SUBURBAN LEGENDS.

NEW-YORK'S ENVIRONS RICH IN TALES ALMOST FORGOTTEN.

STORIES OF THE OLD PHILIPSE MANOR HOUSE NOW USED BY YONKERS AS A CITY HALL.

No city in the United States has suburbs more richly endowed with legends than those which surround New-York. And certainly no similar group of places has been more careless about preserving, indeed, perhaps, more eager to forget, these heirlooms of the past. Authorities on such things insist that when a legend is once forgotten by the people who live near its scene it is a true legend no longer. New legends are impossible, for the days of legend making, except perhaps for summer resort purposes, are gone forever.

If the Hudson River, for instance, flowed through Germany instead of through New-York State, every rock which towered above its shores, every inlet which cut into them and every old house which stood upon them would have its story dignified with the antiquity of centuries. If the people were nature loving Gauls, instead of practical, money worshipping Americans, they would know these stories and swear by them. They would tell them to their children in such a way that the children would never forget them. Strangers who came among them would hear the legends and honor them. The same would be true of the whole of Westchester and the adjoining counties, where the Dutchmen had their crude farms, and where the cowboys of the Revolution crisscrossed their trails of blood; of Long Island, where Captain Kidd and other pirates spent their days putting mythical treasure under ground in all sorts of impossible places; of the border counties of New-Jersey, where less than a hundred years ago every other country house had its story.

Yet there is hardly a stone or tablet of bronze in all this region to recall the legends which should never be forgotten. The children, in whose impressionable minds legends are best preserved, and through whom they must be handed down, know nothing of them. They may have a faint idea that such and such a place had a story connected with it or that certain old houses were haunted. But when it comes to the story—they know not a single detail.

The city of Yonkers, in preserving the old Manor Hall of the Philipse family, has done more than any other town to keep alive the flickering flame of bygone lore. Yet even in Yonkers the child who can tell you a single story connected with the quaint old landmark is not to be found in a day's search.

"That's the Manor Hall," said a little girl, pointing out the old brick house which once sheltered the aristocratic family of Philipse.

"What about it?" asked the stranger.

"It is the oldest thing in Yonkers," replied the child. "It's older than my grandfather."

"What else about it?"

"Oh, it used to have secret closets and tunnels and trapdoors and lots of funny things," she said. "Oh, yes, and there was a deep well full of buried treasure."

"Won't you tell me the story of the treasure?" said the stranger.

"No one ever told it to me, so how can I tell it to you? I just know that a long time ago people used to tell stories about the place."

The stranger's face clouded and the child, noticing the disappointment, continued:

"My grandfather knows it, I guess. He knows everything. I'll ask him to tell it to you."

She guided him up Warburton-ave., past many modern houses, and finally stopped before a cottage which was older than its neighbors. Grandfather, a dear old man, with hair that was white and hands that trembled a little, was on the piazza watching the autumn sun as it sank behind the Palisades on the other side of the wide, blue river. He had seen that same sun for more than eighty years, and there was something in his eyes as he watched the yellow glow that seemed to be saying "Goodby."

"Grandad, I brought you a gentleman who wants to know the story of the Manor Hall," the little girl said, running up to him for the usual kiss of greeting. "No one ever told it to me, but I was sure you would know."

Perhaps he caught the note of regret in her voice. Anyway, he said softly: "Why, child, I didn't know children cared for legends any more. You have your wonderful fairy stories with fancy pictures and all that."

"Oh, Grandad," she cried, "but think how much nicer it is to have a legend right here in Yonkers, a fairy story about a place that you can go to see every day. Do tell us, do!"

"I wonder if I can remember," he said to himself. "It has been years and years since I heard a tale of the old Manor House."

Finally, he did remember, as those who care to follow this account will see. His historical facts may be wrong; the stranger did not attempt to verify them. Legends must be taken as one finds them, and these are the grandfather's tales of the Manor House:

"Frederick Philipse, the last lord of the manor, was a big man in every way, like most of the previous lords," was the way he began. "Like them, he was good, and his slaves, red and black, were well treated. He went to meeting when it was convenient, and was thoroughly God fearing. But he was also a good man of business, and that is why the old Manor House had secret closets.

