## CENTRAL VERDICT SET ASIDE.

### Justice Gaynor Thinks Tunnel Damage Suit a Swindle.

Justice Gaynor, in the Supreme Court at White Plains, yesterday, set aside a verdict for $1,250 against the New-York Central Railroad Company, that amount of damages having been awarded by a jury to C. W. Downing, of the Borough of The Bronx, for injuries alleged to have been sustained in the Park-ave. tunnel accident in January last.

Downing, who is a stenographer, sued for $10,000 damages, declaring that he had been unable to do any work since the accident owing to his injuries. The testimony was ended on Thursday, and the jury was instructed to bring in a sealed verdict yesterday. This was done, and when the verdict was announced in court Charles C. Paulding, counsel for the New-York Central Railroad Company, at once moved that it be set aside.

To this Justice Gaynor promptly agreed, and incidentally threw a bombshell into the courtroom by announcing that in his opinion the case had been a swindle from beginning to end, and that the affair should be brought to the attention of the District Attorney.

At the trial it appeared that Downing boarded the train at Mount Vernon for Claremont. The train did not stop at that station, so Downing, if he was on the train, must have had to pay an additional fare from Claremont to New-York. When he was asked how much he had paid he said that he could not remember. He alleged that he had gone to Mount Vernon to consult Dr. Kelly about his sick child. He was asked where Dr. Kelly lived in Mount Vernon, and said he could not remember the doctor's address.

In summing up for the defence Mr. Paulding said it was hardly possible to believe that the plaintiff was on the train, as he alleged. It is said that many fictitious claims have been filed against the Central company in connection with the tunnel disaster.

## ATTILIO MOROSINI IN COURT.

### With Others He Explains Why He Failed to Clear Sidewalk of Snow.

One hundred and seventy-five summonses were issued for persons who were called on to appear before City Judge Bennett yesterday, in Mount Vernon, and explain why they had failed to have the snow and ice cleared from the sidewalks in front of their houses. Attilio Morosini, at whose house there was an alleged mysterious visit from a burglar recently, was among those summoned, as were also two clergymen and a number of prominent business men. The clergymen failed to appear, and fresh summonses will be issued for them. If they fail to answer these, it may be necessary to issue warrants. Various excuses were made by the delinquents, and all were dismissed with a warning and without the imposition of a fine.

## VERDICT AGAINST MRS. HAVEMEYER.

Hackensack, N. J., Dec. 12 (Special).—To Gottlieb Mahn, who for seven months was employed as night watchman on the Havemeyer estate, at Mahwah, was awarded a verdict of $417 against Mrs. Emilie Havemeyer, widow of Theodore H. Havemeyer, in his suit, tried to-day before Judge Dixon at Hackensack. None of the Havemeyers attended the trial, all sending in depositions. It seems that Harry O. Havemeyer, a son of the defendant, discharged Mahn, but his brother-in-law, Captain Meyer, who was manager of the estate, told Mahn to remain. When Captain Meyer died the night watchman resigned. Mrs. Havemeyer refused to pay him for the seven months' work, and the suit was brought.

## JERSEY CITY.

**What Mayor Fagan has to say about his city as an ideal town for a New-York business man to make his home in, in to-morrow's Tribune.**

## REAL ESTATE.

### To Improve West Forty-ninth-st. With Apartment Hotel.

Some properties of fair size and in locations where there is a good demand were reported sold yesterday. One of the principal reports was that a nine and one-half story apartment hotel will be built on the premises Nos. 70 and 72 West Forty-ninth-st. by the Collins Building and Construction Company. The size of the plot, which is between Fifth and Sixth aves., is 41x100.5 feet. It was owned by the States Mortgage and Realty Company, for which it was sold to the construction company by William E. Callender.

Lalor & Beringer, William J. Roome, Frederick Zittel and the McVickar Realty Trust Company figured in interesting deals.

### TRANSACTIONS IN REALTY.

Frederick Zittel has sold to a client for occupancy No. 25 West Sixty-eighth-st., a four story brownstone dwelling house, on a lot 19x100 feet.

The McVickar Realty Trust Company has sold for the heirs of Almira A. Howes to J. Walkenberg the premises Nos. 7 and 9 Avenue C, on lot 40x56 feet, on which there are now two old three story buildings. The purchaser intends to erect a seven story loft building to cover the entire plot.

Lalor & Beringer have sold for Messrs. Walseman & Foley Nos. 162 and 164 East Seventieth-st., between Lexington and Third aves., 39.6x100.5 feet, two five story apartment buildings. This, with the plot, 39.6 feet, adjoining on the west, similarly improved, makes a total of 79x100.5 feet, the whole of which has been recently sold by Lalor & Beringer to the Realty Finance Company.

