FOR AND ABOUT WOMEN

SUCCESS AS A FLORIST.

One Woman Tells of Hardships and Rewards of Business.

"It looks like a beautiful business and just the thing for women," said a woman florist who has recently opened a shop in this city, "but appearances are deceptive. Of course, I enjoy it. That is why I am in it. But I don't think there are many women who would either like it or succeed at it.

"In the first place, it takes a lot of capital, which few women have, and one must be prepared to stand a siege of several years before the business begins to pay. That is the case in New-York. In smaller places it is different. In Waltham, Mass., I put $500 into my business, and made $5,000 in five years, but one can't do that in New-York.

"Then there is the buying. Unless one is in love with the work one doesn't enjoy getting down to market at 3 o'clock in the morning, and driving hard bargains with dealers who all try at the beginning to do you up just because you are a woman. The first morning I went to market I was the only woman among five hundred men, mostly Greeks, and I must confess that I was badly taken in; but I soon got to know the ropes, and now the dealer who gets the better of me will have to get up pretty early in the morning.

"No, it isn't true that one has to go to market at 3 o'clock a. m. That is, the plant market. There is a flower market at 6 o'clock, but the 8 o'clock is better. Still, even that is pretty early, and though I find it very interesting I would rather not have to do it every morning. When I get to be sufficiently important I suppose I can make arrangements with growers to have flowers sent directly to me on approval, as the big florists do, but meantime I am trying to break in my colored boy to go to market for me occasionally. But I will still have to carry most of the responsibility, because in the flower business knowing how to buy is half the battle. You must not only know good stuff when you see it, but you must know just what and how much you can sell. Your stock must just carry you through the day, and you mustn't have anything left over, because it spoils your reputation to sell old flowers, though a great many florists do it. Buying on Saturday requires particularly good judgment. Sunday is the day when we do the most business, but one must be particularly careful not to have the supply exceed the demand on that day, because anything that is left over will be two days old on Monday. A rainy Sunday means dull business, and one must not have any flowers left over. I always seem to know by instinct or some other faculty when it is going to rain on Sunday, and have never miscalculated yet.

"The long hours which the flower business necessitates are another thing that one doesn't think of when one looks into a flower filled window. There is no other business that I know of that has such long hours. Here again you don't mind it if you love the work. Otherwise it would be intolerable.

"Among the minor discomforts are the spoiling of your hands and the frequency with which you take cold. I don't like to spoil my hands, and by having them manicured every day and taking every possible precaution I manage to keep them in pretty good condition. But I haven't yet learned how to avoid taking cold from dabbling in water and inhaling pollen.

"The qualities necessary to success in the flower business are taste and good judgment in buying. You can get on without everything else, but these two things you must have. I don't really know much about business, and there are a great many things I don't know about flowers. I hate bookkeeping, and in Waltham I never kept any books. Since I came to New-York my husband has done it for me. I don't know how to take care of plants and have to hire some one that does know how. But I do know how to buy, and I flatter myself I have some taste. I love to design floral arrangements, and I think I can beat any man florist in the city at tying bows. Most of them tie hideous bows.

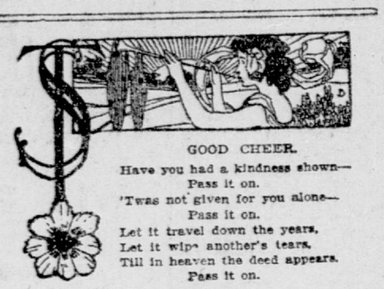
"Another useful faculty is the ability to avoid making bad debts. There is no business in which people run up more accounts that they don't intend to pay than in the flower business. They seem to regard the florist, like the physician, as legitimate prey. Sometimes people will pay cash for six months, and then start an account, which they never pay, transferring their patronage to another florist when their credit is exhausted.

"No, I don't know any way that one can learn the business. I was born, I believe, with some taste as regards the arrangement of flowers, and I developed it in my father's garden. I was also born with a passion for buying and selling, and it took only a little experience to develop that. The other things connected with the business I don't know. I hire some one that does, and at present I am fortunate in having a woman assistant whose father was a florist, and who worked with him for a good many years."