"His ship, the Frederick, a brigantine, if I remember rightly, sailed away on many voyages to the south, and always came back with a full cargo of rich goods. Her captain was a dark skinned foreigner who had an evil eye. He was known in Philipsborough as the 'Black Devil,' and mothers used him to frighten their children.

"'Hush crying,' they would say. The 'Black Devil' will come and eat you up if you are naughty.'

"When the Frederick was anchored off the little settlement in the cove formed at the mouth of the Nepperhan, children stayed in the house, for the 'Black Devil' strutted up and down the street with knives and pistols in his belt, and the fiercest sort of scowl on his face. They said that he used to cut up sailors who displeased him and throw their bodies into the sea. His oaths were terrible beyond description, and even the men were glad when the Frederick went to sea.

"One night many years before the Revolution a storm blew up the Hudson with great fury. The Youncker, a pleasure craft belonging to the Philipse family, was alone in Nepperhan Cove. At midnight a man who had stayed late at the Indian Queen tavern heard the creak and rattle of chains out in the cove and he knew that some craft had put in. Presently a light was raised and lowered several times, and an answering signal came from the manor house. The citizen was curious and concealed himself behind a tree. Soon six of the biggest negro slaves belonging to the manor went down to the little stone pier. Out in the cove the noise attending the transshipping of cargo could be plainly heard. In a little while the Youncker was pulled to the landing place with a rope which was fastened on shore. The negroes who were waiting quickly took hold of several heavy bales and carried them into the manor hall. They were so heavy that the strongest of the slaves staggered under the weight. Soon after the outer door closed a light glimmered through the shutters of the southwest room. The citizen heard the bales drop with a dull thud on the floor. A second time the negroes staggered up the path loaded down with bundles. Behind them strode the 'Black Devil,' the captain of the Frederick. Then the lights went out, and all was as quiet about the manor house as it was on ordinary nights.

"Early the next morning there was excitement in the village when the customs collector from New-York arrived in a barge rowed by half a dozen slaves. 'Black Devil' explained that after he had sent a boat's crew ashore to notify the customs officers the storm had driven him up the river and forced him to seek refuge in the cove. Would the officer search the ship? He thought he would, and the Manor Hall, too, for that matter. In those days customs collectors got very little salary, and had to depend almost entirely on 'pickings.'

"The citizen who had been out late the night before was at the pier and offered to help search the house, though he said not a word about what he had seen. From cellar to garret went the customs officer and his men. Frederick Philipse followed them with a smile on his face, and 'Black Devil' went out to the Frederick to order refreshments for the searchers when they were satisfied that nothing had been taken ashore. The citizen could hardly wait until they got to the southwest room, which he expected to find packed with silks and spices. Frederick Philipse himself threw open the door. There was a bed, a few chairs, a chest of drawers, but nothing more. Not a sign of the bulky cargo which had been carried there a few hours before, and, try as they might they could find nothing suspicious.

"The customs officer went back to the Frederick and the citizen to the Indian Queen. That night over his ale he told what he had seen, and a discussion of length followed. The decision was entirely in favor of a secret closet, and secret it remained, though the Frederick landed many other cargoes, and spices and silks were often imported into New-York from Yonkers, where no silks were ever spun and spices never grew."

"And now I'll tell a story that will interest you," said the old man, turning to the little girl. "It's about the prettiest girl that Yonkers has ever produced, her courtship and her wedding. It is too bad your grandmother is not here to help me. She would know more about the dresses and things."

"Poor grandma!" exclaimed the child. "She is dead," she explained, turning to the stranger, and the old man brushed away his tears with his sleeve.

"Mary Philipse," continued the old man, "attracted attention from the time she was old enough to walk, and after her sister Susana married Beverly Robinson, a rich New-Yorker, she began to be seen in Manhattan. Men loved her, and all who dared asked her to marry them. They made the long pilgrimage through the woods from their comfortable homes near the Battery. Others had their slaves row them up the river in barges. But she only laughed at their ardor and was nice to each and every one. There were British officers of every rank, who were drawn up the river by the irresistible magnet of her sparkling eyes, and her fame even reached to London drawing rooms.