William J. Roome has sold the southwest corner of Third-ave. and Fifty-sixth-st. The property is known as Nos. 926 and 928 Third-ave. and No. 164 East Fifty-sixth-st. The size of the plot is 50.5x55. There are two five-story brick stores and apartments fronting in Third-ave., and a four-story brick apartment in Fifty-sixth-st. He sold the property for Mrs. Susan Burkle, who acquired it in July, 1880, at a consideration of $82,500. This property was, for a number of years, occupied by Bloomingdale Bros., who moved to their present location after vacating it.

Thomas P. Fitzsimons has sold in conjunction with H. V. Mead & Co., for Andrew J. Kieman, the five-story two family flathouse, No. 331 West Forty-third-st., size 25x85x100.

A. L. Mordecai & Son have sold for the estate of Francis Crawford to James C. Picken four lots on the north side of One-hundred-and-eighteenth-st., 125 feet west of Lenox-ave. Mr. Picken will improve the property with five three story high stoop, brownstone twenty foot dwelling houses, with all modern improvements.

Josephine Schmid has sold a plot 73.10x100 feet at the southwest corner of One-hundred-and-eleventh-st. and Eighth-ave.

William A. Martin has resold No. 320 Lenox-ave., a four story and basement brown stone front dwelling house on a lot 16.6x75 feet. Mr. Martin bought the property on Tuesday at auction.

Stephen McCormick has sold for Michael McFarland to Mary Robinson, No. 117 East One-hundred-and-twenty-eighth-st., a three story house on a lot 16x99.11 feet.

Dr. Samuel Kohn, has sold No. 219 Second-ave., a four story flathouse, on lot 25.9x112.6 feet.

Mary Hitzel has sold to Polstein Brothers, No. 33 Charles-st., a three story dwelling house, on lot 20x105 feet.

The Empire City Realty Company has bought for Solomon Marx, No. 231 to 237 East Fifty-st. st., four five story tenement houses, on plot 100x100.5.

Lalor & Beringer have sold for Abraham Kornbluth No. 26 West Houston-st., a five story iron front mercantile building, on lot 25x105.

Duff & Brown have sold for Andrew Smith a lot 25x100 feet, on the east side of Tenth-ave., 49.11 feet south of Two-hundred-and-seventh-st.

The Patchen estate has sold to Jacob Weinstein No. 252 Division-st., a five story tenement house, on lot 27x84 feet.

P. J Heaney & Co. have sold for Fannie Eisen and John Kommermayer to M. J. Burke the dwelling house with two lots, on the east side of Lincoln-st., 150 feet north of Morris Park-ave.

E. Klein has sold for Aaron Isaacs, No. 328 Stanton-st., a three story brick building on a lot 19.11x70 feet, and for Herman Wilber, No. 128 Lewis-st., a five story brick building, on a lot 25x70 feet.

Douglas Robinson, Charles S. Brown & Co. have sold for Nelson D. Stillwell to a client for occupancy No. 124 East Sixtieth-st., a four story and basement house, on a lot 20x100.5 feet.

Jeremiah C. Lyons has sold for about $200,000 No. 24 East Eighty-first-st., a new five story American basement house, on a plot 32x102.2 feet, 63 feet west of Madison-ave.

Negotiations have been closed for the sale of No. 26 East Forty-second-st., a four story house, on a lot 24x78.9x irregular, by the Post estate to Drs. A. H. and D. H. Smith, who own adjoining property. Andrews, Bell & Co. were the brokers in the sale.

Charles Galewski has bought for a client from a Polish organization No. 82 Suffolk-st., a three story brick house, on a lot 23x100 feet.

F. N. Goddard is the buyer of No. 33 East Fiftieth-st.

## TITLE TO FIFTH-AVE. PARCEL PASSED.

Frederick Winant took title yesterday to a parcel 20.8x100 feet, on the west side of Fifth-ave., 79.9 feet north of Forty-sixth-st. The property carries a mortgage of $120,000.

## CHURCH BUYS PLOT FOR IMPROVEMENT.

St. Matthew's Roman Catholic Church has bought a plot 100x100.5 feet on the north side of Sixty-seventh-st., 125 feet east of West End-ave. A church and parochial house will be built on the premises. P. J. Heaney & Co. were the brokers.

## PLOT WITH AN INCH FRONTAGE.

The estate of William M. Ryan has sold to George W. Loft a triangular plot at the southeast corner of West Broadway and Barclay-st. The plot has a frontage of 106.7 feet in West Broadway, one inch in Barclay-st. and the other dimensions are 103.9 and 22.10 feet. Mr. Loft owns No. 54 Barclay-st. He intends to erect a building on the combined parcels for his own business.

The Ryan lot was used for about fifty years as a passageway from Barclay to Vesey st. for the Sixth-ave. cars. When College Place was widened and extended in 1832 half of the lot was taken by the city and the remaining half was bought by Mr. Ryan. It is said that the lot is one of the few parcels downtown that has not been built upon for more than a century.

