$2. STEAMER DOLPHIN. $2.

FORMERLY AL FOSTER.

Leaves E. 23d St. 8:20, South 5th St., Brooklyn, 8:45, Battery, 9:30 sharp. Complete restaurant service.

If any race should be declared off, passengers on that day may get tickets from purser at half price for the following race day.

AUTUMNAL FOLIAGE.

WEST POINT, NEWBURGH & POUGHKEEPSIE.

GRAND DAILY EXCURSION (Except Sunday) BY PALACE IRON DAY LINE STEAMERS

"NEW YORK" and "ALBANY."

From Brooklyn, Fulton St. (by Annex) ..... 7:00 A. M.
" New York, Desbrosses St. Pier ..... 8:40 "
" New York, West 22d St. Pier ..... 9:00 "
Returning due in New York 5:30 P. M.

MORNING AND AFTERNOON CONCERTS.

TO AND INCLUDING SAT., OCT. 21.
LAST DOWN TRIP MON., OCT. 23.

Foreclosure Sales.

SUPREME COURT, County of New York.—Mary Donohoe, as executrix of the last Will and Testament of Hermann Bohlmann, deceased, and Mary and Henry J. Bohlmann, Plaintiffs, against Angelina Bruns and Henry J. Bohlmann, Defendants.

Pursuant to a judgment of foreclosure and sale made and entered in the above entitled action bearing date the seventeenth day of October, 1899, I, the undersigned, the Referee appointed therein, will sell at public auction on Friday, the tenth day of November, 1899, at twelve o'clock noon, at the New York Real Estate Salesroom, Number 111 Broadway, in the Borough of Manhattan, City of New-York, the premises described in said judgment as follows:

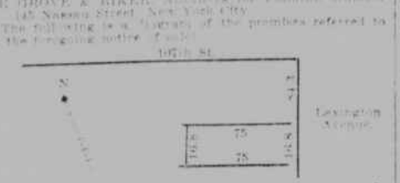
All that certain lot, piece or parcel of land, with the buildings thereon erected, situate, lying and being in the Twelfth Ward of the Borough of Manhattan, City, County and State of New-York, and bounded and described as follows: BEGINNING at a point on the southerly side of One hundred and fourth Street, which point is distant one hundred feet easterly from the easterly side of Columbus Avenue, as laid down on the Commissioners' Map, and running thence southerly and along a line parallel with Columbus Avenue, one hundred feet; thence easterly and along a line parallel with One hundred and fourth Street, twenty-five feet; thence northerly and along a line parallel with Columbus Avenue, one hundred feet to the southerly side of One hundred and fourth Street; thence westerly along the southerly side of One hundred and fourth Street, twenty-five feet to the point or place of beginning.

Dated New-York, October 18th, 1899.

SYDNEY J. COWEN, Referee.

DANIEL S. DECKER, Attorney for Plaintiff, No. 256 and 257 Broadway, Borough of Manhattan, New-York.

The following is a diagram of the property to be sold as described above, the street number being 66 W. 104th Street:



The approximate amount of the lien or charge to satisfy the above described property is to be sold is $2,312.50, with interest thereon from the 10th day of October, 1899, together with costs and allowances amounting to $[illegible], with interest from October 16th, 1899, together with the costs and allowances accruing to the sum of $[illegible], and the expenses of this sale, and the approximate amount of charges or liens for taxes, assessments and water rents upon the same property is Fifteen hundred dollars, with interest thereon to be added.

SYLVESTER L. H. WARD, Referee.

NEW-YORK SUPREME COURT, COUNTY of New-York.—William F. Sandford, Plaintiff, against Edgar Coles, The Charles Hardware Company, Defendants.