EMPIRE DAUGHTERS' FESTIVAL.

The Daughters of the Empire State have arranged to give a Christmas celebration on Thursday afternoon at the Waldorf-Astoria. There will be a Christmas tree, with souvenirs recalling the Dutch customs of New-Amsterdam for every member and guest, and music will be furnished by Walter A. Domino. Mrs. Richard Henry Reed, Miss Edna Burchill and Miss Julia Hume, all vocalists. Mrs. William Birmingham is chairman of the committee of arrangements, her assistants being Mrs. Angus Cameron, Mrs. Anna B. Wood, Miss Cornelia H. Gregg, Mrs. J. Leo Honigman, Mrs. Robert Vermilye, jr., Miss Helen M. Saunders, Miss Mary Saunders and Mrs. Edward Addison Greeley, the president of the society.

The Daughters of the Empire State are still working for the preservation of Niagara Falls, about which they recently addressed petitions to the President and to Congress. The Daughters represented in these petitions that the volume of water at the falls had been materially reduced by reason of its use for manufacturing purposes, and that the complete destruction of this great natural wonder is threatened. The committee in charge of this branch of the work includes Mrs. William Tod Helmuth, chairman; Mrs. B. M. Sherman, secretary; Mrs. William O. MacDonald, Mrs. N. E. Hulbert, Mrs. Benjamin Norton Scudder and Mrs. Edward Addison Greeley.



GOOD CHEER.

Have you had a kindness shown—
Pass it on.
'Twas not given for you alone—
Pass it on.
Let it travel down the years,
Let it wipe another's tears,
Till in heaven the deed appears.
Pass it on.

DAILY THOUGHT.

"How all along life we find it that they who are the kindest and tenderest and truest, who understand your troubles as by instinct, are they who, because of their own inner experiences, have acquired the gladdening, refreshing strength they bestow, the compensation God gives those who learn to get out of themselves, and feel and live for others."—J. F. W. Ware.

CHRISTMAS CHEER.

The sum of $10 for Christmas cheer has been received from "Theodora"; $2 from Adelaide and Ella M. Schenck, of New-Jersey; 20 cents from Brooklyn for the dime album; $5 for invalids, sent by Mrs. A. B. Stone; 50 cents for dime album from "Friend B.," of Plainfield, N. J.; $1 from M. G. Thurmon, for invalid; $3 from Mrs. B., of Plattsburg, N. Y. An interesting letter has been received from J. B. Lorking, a veteran of the Civil War, who is now in the National Military Home in Ohio. He is deeply interested in the Sunshine column, and, when he read that a refined woman, who has recently been compelled to seek a position for support, had to walk thirty-seven blocks twice a day to save carfare, he inclosed $3 to be given her for this purpose or for something extra at luncheon. Mr. Lorking also makes this request: "More than seventy-five years ago my dear mother in 'Ould Ireland,' learned a sweet little love song, 'Jack's Return from Sea.' I would like to get a copy of this old song."

A BRANCH BAZAAR.

The bazaar held at the Kenesaw on Wednesday, December 13, by the Neighborhood Social and Industrial Club, a T. S. S. branch, was a great success, both socially and financially. The parlors of the Kenesaw looked attractive in their holiday decorations of red and green, with holly and red Christmas bells over the tables. At intervals during the afternoon Mrs. Ruth Anderson Roehr played the violin, accompanied on the piano by Miss Wilma Anderson. Mrs. Lansing Baird sang.

Miss Ida Powers poured tea. The New-England table soon began to look as a New-England table usually looks after a Christmas dinner, and the different fancy tables were stripped at an early hour, even the decorations being sold.

The club wishes to thank its many friends who sent contributions to the bazaar or helped in other ways.

A BARREL OF SUNSHINE.