## REAL ESTATE TRANSFERS.

96th-st, s s, 225 ft w of West End-ave, 125x100.8; Christoph G Metcalfe to George F Johnson; mortgage, $45,000 ..... $1

Riverside Drive, n e cor 115th-st 103.7x87x100.11x110.6; William Rankin and another to James J Hall ..... 1

175th-st, n s, 495 ft e of 6th-ave, 25x103.3; Charles C Gignoux and another, trustees, to William S Kane ..... 33,000

Same property; Lucia Coulson to same ..... 1

5th-av, w s, 79.9 ft n of 46th-st, 20.8x100; Mary F Boos to Frederick Winant; mortgage, $120,000 ..... 1

## NEW BUILDING PLANS.

Avenue D, No 66 to 70, for a six story brick tenement house, with stores, 57x59; J Margovitz, owner; Horenburger & Straub, architects ..... 40,000

## Real Estate.


**The Public's Company**

**BECAUSE**

TWELFTH—It is the oldest and most experienced company in the City. It has the best plant, the most thoroughly trained law department, and the best method of deciding doubtful questions.

Its losses are paid promptly and charged to expenses.

*When you buy real estate, or borrow or loan upon it, come to this company. Fees moderate and uniform.*

**TITLE GUARANTEE AND TRUST COMPANY.**

CAPITAL AND SURPLUS, $6,000,000

146 Broadway, New York.
175 Remsen Street, Brooklyn.

**Appraisements of Real Estate**

furnished promptly to investors at reasonable charges.

CAPITAL and SURPLUS $8,000,000

**The Lawyers' Title Insurance Company of New York**

37 Liberty St., Manhattan.
38 Court St., Brooklyn.


## City Property For Sale.


INVESTMENT PROPERTIES
NETTING 5 AND 6 PER CENT.
**RULAND & WHITING CO.,**
5 BEEKMAN ST.

**A Park Ave. Corner.** An excellent investment property and certain to rapidly increase in value. Particulars.
DUFF & CONGER Madison Ave., corner 86th St.


## Furnished Apartments To Let.


**SEVILLIA** Apartment Hotel, 117 West 58th St. ABSOLUTELY FIREPROOF.
One sunny apartment of two large rooms and bath, $1,000 a year, unfurnished; or $100 a month furnished. Another of four rooms and bath, $800 a year, unfurnished; or $100 a month furnished. Restaurant. First class references required.


## Religious Notices.

ALL SOULS' CHURCH, Madison-ave. and 66th-st.—Rev. S. D. M'CONNELL, D. D., Rector, will preach at 11 a. m. Evening prayer at 4:30 o'clock, with address by the Rector.

ALL SOULS' CHURCH (UNITARIAN),
4th-ave. and 20th-st.
Rev. THOMAS R. SLICER, Pastor, will preach.
Services, 11 a. m. All cordially invited.
Sunday school at Parish House, 10 o'clock.
Mr. Slicer's Study Class after morning service.

AT LENOX AVENUE UNITARIAN CHURCH, corner 121st-st.—Rev. MERLE ST. C. WRIGHT, Pastor, will preach at 11; subject, "Bishop Spalding the Catholic." Sunday school, 9:45 a. m.

AT SOUTH CHURCH, Madison-ave. and 38th-st., Rev. RODERICK TERRY, D. D., Pastor.—Service, 11 a. m. The Pastor will preach. At 4 p. m. cantata, "A Hymn of Praise," by Mendelssohn.

AT THE CHURCH OF THE DIVINE PATERNITY, Central Park West and 76th-st.—Services, 11 a.m. and 8 p. m. The Rev. FRANK O. HALL, D. D., Pastor, will preach. Morning subject, "The Unprodigal Son." Evening subject, "Mistakes." Organ voluntary at 7:45.

BRICK CHURCH.
5TH AVENUE AND 37TH STREET.
MINISTERS.
WILLIAM R. RICHARDS, D. D.,
REV. SHEPHERD KNAPP.
SERVICES SUNDAY, DECEMBER 14.
DR. RICHARDS
WILL PREACH AT 11 A. M. AND 4:30 P. M.
SUNDAY SCHOOL, 9:45 A. M.
YOUNG MEN'S BIBLE CLASS, 10 A. M.
YOUNG WOMEN'S BIBLE CLASS, 10 A. M.
WEEKLY EVENING SERVICE WEDNESDAY AT 8 O'CLOCK.

BROADWAY TABERNACLE,
Mendelssohn Hall, 119 West 40th-st.,
Rev. C. E. JEFFERSON, D. D., Pastor.
11 a. m., public worship. Preaching by the Pastor.
8 p. m., public worship.
Preaching by Pastor's Assistant.
5 p. m., Bible class, conducted by
Dr. WILLIAM H. THOMSON.
Prayer meeting Wednesday evening, at 8 o'clock.