Pursuant to a judgment of Foreclosure and Sale, in pursuance of a judgment of foreclosure and sale, and made and entered in the above entitled action bearing date the 10th day of October, 1899, I, the undersigned, the Referee in said judgment named, will sell at Public Auction, at the New-York Real Estate Sales Room, No. 111 Broadway, in the Borough of Manhattan, City of New-York, on the tenth day of November, 1899, at 12 o'clock noon, on that day, by Peter F. Meyer, Auctioneer, the premises described in said judgment as follows:

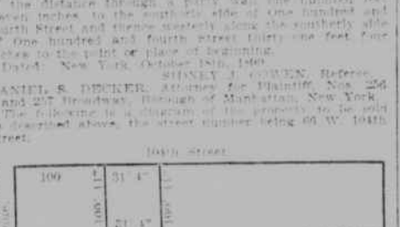
All that certain lot, piece or parcel of land, with the buildings thereon erected, situate, lying and being in the Twelfth Ward of the Borough of Manhattan, City, County and State of New-York, and bounded and described as follows: BEGINNING at a point on the southerly side of One hundred and fourth Street, which point is distant one hundred feet easterly from the easterly side of Columbus Avenue, as laid down on the Commissioners' Map, and running thence southerly and along a line parallel with Columbus Avenue, one hundred feet; thence easterly and along a line parallel with One hundred and fourth Street, twenty-five feet; thence northerly and along a line parallel with Columbus Avenue, one hundred feet to the southerly side of One hundred and fourth Street; thence westerly along the southerly side of One hundred and fourth Street, twenty-five feet to the point or place of beginning.

Dated New-York, October 18th, 1899.

SYDNEY J. COWEN, Referee.

DANIEL S. DECKER, Attorney for Plaintiff, No. 256 and 257 Broadway, Borough of Manhattan, New-York.

The following is a diagram of the property to be sold as described above, the street number being 64 W. 104th Street:



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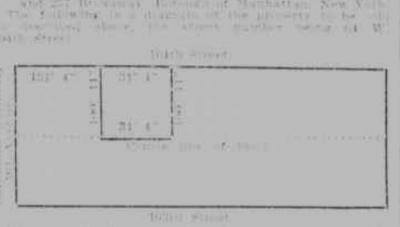
Dated New-York, October 18th, 1899.

SYDNEY J. COWEN, Referee.

DANIEL S. DECKER, Attorney for Plaintiff, No. 256 and 257 Broadway, Borough of Manhattan, New-York.

The following is a diagram of the property to be sold as described above, the street number being 66 W. 104th Street:



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SYDNEY J. COWEN, Referee.

DANIEL S. DECKER, Attorney for Plaintiff, No. 256 and 257 Broadway, Borough of Manhattan, New-York.

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SYLVESTER L. H. WARD, Referee.

DRESSMAKING.

A HIGH GRADE ladies' tailor and dressmaker, formerly of 5th ave., will make tailor made suits in finest imported materials, lined throughout with best quality silk, for $40, regular price, $70, absolutely perfect fitter, exquisite workmanship; also fine fancy waists, bicycle suits, rainy day costumes, etc.; cutting and golf suits; our new bicycle skirt can be worn on both sides; flannel shirt waists to order, $6 upwards; work done at my establishment only. D. MOSTKOWITZ, 25 West 42d st.

A.—A.—A.—SEAL GARMENTS and other fine furs repaired, relined, remodelled into latest styles at exceptionally low prices; ladies waited on at their residences. Mrs. E. J. BARKER, 111 West 39th st., late with C. G. Gunther's Sons, 5th ave.

A.—A.—Artistic dressmaking, unique designs, perfect fit and finish at short notice and moderate prices; hotel orders a specialty. Mrs. M'ELROY, 20 East 101st st., one door from Madison ave.

CLOAKMAKER.—Superior fitter, at home or out; will make all kinds of alterations on cloaks; finest worker on sealskin garments; will remodel, repair, alter sealskins, make into latest style jackets, capes and collarettes. GREIG, 131 West 23d st.

COUTURIERE FRANCAISE and ladies' tailor; latest models for winter costumes, capes and wraps; last season's gowns altered to conform to the latest styles; special styles for large ladies. Miss AN-DERSON, 305 West 23d st., formerly with Stech Bros.

DRESSMAKER.—Dressmaker, late with Madame Demorest, wishes more engagements at home or out by day. BYRNES, 404 Columbus ave., near 80th st.