The Williamstown (N. J.) branch never fails to send an abundance of holiday cheer of many kinds. The barrel received yesterday was full of good things—new garments of all kinds for children, several crib quilts, a box of jellies, candied fruit, chestnuts, etc. The contents helped with the packing of several boxes.

WANTS OVERCOAT.

Mrs. Greene asks for an overcoat for a boy of sixteen years who has to support three people, and there has been sickness in the family for four months.

LETTER PARTY.

Mrs. O. R. Barrows, of Spencer, Mass., will be eighty years old on December 24, and as her birthday comes so near Christmas it is hoped that the day will be doubly bright with cheery messages. Two years ago she had a sunshine party, and was made very happy by sunny remembrances. This aged member is a cripple, and confined to the house.

REPLY.

Mrs. L. M. Hickman: Please send the coat you kindly offer to the general office. The want has not yet been supplied.

An especially fine box of Sunshine was received yesterday from Washington, D. C., "in memory of little Julie," to be used for the benefit of sick children. Everything was new—kimonos, sick gowns, underwear, socks, etc.—and each garment will be a real comfort to invalid children. Miss Laura Avery, of North Carolina, sent Christmas bags; Mrs. C. A. Boulter, of Terry, Mont., an embroidered centrepiece, as initiation fee to the T. S. S.; H. Pratt, of Chester, Conn., several pretty articles for cheer; Annie J. Barrows, mittens and cap; fancy work patterns and unfinished work came from Elinor Valentine; embroidery silks, from B. Mundy; a box of new Christmas cards, from Mrs. W. S. Parsons; nine handsome Christmas bags from Mrs. S. E. G., of Pittsburg, Penn.; six more picture and scrap books, from the General Guild of Newark, N. J.; scrap books from Mrs. Michels, of Brooklyn; beautiful Christmas cards and booklets from Mrs. C.; greetings from Mrs. Beck.

GENEROUS TO INDIANS.

"It is said that Canada does better for its Indians than the United States does for ours," said Mrs. Amelia S. Quinton at yesterday's meeting of the New-York City Indian Association at the Collegiate Church, 5th-ave. and 48th-st.

"Well, there are two opinions as to that. Canada has had no such pressure on her lands as our government. When we remember that the United States expended $14,000,000 this last year for the benefit of the Indians we can't exactly accuse it of parsimony. Canada's wheat lands in the Northwest have only recently begun to be valuable. When we recall the tremendous pressure that has been brought to bear on our government, not only by foreign immigration but by our own settlers from the Eastern States, I think it has done pretty well.

"When Canada begins to experience the same pressure and to cope with the same difficulties, it will be time to speak of her magnanimity to her Indian population."

The organization will resume after the holidays the parlor meetings which were so successful last year.

Housewives' Exchange.

THE TRAINING OF BOYS.

There are so many sensible, reasonable thoughts in the various methods given on the manner of training boys that every person who has expressed an opinion seemed, in the main, well qualified for the task. But B. W. L., in advocating the drinking of beer in reason, calls for a remonstrance. There is no reason in it. As well allow any other thing that is evil, on the principle that it does no harm. The only safe rule is absolute tectotalism.

I also take exception to C. W. N. in the matter of associating with other boys, though they may be coarse and rough. If coarse and rough boys are in the immediate neighborhood where many are playing together, do not separate your boy. So long as all play about where there are grown people coming and going, your boy is better off with the others, though they fall far short of your standard, than to be at home alone or with one or two equally refined boys. All boys will hear coarse words. Exclusiveness never develops character, and that is the great end aimed at. Exceptions will be taken to this idea, I know, but I believe I am right. Know where the boys are, have them home before dark, and if they have the rude associations, as every boy is sure to have somewhere, let it be where they know you or some other parents easily see and hear them.

Do not be frightened if the coarse, vulgar boy sometimes gets in your house. Treat him with the utmost kindness. Now, I am not advocating this for constant companionship. Home influence must outweigh everything that your boy is sure to meet, in a social state such as we have; and you do not want your boy a snob.