CALVARY CHURCH, 4th-ave. and 21st-st.
The Rev. J. LEWIS PARKS, S. T. D., Rector.
11 a. m.—Morning Prayer and Celebration.
8 p. m.—Evening. First production of Spohr's cantata, "The Christian's Prayer."

CALVARY BAPTIST CHURCH, West 57th-st.—Dr. MACARTHUR preaches, 11. Rev. Dr. CRAFTS, 8. Subject, "Living and Dying Nations." Public invited.

CENTRAL PRESBYTERIAN CHURCH, 57th-st., between Broadway and 7th-ave., Rev. WILTON MERLE SMITH, D. D., Pastor; Rev. WENDELL PRIME KEELER, Assistant.—Dr. SMITH will preach at 11 a. m. and 8 p. m. Evening subject, "The Least in the Household." Second in a course on "Humble Lives That Count." Sunday school at 3 p. m. Christian Endeavor Monday evening at 8. Devotional meeting Wednesday evening at 8. All welcome.

CHRIST CHURCH, Broadway and 71st-st.,
Rev. GEORGE ALEXANDER STRONG, Rector.
8 a. m., Holy Communion; 11 a. m., morning prayer; preacher, the Rector; 8 p. m., evening prayer; preacher, Rev. J. L. LASHER.

CHRISTIAN SCIENCE COMMUNION SERVICE, Sunday, 11 a. m., 8 p. m. Fifth Church of Christ Scientist, 624 Madison-ave., corner 59th-st. Welcome. Reading room open daily.

CHURCH OF THE ASCENSION, 5th-ave. and 10th-st., Rev. PERCY S. GRANT, Rector.
Morning service and sermon, 11 a. m.
Musical service, 4 p. m. Offertory, "Lovely Appear," by Gounod.
The Rev. WALTER E. CLIFTON SMITH will preach at the morning and afternoon service.
Evening service, 8 p. m. Address by the Rector: "Is Religion a Matter of Opinion?"

CHURCH OF THE HEAVENLY REST.
Fifth Avenue, above 45th Street.
Rev. D. PARKER MORGAN, D. D., Rector.
8 a. m.—Holy Communion.
11 a. m.—Litany, Holy Communion, Sermon by Rector.
4 p. m.—Evening Prayer, Preacher, Rev. JOHN WILLIAMS.

CHURCH OF THE HOLY COMMUNION.
20th-st. and 6th-ave.,
Rev. HENRY MOTTET, D. D., Rector.
7:30 a. m.—Holy Communion.
9:30 a. m.—Children's service.
11:00 a. m.—Choral service and sermon.
Noon—Holy Communion.
4:00 p. m.—Service and sermon.
8:00 p. m.—Evening service and sermon.
The Right Rev. SYDNEY C. PARTRIDGE, D. D., Bishop of Kyoto, Japan, will preach at 11 a. m.

CHURCH OF THE INCARNATION,
Madison-ave. and 35th-st.,
Rev. WILLIAM M. GROSVENOR, D. D., Rector.
8 a. m., Holy Communion.
11 a. m., morning service and sermon.
4 p. m., evening prayer and sermon.

CHURCH OF THE MESSIAH (UNITARIAN), 34th-st., corner Park-ave.—Services, 11 a. m. Dr. SAVAGE will preach. First in series on "The Religion of Jesus." Subject, "His Proclamation of the Coming Kingdom of God." Sunday school, 9 o'clock, in the chapel; entrance, Park-ave. All cordially invited.

CHURCH OF THE PURITANS, 130th-st., near 5th-ave., Rev. CHARLES J. YOUNG, D. D., Pastor.—Services, 11 a. m. and 8 p. m. Cordial welcome.

## Religious Notices.

CHURCH OF THE TRANSFIGURATION, 5 East 29th-st.—Communion, 7, 8, 9. Choral Eucharist and Sermon at 10:30. Choral Evensong, two Anthems, at 4 o'clock.

CHURCH OF ZION AND ST. TIMOTHY.
334 West 57th-st.
Rector, Rev. HENRY LUBECK, D. C. L.
Holy Communion ..... 8 a. m.
Morning prayer; preacher, the Rector ..... 11 o'clock
Evening prayer ..... 4:15 o'clock
Choral Litany: preacher, Rev. Dr. RUSHTON ..... 8 p. m.

"CITY OF THE GREAT KING.—To be the Greatest City in the World. Room for SEVEN MILLION PEOPLE. From Atlantic Ocean Coast to Lakewood Pines. Address, Belmar, N. J. Bishop L. B. HELLER, President.

