

THE AUDIT COMPANY OF NEW YORK.

DIRECTORS:
JAMES STILLMAN, President National City Bank, New York.
WILLIAM A. NASH, President Corn Exchange Bank, N. Y.
JOSEPH S. ABERNETHY, President First National City Bank, New York.
GEORGE G. HAVEN, President Banker, New York.
GEORGE W. YOUNG, President U. S. Mortgage & Trust Co., New York.
THOMAS L. GREENE, Vice President and General Manager.

EXAMINATIONS. Investigations for Financing and Underwriting and for Reorganization Committees.

Philadelphia. 15th and Market Streets.

Trust Companies.

ATLANTIC TRUST COMPANY
 ATLANTIC BUILDING, NEW YORK.
 (Established 1857.)
L. V. F. RANDOLPH, President.
BENJ. STRONG, 1st Vice-President.
JOHN L. RIKER, 2d Vice-President.
W. M. CARPENTER, 3d Vice-President.
CHARLES BAKER, Jr., Auditor.
 DEPOSITORY; TRUSTEE; EXECUTOR; GUARDIAN; REGISTRAR; AGENT.
 INTEREST ALLOWED ON DEPOSITS.
 Capital, \$1,500,000. Surplus, \$1,000,000.

SURROGATE'S NOTICES

IN PURSUANCE OF AN ORDER OF HON. FRANK T. FITZGERALD, a Surrogate of the County of New York.

Notice is hereby given to all persons having claims against the estate of **FRANK T. FITZGERALD**, deceased, to present the same with vouchers therefor to the undersigned at his office, at No. 32 Nassau street, Borough of Manhattan, City of New York, on or before the 15th day of December, 1902.

Dated New York, the 15th day of October, 1902.

UNION TRUST COMPANY OF NEW YORK, Executor.

EMILY M. L. SPENCER, ADRIANE E. SPENCER, Executrices.

PECKHAM MILLER & KING, Attorneys for Union Trust Company of New York, 80 Broadway, Borough of Manhattan, City of New York.

AUCTION SALES.

FRANK WALKER, Auctioneer, will sell at public auction, at 1509 Broadway, Borough of Manhattan, City of New York, on Monday, December 15, 1902, at 10 o'clock p. m., Block C, piano 5102, Wellington piano 6202, Wellington piano 6203, and other pianos and furniture.

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

BOARD AND ROOMS.

A—A—ATTENTION! Attractive front suites with private bath; with or without board; single rooms; double rooms; excellent table d'hôte; highest references given. Information from S. C. LELAND & CO., 2 West 39d-st.

ST. ALBANS, 7 EAST 31ST-ST. Bath; doctor's office; dining room parlor; electric light; excellent table board.

70TH-ST., 30 WEST—Exceptional opportunity for a young man to acquire a small private business; excellent table board; highest references given. Information from S. C. LELAND & CO., 2 West 39d-st.

SUNNY warm room for one or two; hand-somely furnished southern exposure; electric light; central heating; modern; central. 414 West 118th-st.

JEWELRY ON CREDIT.

WATCHES, diamonds, jewelry on easy weekly payments. **MANHATTAN CO.** 114 3d-ave. Tel. 2000. Hours: 10 a. m. to 6 p. m.

LAWYERS.

SMITH & ENGEL, reliable lawyers, 209 Broadway, New York; accidents, domestic difficulties quickly adjusted; consultation free.

MACHINERY.

AT REDUCED PRICES—500 second hand wood and iron working machines, fully guaranteed. **WHEELER & WHEELER, 100 Broadway, New York; accidents, domestic difficulties quickly adjusted; consultation free.**

NEW YEAR CARDS.

Calendars for novenas and advertising purposes. **Brooklyn, 409 Fulton-st., Brooklyn, diamonds, jewelry, etc., Nos. 25, 27, 29, 31, 33, 35, 37, 39, 41, 43, 45, 47, 49, 51, 53, 55, 57, 59, 61, 63, 65, 67, 69, 71, 73, 75, 77, 79, 81, 83, 85, 87, 89, 91, 93, 95, 97, 99, 101, 103, 105, 107, 109, 111, 113, 115, 117, 119, 121, 123, 125, 127, 129, 131, 133, 135, 137, 139, 141, 143, 145, 147, 149, 151, 153, 155, 157, 159, 161, 163, 165, 167, 169, 171, 173, 175, 177, 179, 181, 183, 185, 187, 189, 191, 193, 195, 197, 199, 201, 203, 205, 207, 209, 211, 213, 215, 217, 219, 221, 223, 225, 227, 229, 231, 233, 235, 237, 239, 241, 243, 245, 247, 249, 251, 253, 255, 257, 259, 261, 263, 265, 267, 269, 271, 273, 275, 277, 279, 281, 283, 285, 287, 289, 291, 293, 295, 297, 299, 301, 303, 305, 307, 309, 311, 313, 315, 317, 319, 321, 323, 325, 327, 329, 331, 333, 335, 337, 339, 341, 343, 345, 347, 349, 351, 353, 355, 357, 359, 361, 363, 365, 367, 369, 371, 373, 375, 377, 379, 381, 383, 385, 387, 389, 391, 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