"Then came a young Colonial, Colonel George Washington, a Virginian, strong, bold and handsome. He went into everything with dash and vigor, and his fierce attack on the heart of the Flower of the Manor not only frightened his many rivals, but the girl herself. He came to the manor hall many times, and in the big, comfortable southwest room—the one which had the secret closet—carried on a tireless siege. You have read in books how they conducted such things in those old fashioned days, so I won't try to tell you the courtly compliments he paid her. It ended in Colonel Washington's going down on his knees one night in early winter and saying, 'I love you, and want you to become my wife.'

"They used to say that if it had not been for Sister Susana's influence Mary would probably have given her hand to the young soldier. But Susana held out for a match with a soldier of King George, and the American George who was soon to become more than a king was sent away. Mary sighed for him for a few weeks, until Sister Susana carried her off to a town for a round of parties which ended in her engagement to Colonel Rodger Morris, an Englishman.

"Mary insisted on being married in Yonkers. She held that the hard trip to Yonkers would not keep people away, if they really liked her and wanted to come. They did come by the score, and the old manor hall has never seen a crowd half so brilliant and gay. All New-York was there, as well as friends from the South and from points up the river. The rector of Trinity, I think his name was Barclay, performed the ceremony, in the big drawing room at the southeast corner of the hall. Mary and her 'red coat' stood under a canopy of crimson silk, which may or may not have come from the secret closet. It was emblazoned with gold and bore the crest of the family, which, as you must know, is a crowned demi-lion rising from a coronet. She was attended by three of the most popular girls in New-York, and no man could attempt to describe their gowns. She was given away by her brother, and even Acting Governor De Lancey assisted in the ceremony.

"In the evening there was a wedding feast, and rich and costly wines flowed like water. It almost became a revel, for the blood of every man was already on fire with the beauty of the bride, and the women caught the fever. When the feast was at its height the door of the hall suddenly opened. Distinctly outlined in the bright moonlight stood a tall Indian, his gaunt frame closely wrapped in a scarlet blanket. His flashing eyes roved over the brilliant scene, and finally stopped in a steely gaze on the flushed face of the beautiful bride. Not a reveller spoke, although some spilled their wine from glasses which they were raising to their lips. It seemed ages before the Indian's lips began to move, and this is what he said:

"'Your possessions shall pass from you when the eagle shall despoil the lion of his mane!'

"Then he went out into the night as suddenly as he came. When the startled banqueters recovered sufficiently from their surprise to look for him the woods had swallowed him up. Nor was any trace of him ever found afterward. Some people believed that he came from Virginia, and when the bride thought of the strange prophecy she muttered 'George Washington!'

"It was not long before Boston had a tea party, and, as you know, Lexington and Bunker Hill followed closely. Colonel Washington, the rejected suitor, became General Washington, the head of the rebel army. When this beautiful country became the scene of war the Philipse Manor was his headquarters for a time. In the very room in which he had sworn his love for Mary Philipse as a young Colonial soldier, the general signed orders and planned campaigns which eventually cost the woman her wealth. As the Indian prophesied, her possessions passed from her when the eagle despoiled the lion of his mane."

"That was a pretty story, grandpa," said the girl. "Now tell us about the buried treasure."

"I know of no buried treasure stories which are connected with the manor house; perhaps you mean the story of the manor well. It was this way, as I remember it: When the war finally went against the British the Philipse family, like many other Royalists, hurried to England. They left the manor hall in charge of an old caretaker, and for years it was not disturbed. One evening a chaise drove up to the village inn, and a gentleman, who might have been a well-to-do merchant, alighted and asked for quarters for the night for himself and man. They went to their rooms at once, and nothing was heard from them until midnight, when a hostler, who slept in the barn, discovered them leaving the room by way of the window. They carried two pairs of enormous saddle bags, and quietly made their way over the bridge across the Nepperhan. The manor hall was surrounded with gardens which stretched from the road to the river. The strangers opened the big gate and hurried up a lane of box trees to the well which stood in the front yard. The hostler followed as closely as he dared, and hid where he could watch them without difficulty.