When young, six, seven or eight years old, commence with a small weekly allowance of money, to be the boy's very own. Now, here again, parental oversight is needed, only do not let the boy perceive it. Let him know there are some useful ways he must spend part of it, and see that he saves a part every week. My own boys always were required to give a weekly contribution to the church, and to put down some amount for every special collection. The weekly allowance was increased as they grew older, and they were allowed to buy various articles of clothing, until they were finally able to buy everything for themselves. Teach them to be economical, but always to pay their full share in everything in which they engage. Do not help them out if they fall short of money by extra gifts, but lend them what is necessary, and see that it is repaid. As to the amount of the allowance, every one must decide what is best for the boy in his father's circumstances.

When at home, I beg of you, do not let them know they are constantly watched. Have your oversight, but do not let it be always in evidence to the boys. Let them play naturally; let them settle their own grievances, so far as possible.

My boys are married. People say, "How did you bring them up without their using tobacco or drinking, and keep them in the habit of church attendance?" They were taken to church when young, and attendance was always insisted upon, especially through the years when most boys drop away. They became church members when young.

J. M. B. says "Never let him take part in conversation with grown people." Shall he always converse with children? Let him enter into conversation with grown people whenever it is suitable. How will you develop him otherwise? Among so many contrary opinions, let us hope a way will be found best for boys. A. B. C.

AN APPETIZING SALAD.

One of the very latest fads in mixed salads is the romaine and tangerine. Carefully separate a head of romaine salad, select the inside tender leaves, soak them in ice cold water for an hour, then arrange the leaves nicely in a salad bowl. Peel two tangerines for each head of the salad; separate them in sections; remove the seeds, place the fruit in the bowl with the romaine leaves; pour a French dressing over the whole and serve. M. D.

PEACHES MELBA.

"Peaches Melba" is the name given by one of the chefs of a prominent hotel in town to a dainty and delicious dessert which is one of his latest creations. This is the way it is prepared:

For each person take one brandy peach. In a patent grinder crush half a pint of blanched almonds and roll the peaches in the crushed nuts until their entire surface is well covered. In a low, flaring glass dish lay as many pieces of sponge cake as there are peaches, and cover each piece of cake with a layer of vanilla ice cream (frozen very hard), an inch deep and trim it smoothly about the edges. Then on each layer of the cream place one peach and pour over all a strawberry sauce, made by pressing preserved strawberries through a fine sieve. MRS. S.

HER BIRD BOARDERS.

A Woman's Sparrow Friends and Their Daily Meals.

"I began my overtures to my bird boarders early one bleak winter morning," said the woman who loves birds. "Everything was snowed up and frozen up and it seemed to me there could be nothing for them to eat. I had a box of earth, in which a plant had once grown. The dead bush still held its place in the mould. This I set upon my east window sill, and upon the top of the earth I sprinkled a supply of bread crumbs. I had once owned a little goldfinch which I bought in order to breed 'mule' canaries. There was nothing in the world which my goldfinch liked so much as a piece of mutton fat or tallow. I would tie a piece fast to one of the cage bars, and there my goldfinch would stand and peck and peck, turning his head this way and that, as if to say, 'Epicurus never had a feast equal to this.'

"Remembering my goldfinch's taste and reflecting also that fats of all kinds are good heat producers, and that it was perishingly cold, I tied a piece of mutton fat to the limb of the dead plant. Then, as nearly as I could, I made a trail of crumbs from the extension roof, upon which the birds were wont to congregate to get their sun bath, up to the box of earth, where I also spread a good meal of bread crumbs.

"Although they picked up the crumbs on the extension roof greedily enough, it was several days before any of the birds ventured near my box. But at last one valiant cock sparrow came up. I was eagerly watching from within my chamber, and it has always seemed to me that Mr. Cock Sparrow said to me: 'This may be a wicked trick, but if it is I'll peck the wretch's eyes out. That's what I'll do to him.' Pecking each other's eyes out is a favorite mode of warfare with cock sparrows, as any one may see by noting how many of the males are minus one eye. This is done during the mating season when they fight for a reigning belle.