DRESSMAKER.—Correct styles, perfect fit guaranteed, faultless skirt drop; superior work and prices; expert on wraps; responsible; reasonable. Mrs. COOKE, 205 West 44th st., near Broadway.

DRESSMAKER and SEAMSTRESS and other light duties in private family; best references. Call or address D. MAHLSEN, 222 West 54th st.

MME. MARIE 161 West 84th st.—Every description fall gowns. Parts designs, moderate prices, will fit at residence.

THE MOST reliable and prompt establishment to have your ladies' coats dyed and repaired; skirts rebound 50c., altered and repaired by skilled workmen; send postal, will call; prompt attention. UNITED STATES CLEANING, PRESSING AND DYEING CO., 56 West 18th st., near 6th ave.

LOST.—Bankbook No. 779-043, Bank for Savings, 280 4th ave., New-York. Payment stopped. Please return book to bank.

LOST.—Bankbook No. 729-450, Bank for Savings, 280 4th ave., New-York. Payment stopped. Please return book to bank.

LOST.—Bankbook No. 336-80, on Dry Dock Savings Bank. Any person having claims upon said book is called upon to present the same to the bank within thirty days, or the said book will be declared cancelled and extinguished and a new one issued in lieu thereof.

LOST.—Bankbook No. 351-738, on Dry Dock Savings Bank. Any person having claims upon said book is called upon to present the same to the bank within thirty days, or the said book will be declared cancelled and extinguished and a new one issued in lieu thereof.

LOST.—Bankbook No. 328-608, on Dry Dock Savings Bank. Any person having claims upon said book is called upon to present the same to the bank within thirty days, or the said book will be declared cancelled and extinguished and a new one issued in lieu thereof.

LOST.—Bankbook No. 340-116, of the Union Dime Savings Institution, is missing. Any person having a claim to it is hereby called upon to present the same within ten days, or submit to having said passbook cancelled and a new one issued.

LOST.—Bankbook No. 336-571, of the Union Dime Savings Institution, is missing. Any person having a claim to it is hereby called upon to present the same within ten days, or submit to having said passbook cancelled and a new one issued.

LOST.—Bankbook No. 333-644, on Dry Dock Savings Bank. Any person having claims upon said book is called upon to present the same to the bank within thirty days, or the said book will be declared cancelled and extinguished and a new one issued in lieu thereof.

OLD GOLD & SILVER WANTED.

WANTED.

$500,000 OLD GOLD.

If The Tribune readers will get out their old gold, silver, old jewelry, bring or send it by mail or express, we will remit immediately money or certified check for full value thereof; established 1822; bank references. GEO. N. JOYCE, assayer, refiner, 82 Fulton st., N. Y.

HIGHEST PRICES PAID for all gold and silver, old watches, chains, rings, pins and old silverware. Call or send by mail or express. Money returned same day. Reference. S. D. LEVY, Assayer, 2 150 3d ave., New-York.

MACHINERY.

AT REDUCED PRICES—500 second-hand Wood and Iron working machines, fully guaranteed; machinery bought and exchanged. GEORGE B. EDDY, 398 Mad. ave.

HELP WANTED

Male.

GOVERNMENT POSITION.—Don't prepare for any Civil service or clerkship examination without seeing our catalogue of information. Address COLUMBIAN CORRESPONDENCE COLLEGE, Washington, D. C.

WANTED.—Young, single coachman; experience useful; best personal references. 10 a. m., 23 West 56th st.

WANTED.—Optical shop man for surface grinding; must be capable of grinding all combinations of lenses; including bifocals; salary $12 per week. Write A. S. ALOE CO., 517 Olive st., St. Louis, Mo.

HELP WANTED.

Female.

NURSE WANTED.—A first class infant's nurse for Tuxedo Park; one from Eng. English, Scotch or Irish. Call, with references, Friday, at 11 o'clock, at 22 North Washington Square.

WE WILL give you new full mattresses in exchange for your old ones. MATTRESS CO., 31 Berry st., Brooklyn.