"First they lowered into the well the ladder which the coachman had taken from a hay wagon. Then the strange gentleman climbed down into the well. The coachman lowered the saddle bags and for a time all was silent. Presently the hostler saw a flash of light in the southwest room on the second floor, and a short time after it flickered out he heard a noise which seemed to come from the well. The coachman drew the saddle bags, one at a time, to the well curb and lowered them to the ground. Then he helped his master out of the well. The bags, which had been light before, were now so heavy that the men had difficulty in carrying them, but finally succeeded in getting them into the room.

"In the morning the proprietor of the inn found a note from the stranger, with money to pay for their lodging. It said that they had decided to make an early start and break their fast at the next inn. When the hostler told his story no one would believe him. In vain he tried to convince them that a tunnel led from the well to the house. Nothing more was ever heard of the strange visitors. Yet this visit is the only explanation of the disappearance of the family plate and papers which were undoubtedly hidden there when the lord of the manor hurried on board the British ship which took him back to England."

Philipse Manor was confiscated in 1779, and sold by the Committee of Forfeiture in 1785. The house was bought by the village of Yonkers in 1868 and made the City Hall in 1872. In fitting it up as the official home of the city the fewest possible changes were made. Much of the old white panel work remains on the walls, and the decorated ceilings have been touched with nothing but paint. The upper floors of the north wing have been remodelled to make room for a council chamber, but the beams removed were used to make desks for the officials. The Mayor's chair was made from an old chest found in the house, and over it is a famous bust of George Washington. The room in which Washington is said to have courted Mary Philipse has been disturbed only slightly, although a great deal of important city business is transacted within the walls which were once given over to the light business of love. The great open fireplace, with its sky blue tiles, is still in excellent condition. The room in which Mary Philipse was married is occupied by the City Clerk, and a mirror for the use of his fair assistants helps to cover the old fireplace. The famous double Dutch door, which one of the first ladies of the manor had sent over from Holland, still swings in the south entrance. In the attic the plain wooden doors hang on hinges of the same material, and the bedrooms are as they were in days before the Revolution, except that electric lights hang where candlesticks used to be. By combining business with the pleasure of pride Yonkers is able to preserve this famous old landmark, and if the children will make their grandfathers tell what they know the legends which go with it may be kept alive.

PHILIPSE MANOR HOUSE.
Now the Yonkers City Hall.

HOW THE WOMAN DID IT.

HER WAY OF STOPPING A "GUYING" AND AVOIDING A QUARREL.

It was one of those little actions that only a woman can perform with grace, but it told more than the man could have conveyed in the storm of angry words that he was ready to vent. At Jamaica a young woman entered the Long Island Railroad train accompanied by a man. She could not have been more than nineteen years old, and he was probably six years her senior. It was late at night, and the car in which they sat together was nearly filled with people returning to the city. The train had hardly started before the man put his arm around the girl and drew her to him. He removed her hat and she allowed her brown head to settle on his shoulder. Just behind them sat a party of four young people, who were having a good time. It was not long before they began to make laughing remarks about lovers and to "guy" the pair without addressing either of them. The man's face grew red and he said something to the girl whose head was on his shoulder, who made as though to sit up. He restrained her until she said something to him, when he released her, got up and went to the end of the car, returning with a glass of water, which she drank. As he took the glass back again he paused for an instant beside the seats occupied by the jolly and "jollying" party as though he was about to speak to them. The little woman had turned her head, however, and her glance of appeal checked him. As he sat down again and drew her head back on his shoulder any observer could see that she was unwell. Whether or not, the happy party noticed this, they kept up their remarks.

Then the girl, without raising her head, removed the glove from her left hand, and, reaching around to the back of her head, gave her hair a pat and a push. One of the two women in the party noticed the hand, and, nudging her companion, said: "They are married. See the wedding ring."

The girl slipped her glove on again after she had accomplished her purpose and hid the wedding ring from sight. But it was enough. There were no more remarks, and when her husband assisted her from the seat on the arrival of the train at Flatbush-ave. the merry party stood respectfully aside while they passed out of the car.

A woman who sat across the aisle from the couple nudged her husband and said: "That was better than for him to quarrel with them, wasn't it?"

"THIRD RAIL EYE."

From The Western Electrician.