"Ye are come unto Mount Sion, and unto the City of the Living God, to Heavenly Jerusalem, to an innumerable company of Angels, to Jesus; the Blood, General Assembly and Church and to God the Judge of all."

MORE THAN CONQUERORS
through Him that loved us, the Lord Jesus Christ, the only potentate and only Saviour of Lost World.
Alliance with Lord Jesus Christ to Save the World!

COLLEGIATE CHURCH.
2d-ave. and 7th-st.
Rev. JOHN G. FAGG, D. D., Minister,
will preach at 11 a. m. and 8 p. m.

COLLEGIATE (MARBLE) CHURCH.
5th-ave. and 29th-st.
Rev. DAVID JAS. BURRELL, D. D., Minister,
will preach at 11 a. m. and 8 p. m.
Morning—"Epaphras the Prisoner."
Evening—"How David Slept."

COLLEGIATE CHURCH.
5th-ave. and 48th-st.
Rev. DONALD SAGE MACKAY, D. D., Minister,
will preach at 11 a. m. and 8 p. m.
Morning—"The City Need of a Man."
Evening—"Gehazi; the Story of a Lie."

COLLEGIATE CHURCH,
West End-ave. and 77th-st.
Rev. HENRY EVERTSON COBB, D. D., Minister,
will preach at 11 a. m.
Subject, "Other World-liness."
Rev. HERMAN C. WEBER, 8 p. m.

COLLEGIATE REFORMED CHURCH, Harlem, Rev. J. ELMENDORF, D. D., Senior Pastor.—FIRST CHURCH, 121st-st., near 3d-ave.—Pastor, Rev. EDWARD S. RALSTON. Services at 11 a. m. Preaching by Rev. J. ELMENDORF, D. D. At 8 p. m., preaching by the Pastor.

SECOND CHURCH, Lenox-ave. and 123d-st.—Pastor, Rev. EDGAR TILTON, Jr., D. D. Services at 11 a. m. and 8 p. m. Preaching by the Pastor.

EVANGELIST E. E. FRANK.
Carnegie Lyceum, 57th-st. and 7th-ave.
Sunday night subject continued.
"MEN WHO THINK THEY KNOW IT ALL."
And a few Things They Do Not Know.
Questions answered. Good music. All seats free.

FIFTH AVENUE BAPTIST CHURCH,
6 West 46th-st.,
Rev. R. P. JOHNSTON, D. D., Pastor.
Worship at 11 a. m. and 8 p. m.
Preaching by the Pastor. Bible school, 9:45 a. m.
YOUNG LADIES' AND YOUNG MEN'S CLASSES.

FIRST BAPTIST CHURCH, Broadway and 79th-st., Rev. I. M. HALDEMAN, Pastor.—Services 11 a. m. and 8 p. m. Morning subject, "What Ought to Be the Attitude of the Church Toward Children on Sunday?" Evening subject, "Will the Jews Go Back to Their Own Land?" Second in series on "The Jew in History and Prophecy." Hebrews specially welcome.

FIRST CHURCH OF CHRIST (SCIENTIST), 137-143 West 48th-st., between 6th and 7th aves.—Christian Science services Sundays at 10:45 a. m. and 8 p. m. Wednesday evenings at 8 o'clock. Reading rooms open daily from 9 a. m. to 5 p. m.

FOURTH AVENUE PRESBYTERIAN CHURCH, corner 22d-st.—Rev. WALTER DUNCAN BUCHANAN, D. D., Pastor, preaches at 11 a. m. and 8 p. m. Communion in the morning.

FOURTH PRESBYTERIAN CHURCH,
West End-ave. and 91st-st.
REV. J. WILBUR CHAPMAN, D. D.
The preacher to-morrow, 11 and 8, will be
REV. CHARLES DICKEY, D. D.

HENRY FRANK.
Carnegie Lyceum, 57th-st., 7th-ave., Sunday, 11:15. Divorce; "Curse or Cure?" Prologue: "Our Aristocratic Criminals."

MADISON AVENUE BAPTIST CHURCH, corner 31st-st.
REV. GEORGE C. LORIMER, D. D.,
will preach at 11 a. m. and 7:45 p. m.
Morning topic, "Religious Capacity and Religious Character"; evening, the Third Commandment, subject, "The Advance of Profanity and the Decline of Worship." Sunday school and Bible class at 9:30 a. m. All Welcome.

MADISON AVENUE METHODIST EPISCOPAL CHURCH, corner 60th-st.,
Rev. WALLACE MACMULLEN, D. D., Pastor,
11 a. m., preaching by the Pastor; subject, "THE POWER OF PEACE." 4 p. m., preaching by the Pastor; subject, "WHAT IS A CHRISTIAN?" being the continuation of a series on this topic. Sunday school at 9:30 a. m. Midweek social devotional service Wednesday at 8 p. m.