WANTED.—Laundress who will assist in housework the last of the week; wages $15; must be white and refined; references required. Mrs. H. H. HALE, Lawrence Park, Bronxville, N. Y. (Half hour from Grand Central Station).

WANTED.—A thoroughly competent housekeeper, fully capable of assuming entire charge in a private family; if the management of house, servants, marketing, etc., is satisfactory, a good home and liberal salary assured. Mrs. H. O. CLARKE, Box 229, 1 209 Broadway.

WORK WANTED.

Female.

ATTENTION.—Is there not some family in the city of New-York that would be satisfied with a competent lady's companion for the position of head, an experienced, reserved, good housekeeper, head nurse, agreeable reader, personal needs supplied efficiently, would go anywhere for good remunerative home and moderate salary? Address with full particulars, TEACHER, Box 443, Tarrytown, N. Y.

BOOKKEEPER, A.—Young woman, experienced, desire entry bookkeeper, stenographer and typewriter; competent to take responsibility of house, ordinary business; best of references; Manhattan preferred; salary $15. Address SECRETARY, Post-Office Box 3, Cooper Station.

CASHIER and SALESLADY.—By English girl, 22, well educated, experienced; good and neat worker; best references. Address MILNE, 12 East 22d st., for a week.

GOVERNESS, A.—Canadian lady, New-York and New-Jersey references, as governess, companion or position of trust. Address B. T., Box 48, 1 242 Broadway.

GOVERNESS.—Governess or teaching (English) in a family; French, music, drawing; experienced and highly recommended; city or country. Address E. F., Tribune Office.

SCIENTIFIC care of hair and scalp; shaping and shampooing, facial massage, at patrons' residences; manicuring; $1 for customers. Miss PEDERSEN, 412 Amsterdam ave.

STENOGRAPHER and TYPEWRITER, quick, Premier, neat, excellent speller, also best work speller and accountant, seeks responsible position; excellent references; $10 to begin. M. P., 322 East 63d st.

STENOGRAPHER.—By stenographer and assistant bookkeeper, experienced, competent; salary $9. GLADYS, 307 East 62d st.

STENOGRAPHER and TYPEWRITER.—By thoroughly competent, quick, reliable stenographer; has typing accuracy. Address M. H., Tribune Branch Office, Madison ave. and Broadway.

STENOGRAPHY, Typewriting, Mimeographing, all kinds; best work, reasonable terms; stenographers furnished for long or short engagements. STENOGRAPHIC CO., 1 Madison ave., cor. 26th st.

TYPEWRITER.—Expert, quick and reliable; manuscripts neat; prices on application; all kinds of typewriting. STENOGRAPHIC, 100 Lexington ave.

WORK WANTED.

Female.

VISITING GOVERNESS.—Experienced, successful teacher, engaged in private school and in tutoring, has disengaged time; thorough literature, Latin, mathematics, education. VASSAR, Box 90, 263 West 125th st.

WORK WANTED.

Male.

ACTIVE position wanted, by observant, adaptive man of 40, long experience in store work, orders and stock details; last fifteen years with conservative firm; solicits position requiring alert, careful man; references. DAILY, Box 3, Tribune office.

ACTIVE married man wants any position; experienced in collecting. Address E. NICHOLLS, 154 Bridge st., Brooklyn.

ACCOUNTANT, cashier and general assistant, first class city references. Address W. T. G., 352 Lafayette ave., Brooklyn.

BUSINESS MANAGER or SUPERINTENDENT desires position; long experience in manufacturing, metal goods and foundry work, thoroughly accountant and companionable; accustomed to control of employes and estimating. J. WILKINS, 229 East 109th st.

BARTENDER.—Trick, 19, lately latent, wishes to learn bartending; reliable; willing to work as porter in saloon. MARTIN, care Mennalls, 611 East 162d st.

BOY, 17, wishes position with good chance for advancement; good penman and fair business education; graduate of High School. Address M., 16 Schaeffer st., Brooklyn.

BOY, 16, school graduate, desires position in broker's office; can make out sheets; also experience; references. PHILIP GLEMBY, 149 8th ave.