What is the matter with the steel used in the track and contact rails on the elevated road of Boston? There must be some fault with the metal if the continued reports of injury due to "third rail eye" are to be believed. The Massachusetts Board of Railroad Commissioners has investigated the new complaint, and use the term "third rail eye" to describe the injury to the eye sustained by many persons from minute steel particles ground off rails and wheels. The injury causes acute pain, and it is difficult of treatment. The board's expert finds that 90 per cent of the falling particles come from the wear of tracks, wheels and brake shoes, and that the remaining small percentage only can be attributed to the third rail and other causes. The falling of more or less of such particles from elevated railways has always been an accompaniment of their operation, in Boston, it seems. The fact is the more surprising, as the experience of Chicago with elevated electric railways proves conclusively that injury and annoyance from this cause can be obviated. This fact was previously pointed out in "The Western Electrician," when the opinion was expressed that the reports of eye injury in Boston from elevated roads must have been exaggerated. The fact that the railroad commissioners have taken official action on the subject seems to indicate, however, that there must be some substantial ground of complaint. It is likely that the steel of the rails is of incorrect composition; but even admitting this to be the case, it would seem that pans under the structure or some other simple protective device would meet the difficulty. In any event it is perfectly feasible to operate elevated electric roads without this trouble. There may be a "third rail eye," but it may be avoided; it is not a "black eye" to the system.

GAPS IN ENGLISH FILLED.

From The London Chronicle.

Some time ago we pointed out a few of the gaps in the English language. A correspondent comes forward to fill a few of them. He notes the awkwardness caused by the lack of a bisexual pronoun to cover "him" and "her" and the rest. Well, the word "Eurasian"—made up of Europe and Asia—gives the clue. Why not commingle "he" and "she" and make heesh? And "himmer" is the obvious resultant of "him" and "her," while "his" and "her" precipitate into "hizzer." What do you think of this sentence, which illustrates the new English? "A writer is annoyed when heesh finds hizzer work treated as public property rather than hizzers, and instead of being credited to himmer is pirated by papers by which heesh is not remunerated."

A SINISTER SIGN.

From The Philadelphia Record.

A physician had to wait the other day for two hours in an office building. As he sat in idleness a man with a fresh but unlighted cigar in his mouth came into the room and began to talk. He talked a long while, and then he went out again. He returned at the end of an hour, and the cigar, still unlighted, was still in his mouth. The physician said afterward to the man in whose office he was waiting: "Does your friend often go about with an unlighted cigar in his mouth, as he has been doing this afternoon?" The other answered: "Often? Oh, always. He is never without that ornament." "Well," said the physician thoughtfully, "it's a strange thing to say, but I wouldn't bet on your friend's sanity a year hence." "Why not?" asked the other. "Because I have seen so many paretics who had this habit of 'dry smoking,' as the thing is called, that I have come to regard the habit almost as a sign of incipient paresis. Lombroso regards it as such a sign, and so does the English alienist, Maudsley. Look out for your friend. Watch him very closely."

HIS PROGRESS.

From The Kansas City Journal.

"Spell 'chicken,'" said a Paola teacher to a boy in the primary class.

"I can't do it, ma'm. I ain't got that far along," said the boy, "but I can spell 'egg.'"

UNDAUNTED REPUBLICANS

ODDS AGAINST THEM IN THE XXVIIITH ASSEMBLY DISTRICT CANNOT DISCOURAGE PATRIOTIC REPUBLICAN CLUB.

The Patriotic Republican Club is situated in the banner Democratic Assembly District of New-York County, and in its campaign work has always had to battle against an overwhelming Democratic majority calculated to discourage a less enthusiastic organization. It was organized and incorporated in May, 1894, and occupies the three story brownstone house at No. 270 East Seventy-eighth-st. It has a membership of about two hundred active Republican workers, including laborers, mechanics, tradesmen, storekeepers and professional men who live in the district.

The club has taken an active and aggressive part in every campaign since its organization, and is putting its most strenuous efforts into the present campaign in support of the fusion ticket. Its members have been assiduously engaged in bringing out the Republican registration in the district, distributing campaign literature, holding mass meetings, and on Election Day the club will assign its members to the various election districts to bring out every anti-Tammany vote. The club has caused the Tammany organization in the district considerable trouble and annoyance by its active opposition to the corruption and blackmail system which goes hand in hand with Crokerism.