MADISON AVENUE PRESBYTERIAN CHURCH, corner 73d-st., Rev. HOWARD AGNEW JOHNSTON, D. D., Pastor.—11 a. m., "The Imitation of Christ"; 8 p. m., installation service for Rev. W. H. PHELEY, assistant Minister.

MADISON AVENUE REFORMED CHURCH, corner 57th-st., Rev. ABBOTT E. KITTREDGE, Pastor.—The Communion service will be observed at 11 a. m., and new members received. All who love our Lord are cordially invited. Dr. KITTREDGE will preach at 8 p. m. on "Job; His Two Photographs; Painted by Himself."

MADISON SQUARE PRESBYTERIAN CHURCH, Madison-ave., corner of Twenty-fourth-st. Sabbath services at 11 a. m. and 8 p. m.
The Pastor, Rev. C. H. PARKHURST, D. D., will preach. Bible School in chapel, 9:45; classes for adults, 10 a. m.

MANHATTAN CONGREGATIONAL CHURCH, Broadway and 76th-st., Rev. H. A. STIMSON, D. D., Pastor.—Sunday school, 9:45 a. m.; morning service, 11 a. m.; evening service, 8 o'clock.

MEMORIAL, Washington Square.—EDWARD JUDSON, 10:45 and 7:30; Mariners' Temple, Chatham Square, Mr. SEARS, 10:45; Mr. MAC MURRAY, 7:30.

NEW-YORK PRESBYTERIAN CHURCH, 7th-ave. and 128th-st., Rev. DUNCAN J. M'MILLAN, D. D., Pastor.—Services, 11 and 7:45. Prayer meeting Wednesday evening.

OLD FIRST PRESBYTERIAN CHURCH,
5th-ave. and 12th-st.
HOWARD DUFFIELD, D. D., Pastor, will preach.
11 a. m., "The Lord's Supper."
4:30 p. m., choral service, "The Song of the Cradle-night."

RUTGERS PRESBYTERIAN CHURCH,
Broadway and 73d-st.,
Rev. ROBERT MACKENZIE, D. D., Pastor.
Preaching at 11 a. m. by the Pastor.
Subject: "The Hem of His Garment."
Communion service at 4 o'clock.
Weekly service Wednesday evening at 8 o'clock.

SECOND CHURCH OF CHRIST, SCIENTIST,
Central Park West and 68th-st.
Sunday services, 11 a. m. and 8 p. m.
Subject: "Sacrament."
Sunday school, 12 m. Wednesday evening meeting, 8 o'clock. Reading room, 10 West 68th-st., open daily, 9 a. m. to 5 p. m. and Sunday afternoon.

7TH-AVE. METROPOLITAN TEMPLE, 14TH-ST.
Rev. ROBERT BAGNELL, Pastor.
10:45, Rev. DE WITT B. THOMPSON; 7:45, the Pastor. Monday, Forward Movement, Tuesday, illustrated lecture, "Norway"; Wednesday, prayer meeting; Thursday, illustrated Bible address; Friday, question box. All seats free.
POPULAR CONCERT TO-NIGHT.

SOCIETY FOR ETHICAL CULTURE, Carnegie Hall, 7th-ave. and 57th-st.—Sunday morning, December 14, at 11:15 o'clock, lecture by Dr. ADLER; subject, "Religious Forms and Ceremonies and Their Counterpart in the Ethical Societies." All interested are invited.

STEPHEN MERRITT'S
Only Building, 8th-ave. and 19th-st.
Gospel meetings every night. Come.

ST. BARTHOLOMEW'S CHURCH, Madison-ave. and 44th-st., the Rev. DAVID H GREER, D. D., Rector.—Celebration of the Holy Communion at 8 o'clock. Regular morning service at 11 o'clock. Afternoon service at 4 o'clock. Dr. GREER will preach in the morning.

ST. JAMES CHURCH, Madison-ave. and 71st-st.,
Rev. E. WALPOLE WARREN, D. D., Rector.
9 a. m.—Holy Communion.
11 a. m.—Matins and sermon (Rector).
8 p. m.—Evensong and sermon (Junior Curate).

ST. JAMES'S METHODIST EPISCOPAL CHURCH,
Madison-ave. and 126th-st.,
ALLAN MACROSSIE, Pastor.
Morning worship, 11. Sermon by
J. REID, D. D.
Evening worship, 7:45. Sermon by
the Pastor.

ST. MATTHEW'S CHURCH, 84th-st., near Central Park West, Rev. ARTHUR H. JUDGE, rector. Services, 7:30, 11 and 8.

ST. STEPHEN'S CHURCH, 122-128 West 69th-st., Rev. NATHAN A. SEAGLE, rector. Services 8 and 11 a. m. and 4 p. m.