BOY, 16, graduate, good writer, desires position with chance of advancement. CHARLES GONSALES, 230 West 141st st.

CLERK.—Young man just discharged; bill, entry or ledger clerk; 6 years last place, first class references. O. J. Q., 328 East 86th st.

CLERK.—Young man, 21, as clerk in commercial or railroad office or any position requiring accuracy; wages moderate. Address W., 60 Eagle ave.

CLERK.—Good penman, twelve years in one business; best class references. Address T. H. W., 66 West 81st st.

CAKE BAKER and PASTRY COOK.—First class man, best reference. BAKER, 7 East 30th st.

DRIVER.—Young man, good references. RICHARD MARSHAL, 1 142 2d ave.

DRIVER, useful man, country preferred. 603 Greenwich st., care Mrs. Bates.

DRIVER.—Single or double; city or country; references. Call or address 603 Greenwich st., care Mrs. Bates.

ENGINEER, MACHINIST.—First class, operating, repairing, assembling, city or country. 269 Moultrie st., Brooklyn.

FIREMAN.—Young man as boiler fireman, elevator runner, office or factory building; references; best reference. P. HONE, 2 261 8th ave.

FOREMAN.—Wishing to connect with some wholesale clothing house, I am last several years superintendent with a very prominent New-York house, and with best of references and practical in all its branches. Address COMPETENT, care Joseph Hoag, 255 Stanhope st., Brooklyn.

FIREMAN, COOK, &c.—By German, as steamer order cook, luncheon or dinner cook; good references; sober and steady. ROMOSEN, 180 East 84th st.

HANDY MAN in drug store, or collector of real estate. M. D., 327 West 22d st.

JANITOR.—By German-American couple, with several years' experience in first class steam heated and hot water apartments, man plumber to trade; understands electric elevator, dynamos, and can make all kinds of repairs; excellent references. A. MULLER, 129 Fulton st., care cashier.

JANITOR.—Man and wife as janitor, no family; first class references; no basement. Call or address T. H. W., 66 West 81st st.

JANITOR or FIREMAN.—By young man, five years' experience. Address J. M., 523 West 34th st.

JANITOR.—German couple, painter; handy with tools; one or more flats. West Side; references. Box 364, 1 209 Broadway.

JANITOR.—German American; handy with tools; understands steam heat. Al references. A. NORDEN, 178 Avenue A.

JANITOR.—German, single, painter; handy with tools; one or more flats; West Side; references. Box 364, 1 209 Broadway.

JANITOR.—Man and wife desire care of apartment houses; 10 years' reference; sober, honest, faithful, active, painter, decorator, plumber, features; good reader. JACKSON, 334 West 48th st.

JANITOR.—German, married, aged 30, for church, private office or any public building; five years' references. JANITOR, 305 8th st.

JANITOR.—German, experienced, one or more houses. With particulars to WEYLS, resting office, 1 318 2d ave.

JANITOR.—Experienced, small family; painter, paperhanger, carpenter, expert; best operator; reader; desires one or more good flats; steam heat. JANITOR, 163 East 90th st.

MARRIED MAN, 27, willing to do anything, day or night work; handy with tools. FLYNN, 111 De Kalb ave., Brklyn.

MAN to attend furnace; best references. Call or address JOSEPH BONNAY, 744 6th ave.

OFFICE ASSISTANT.—Has had general experience; can furnish references; wants position with chance of advancement. W. D. MARSHALL, 67 Sackett st., Brooklyn.

OFFICE ASSISTANT.—Young man, 19, at office, accounts in wholesale house; references furnished if desired. Sitting and strength. Box 298, Keyport, N. J.

OFFICE ASSISTANT, 17, in reliable house, where by industrious work advancement is possible; 2 years' experience; excellent reference. J. HAM, 56 Clifton Place.

PLUMBER'S HELPER, 19, has had good experience at the work. S. G. ADAMS, 2 216 Fulton st., Brooklyn.

PORTER.—German American; reliable, trustworthy; seeks steady position in wholesale house or office building; highest references. Address B. P., Tribune Office.

PORTER, &c.—Young colored man, 22, as porter, elev