BENJAMIN OPPENHEIM.
President of the Patriotic Republican Club.

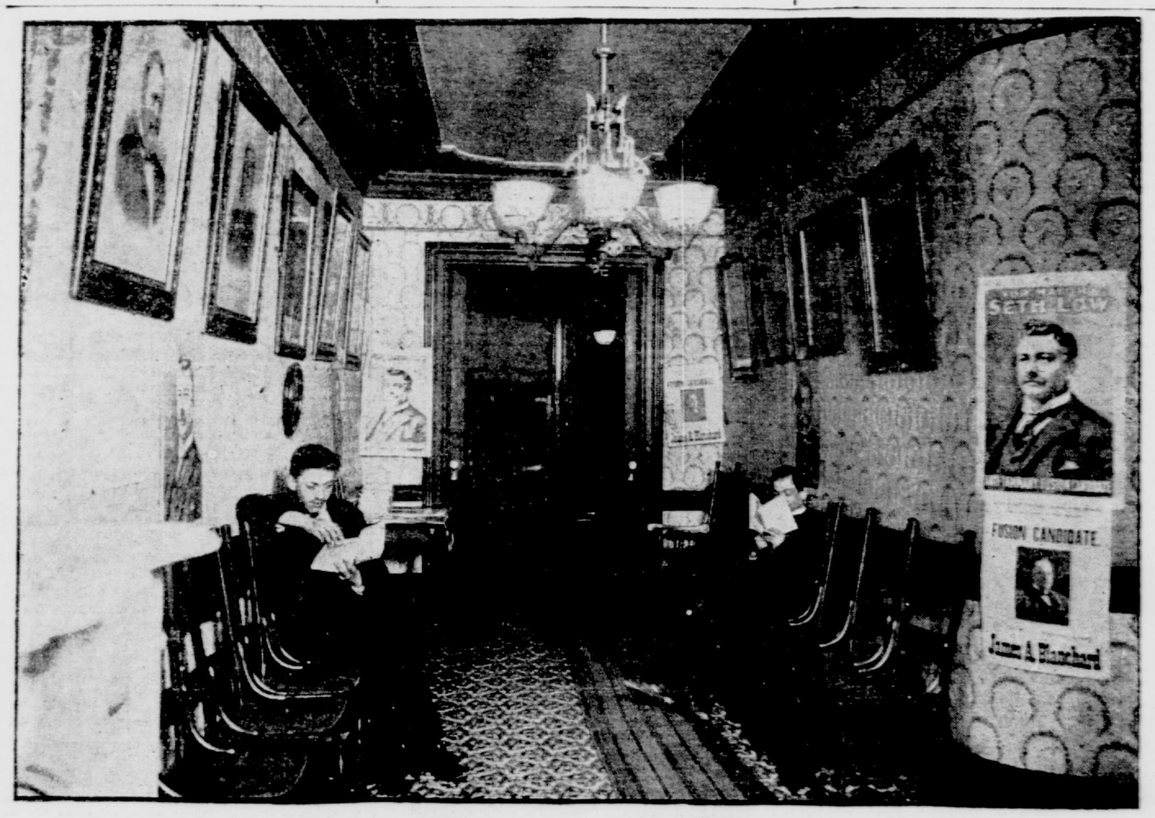
The fusion in the district is thorough and complete. Morris P. Davidson, the candidate for Assembly, was named by the Citizens Union and indorsed by the Republicans and the other anti-Tammany bodies. John Otto, who was nominated for Alderman, was named by the Greater New-York Democracy, and heartily seconded by all fusionists in the district. The Republicans were willing to step aside and permit the other anti-Tammany organizations to name the candidates because they believed that complete harmony would then be assured, and if an anti-Tammany victory could not be had the Tammany majority could at least be reduced to an appreciable extent. Senator Morris Featherson is the Democratic leader in the district, and he has at his disposal all the patronage of the district and what seems to be an unlimited supply of money for use in this campaign. The district is bounded by the East River, Eighty-fourth-st., Lexington-ave. and Seventy-sixth-st.