UNIVERSITY PLACE PRESBYTERIAN CHURCH, corner of 10th-st.—Public worship to-morrow at 11 a. m. and 8 p. m. The Pastor, Rev. GEORGE ALEXANDER, D. D., will preach. Sunday school and Bible classes at 9:45 a. m. Wednesday evening service at 8 o'clock.

WEST END PRESBYTERIAN CHURCH, Amsterdam-ave. and 105th-st.—The Rev. JOHN BALCOM SHAW, D. D., Pastor, preaches at 11 a. m. and 8 p. m. Vesper service at 4:30 p. m.

WEST PRESBYTERIAN CHURCH, 42d-st., between 5th and 6th aves.—Rev. ANTHONY H. EVANS, D. D., Pastor, preaches at 11 a. m. and 8 p. m.

FIFTH AVENUE PRESBYTERIAN CHURCH,
57TH-AVE. AND 55TH-ST.
**Rev. J. Ross Stevenson, D.D.,**
Pastor.
On Sunday, Dec. 14th, services at 11 a. m. and 4 p. m.
Morning topic: "Devotion to the Church."
In the afternoon the Sacrament of the Lord's Supper will be administered.
The Home Sunday school meets at 9:45 a. m.
**Rev. Wilbert W. White, D.D.,**
at 7:30 p. m. will deliver his seventh lecture on
"The Best Ten Chapters in the Bible."
Wednesday evening service at 8:15.

**Dr. Louis Albert Banks,**
Pastor of Grace Methodist Episcopal Church, West 104th-st., between Columbus and Amsterdam aves. Services at 11 and 8. Dr. GEORGE P. ECKMAN will preach in the morning. Dr. BANKS will preach in the evening. Prelude: "What Recruits the Present Army of Suicides?"

ST. ANDREW'S
**Methodist Episcopal Church,**
76th-st., west of Columbus-ave.,
Rev. JAMES OLIVER WILSON, D. D., Pastor.
11 a. m. Dr. LOUIS ALBERT BANKS will preach.
8 p. m. Rev. GEORGE M. FOWLES.

**St. Paul's Meth. Episcopal Church,**
West End-ave. and 86th-st.
Rev. GEORGE P. ECKMAN, D. D., Pastor.
11 a. m.—Preaching by Rev. C. W. MILLARD, D. D.
8 p. m.—Sermon by Pastor; subject, "HABIT."
Prayer service Wednesday evening, 8 o'clock.

**Hugh O. Pentecost,**
64 Madison-ave., near 27th-st.
Sunday at 11 a. m., "The Civilizing Power of Sympathy."


**AMER. ROOFING & PAINTING CO.**

ASBESTOS PIPE & BOILER COVERING, roof repairing and metal painters; warehouses; painted and display advertising. All work guaranteed. Telephone 3944B John. 79 Maiden Lane. G. W. BROWNE, Supt.

**AUCTION SALES.**

S. WANG, Auctioneer, sells this day, at 9:30 a. m., at 25 1st-ave., 13 machines and a lot of merchandise, by order of B. H. Lord, Atty.

**BILLIARD AND POOL TABLES**

MANUFACTURERS of billiard and pool tables; high grade bowling alley builders; lowest prices. MARX BROS., 24 Union Sq.

**BOARD AND ROOMS.**

1—15 GRAMERCY PARK, Governor Tilden House.—Rooms en suite and single; superior table; references.

ST. ALBANS, 7 EAST 31ST-ST. Rooms, single, en suite, with private baths; doctor's office; dining room parlor floor; electric light, excellent table board.

1—15 GRAMERCY PARK.—Governor Tilden houses; rooms en suite and single; superior table; references.

COMFORTABLE home for elderly people and others; terms very moderate. 148 St. Ann's-ave. Pamphlets sent.

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J. & J. W. WILLIAMS
53 W. 54TH ST. Tel. 366 Columbus.
CARPET CLEANING. Established 1873.

CAREFUL CARPET CLEANING CO.—Cleans by compressed air, steam, hand or on floor. 1,558 Broadway, 421 East 48th-st. COE & BRANDT. Tel. 132 38th.

**CLOTHING ON CREDIT.**

GENTS' CLOTHING, Ladies' Suits and Cloaks, Furs, Jewelry and Pianos on instalments; terms confidential. Address PRIVATE, Tribune Office.

**DRESSMAKING.**

A.—A.—A.—Seal garments and other fine furs repaired, redyed and remodelled into latest styles at exceptionally low prices. Ladies waited on at their residences. Mrs. E. J. BARKER, 116 West 39th-st., late with C. G. Gunther's Sons, 5th-ave.

EMBROIDERING LACE, mending fine lingerie, marking of trousseaux, layettes; curtains mended and cleaned equal to new; satisfaction guaranteed; prices reasonable; established eight years. FELICE CONSTANT CO., 945 6th-ave., near 54th-st.

DRESSMAKER.—$2 a day; stylish fitter; economical cutter; references. Miss CARR, 220 West 69th-st.

DRESSMAKER.—First class; go out by the day; best city references. 314 East 63d-st., Dwyer's bell.

SEALSKIN GARMENTS remodelled, redyed, made over into fashionable capes, collarettes and jackets; sleeves altered; collars reshaped; home only. GREIG, 132 West 22d-st.

CLOAK AND DRESS MAKER.—All kinds of garments altered into latest styles; finest work; estimates given; home preferred. GREIG, 132 West 22d-st.

ADVERTISEMENTS and subscriptions for The Tribune received at their Uptown Office, No. 1,364 Broadway, between 36th and 37th sts., until 9 o'clock p. m. Advertisements received at the following branch offices at regular office rates until 8 o'clock p. m., viz.: 254 8th-ave., s. e. cor. 23d-st.; 153 6th-ave., cor. 12th-st.; 92 East 14th-st.; 257 West 42d-st., between 7th and 8th aves.; 263 West 125th-st.; 1,338 3d-ave., between 76th and 77th sts.; 1,026 3d-ave., near 61st-st.; 1,708 1st-ave., near 89th-st.; 157 East 125th-st.; 756 Tremont-ave.; 650 3d-ave., near 41st-st.; 554 3d-ave.; 210 Bleecker-st.; 325 Bleecker-st. Brooklyn, N. Y.—216 Court-st.; 215 Smith-st.; 1,004 Gates-ave. Newark, N. J.—794 Broad-st. Also at all A. D. T. offices.

**EMPLOYMENT AGENCIES.**

ST. BARTHOLOMEW'S
EMPLOYMENT BUREAU,
211 East 42d-st. First class domestics are supplied; also managing housekeepers, matrons, governesses, tutors, etc.

AFRO-AMERICAN INSTITUTE, 324 West 59th-st., supplies only reliable help; white and colored, male or female for all domestic positions.

**FOR SALE.**

THE DUPLEX FILTER.—Cleans itself every time it is used. Is always sweet and pure. No corroding, as interior is silver-plated. Sold and connected and guaranteed for one year $15.00; rented and connected and guaranteed for one year $6.00; connected for 5 days' trial FREE. Capacity 90 gallons of pure filtered water per hour. DUPLEX FILTER CO., 156 Fifth Ave.

GENUINE old Italian violin for sale. 201 East 115th-st., first floor.

TYPEWRITERS.—Cheapest place in the world; cash or installments; all makes; your rental money will purchase typewriter here; free instructions. 361 Fulton-st., Brooklyn.

**FURNISHED ROOMS.**

AN ELEGANT parlor floor; also large and small rooms; heated. 68 Washington Place.

368 WEST 46TH-ST.—Nicely furnished back parlor; also second floor room; southern exposure; good closets; hot and cold water, bath connecting; good neighborhood; American family.

LARGE parlor and alcove; steam heat, hot water supply and all conveniences. Colligan's bell, 319 West 116th-st.

BACHELOR apartment in physician's house. Call after 11 a. m., 110 West 49th-st.

LADY offers furnished room; all privileges of apartment; terms moderate. Apartment 1, The Harold, 118th-st. and Manhattan-ave.

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**LOST.**

BANKBOOK No. 290,798 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 OR STOLEN.—Passbook No. 31,339 of the Excelsior Savings Bank, 79 West 23d-st., New-York. All persons are cautioned against purchasing or negotiating the same; and any person having a claim to said passbook is hereby called upon to present the same to the bank on or before 23d day of December, 1902, or submit to having the passbook declared cancelled and extinguished and a new book issued in lieu thereof.

LOST OR STOLEN.—Bankbook No. 217,136 of the German Savings Bank in the City of New-York, corner 4th-ave. and 14th-st., issued to Maria Schüssler. All persons are cautioned against negotiating the same. If not returned to the bank on December 26, 1902, a duplicate will be issued.

LOST OR STOLEN.—Bankbook No. 142,370 of the German Savings Bank in the City of New-York, corner 4th-ave. and 14th-st., issued to Mary Schüssler, in trust for Robert. All persons are cautioned against negotiating the same. If not returned to the bank on December 26, 1902, a duplicate will be issued.

LOST OR STOLEN.—Bankbook No. 151,202 of the German Savings Bank in the City of New-York, corner 4th-ave. and 14th-st., issued to Maria Schüssler, in trust for Rosa. All persons are cautioned against negotiating the same. If not returned to the bank on December 26, 1902, a duplicate will be issued.

LOST.—Bankbook No. 649,861, Bank for Savings, 280 4th-ave., New-York. Payment stopped. Please return book to bank.

LOST.—Bankbook No. 808,304, Bank for Savings, 280 4th-ave., New-York. Payment stopped. Please return book to b