The officers of the Patriotic Republican Club are Benjamin Oppenheimer, president; Gaza Paskusz, first vice-president; Ira M. Caskel; second vice-president; Henry Harris, treasurer; Henry Metzler, financial secretary; Philip Spiro, recording and corresponding secretary, and James Gallagher, sergeant-at-arms. The board of directors consists of Nathan H. Kahn, chairman; Morris M. Kitzinger, "Jack" Oppenheimer, Morris Hirsch, Louis Golde, Max Hirshkind and Marcus Braverman. Mr. Oppenheimer, who is a member of the law firm of Solomon & Benjamin Oppenheimer, No. 330 Broadway, was elected president of the club seven years ago, and has been unanimously re-elected every year. He is one of the counsel to the Republican Campaign Committee, and has handled nearly all of the election cases of the district. He has been a delegate for a number of years to State, county and local conventions, a member of the county committee and was for two years president of the Republican organization of the district when it operated under the old Assembly District plan. Later he was for two years chairman of the Assembly District committee. At the St. Louis convention, which nominated President McKinley, when General Horace Porter and Cornelius N. Bliss made up a party to visit President McKinley at his home in Canton, Mr. Oppenheimer was a member of the party. Mr. Oppenheimer brought home a number of highly prized souvenirs from President and Mrs. McKinley. President McKinley gave to Mr. Oppenheimer a number of cards bearing his autograph.

Mr. Oppenheimer and the members of the Patriotic Republican Club take much pride in the fact that President Roosevelt, when Police Commissioner, visited the club on three different occasions to address mass meetings. At one of these meetings President Roosevelt spoke from a stand at an open air meeting in front of the clubhouse to a gathering of three thousand persons. The club has a dinner every year at which some prominent Republican is the guest of honor.

Mr. Oppenheimer, as president of the club, has rendered valuable work in the district for the Republican party. In the present campaign he is speaking for the fusion ticket. He is enthusiastic over the prospect of success for the ticket. To a Tribune reporter he said: "The citizens of New-York have had four years of Tammany rule. They have have had enough of it and want a change. I believe that a vast majority of our voters, who are in favor of the erection of more schoolhouses, clean streets, good pavements, a better Department of Buildings, a reformed Police Department and lower taxes, and who favor generally a good, honest, efficient and economical administration of all branches of our city government, will vote the anti-Tammany fusion ticket.

"In view of the issues that are at stake in this campaign, the dissension in Tammany Hall, the union of all anti-Tammany forces and the fact that our good citizens are awake to the realization that the future of our great city demands the overthrow of Tammany Hall, I believe that the forces which have united for the salvation of New-York will triumph on November 5."



THE PATRIOTIC REPUBLICAN CLUB.
No. 270 East Seventy-eighth-st.

THE MASTER OF THE MUSICK.

From The London Chronicle.

The court position of "Master of the Musick" to which Sir Walter Parratt was reappointed yesterday is much sought after by composers. One first hears of this quaint office in 1660, the first holder being Davis Mell, famous as a violinist and a clockmaker. John Banister, his successor, was dismissed because he dared to think that English violinists were superior to those who came from France. In 1672 Thomas Purcell, uncle of the great Henry Purcell, held the appointment, and he was succeeded ten years later by Dr. Nicholas Staggins, the first professor of music at Cambridge University. Sir Walter Parratt, who is the organist of St. George's Chapel, Windsor, and is an eminent chess player, was appointed "Master of the Musick" in 1892, on the death of Sir William Cusins. The band he conducts consists of thirty-four instrumentalists, one of whom, the harpist, is a woman. When performing before the court they wear a very picturesque costume of blue.

European Advertisements.

EUROPEANS AND TRAVELLERS will find the London office of The Tribune, 149 Fleet Street, a convenient place to leave their advertisements and subscriptions for The Tribune.

LONDON HOTELS.

THE CHARING CROSS BANK (Established 1870).
119-120 Bishopgate St Within (near Cornhill),
28, Bedford St., Charing Cross, London, England.
Assets: £112,675. Liabilities: £109,675. Reserve £103,103.
Loans of £50 to £5000 made on any class of security.
Two-and-a-half per cent interest allowed on current accounts.
Deposits of £10 and upward received as under:
5 per cent per annum subject to 3 months' notice of withdrawal.
6 per cent per annum subject to 6 months' notice of withdrawal.
7 per cent per annum subject to 12 months' notice of withdrawal.
Special terms for longer periods. Interest paid quarterly.
The Terminable Deposit Bonds pay nearly 9 per cent, and are safe investment. Write or call for prospectus. E. Williams & H. T. Tull, Joint Managers.

SAVOY HOTEL, LONDON
HOTEL DE LUXE OF THE WORLD
The rooms are bright, fresh and airy, and delightfully quiet. Bathroom to every Suite.
SAVOY RESTAURANT.
The most famous Restaurant in Europe. The Orchestra plays during Dinner and the Opera Supper.

CARLTON HOTEL, LONDON.
The perfection of Modern Hotels, with the finest location in London. The World wide reputation of Mr. C. Ritz, of the Hotel Ritz, Paris, who is Manager, and of M. Escoffier, who is acknowledged to be the most expert of European Chefs, and has charge of the Carlton Cuisine, assures perfection in each Department.

CLARIDGE'S HOTEL,
The Centre of Fashionable London
"The Last Word" of Modern Hotel Luxury. Charming suites with private entrance, bathroom, etc.! Over 300 rooms. Nearly 100 bathrooms.
A magnificent Royal Suite.

FRANCE AND BELGIUM.

Hotel Chatham, PARIS.

Hotel Continental, PARIS. Parisian Home of Distinguished Americans

GRAND HOTEL de l'ATHENÉE,
15 RUE SCRIBE,
OPPOSITE THE GRAND OPERA.
The Modern Hotel of Paris.
A. ARMBRUSTER, Manager.

Hotel de Lille et d'Albion, Paris,
223 Rue St. Honore, the finest part of Paris. Near Tuilleries Gardens, Place Vendome & New Opera. 1st class. Moderate terms. All home comforts. Free light and service. Large Hall. Ladies' drawing room. Restaurant. Dining room. Lunch & Table d'hote dinner at separate tables. Perfect sanitation. Electric light throughout. Lift. Baths. Telephone. Bedroom with steam heat if desired. HENRI BADIE, Proprietor.

BRUSSELS LE GRAND HOTEL
Grill Room. American Bar.

ITALY AND SOUTH OF FRANCE.

CAP MARTIN HOTEL MENTONE.
REOPENS ABOUT 15TH NOVEMBER.
Those who intend making a stay on the Riviera this winter will find every modern comfort at this Hotel. Patronized by the best families—situation is unrivalled, standing alone on the coast among Pine Woods in its own grounds and within easy access of Monte Carlo and the Italian Riviera. Address MANAGER CAP MARTIN HOTEL, Mentone.

Florence, Hotel de la Ville.
Electricity, Steamheat, Wintergarden.

HOTEL DE LA VILLE.
Milan. Railway Tickets. Luggage Registered. Lift. Electric Light.

"EDEN PALACE,"
STANDING IN BEAUTIFUL PRIVATE PARK. Genoa.

HOTEL ROYAL DANIELI
ALL MODERN COMFORTS. NEWLY REFITTED.
Venice.
Grand Canal. Splendid View. Electric Light. Two Lifts. Steam Heat. Railway Tickets.

GRAND HOTEL, Venice.
Has a Frontage of 300 Feet on the Grand Canal.
Renowned as being the Best Appointed in Italy.
A. PIANTI, Manager.

HOTELS IN GERMANY.

Frankfurter Hof,
Frankfurt A/ Main.

NEULLENS HOTEL,
Aix-La-Chapelle

CONTINENTAL HOTEL
MUNICH. ALL MODERN COMFORTS. FINEST SITUATION

Gd Hotel de Rome,
BERLIN.

AUSTRIA AND SWITZERLAND

HOTEL BRISTOL
Vienna The Finest Hotel in Austria.
Located on the Fashionable Karntherring, and the favorite resort of Americans. Perfect French Cuisine and choice wines.