"I kept my distance, and the valiant cock picked up crumbs, pecked away, all the while calling his harem. The females seemed slow about responding, and finally he flew away to them with a good bit of mutton fat in his bill. Such a chirping and fighting as there was among the hens for that morsel of mutton tallow! It proved to be irresistible to my future bird boarders, who one after another came to the box and breakfasted.

HOW THEY BECAME ACQUAINTED.

"Familiarity between us never bred any contempt, and, indeed, my pets for a long, long time resented my presence at table—so to speak. For if I would come to the window, even when it was closed, they would all fly away to the extension roof, where in their own language, which I had come to understand quite well, they would say to me:

"'Don't you know we are hungry? Of course you do. Go away and let us eat.'

"Then I would literally hold out a friendly hand filled with crumbs and minced fat, and say: 'Yes, I know you are hungry, but if you don't intend to take me into your fraternity, if you are determined always to think ill of me, if I am never to be permitted to love you and look upon you as friends, why should I feed you? I want to get something out of it.' Then I would throw my crumbs to them.

"It was slow work and required a great deal of patience; a coming nearer and nearer to them one step at a time. But now they all know me and love me and trust me. In the early dawn they gather on my window sill and sing me a song for their breakfast. From the standpoint of melody or harmony or the sublime heights of the art of music there may be much to be desired in that simple song. But it is the story of love they tell me, and surely that is the sweetest story that was ever told, whether it be in song or verse.

"Daily they grow dearer to me, for daily they show me that they depend upon me for a portion of their happiness, and there they are, summer and winter, all the year round, if I fail—by design, for I never forget them—to give them their bread quotidian, would you believe it? that darling little cock sparrow—I love him the best of all—pecks impatiently upon the window pane and says: 'Hurry up; it's long past breakfast time.' And they scold me with all their little might if I do not scrape the snow off the top of their box.

"They do so delight to scratch around and hunt crumbs and other titbits in the earth. I am sure they know how pleased I am at their chatter. They know that they own me, and that their dear tyranny is one of the purest joys of my life; and then their little airs of proprietorship are so amusing—yes, amusing to an extreme degree. After I have forced my cock sparrow to call me and scold me for his breakfast I come to them, and he, the little rogue, will peck out of my hand.

HELPS THEM BUILD HOUSES.

"But I must tell you about their mating time and their nest building. First, I noticed them pecking away industriously at a piece of manila rope which I had tied around their box to keep it from falling to pieces. They evidently wanted string with which to weave their nests; and they pecked and tugged away at the end of that rope until they had raveled it out six or eight inches.

"You may know that there are skeins of fine cotton of mixed colors, which are prepared for glove mending. I fastened such a skein, and also a bunch of colored wools, firmly to their box, and then I watched to see what would happen. They prefer wools to cottons, although they use both of them together with hair and ravelled rope. And as to colors, the grays and browns and blacks and whites and greens were pulled out and carried away; but not a stitch of the red would they have.

"If I go away I arrange with a neighbor to spread the daily banquet for my guests; but the little darlings are strictly true to me. They eat her crumbs—just to oblige her—but there it ends. In a social way they will have nothing to do with her.

"Now, I must tell you what a shabby, mean trick my cat played me, and how I punished him for it and cured him of his evil ways. Ajax—that's my cat's name—is as sleek a beauty as you ever laid your eyes upon. He is a cat of high degree and has every luxury that a reasonable feline could need or want, yet he wanted to breakfast on my boarders. I must draw the line somewhere, and I drew it there.

"I had generally put a closed door between Ajax and my birds when they were at breakfast. But one morning I either forgot this precaution or Ajax was asleep in some soft spot. At any rate, a darling little sparrow hopped into the room, and quick, as only a cat can be, Ajax had the bird in his mouth.

"I clutched the wretch by the throat and choked him until he was glad to drop the poor, dead sparrow. Then I took a good, firm hold of my cat with one hand, while with the dead bird in the other hand I pecked pussy's nose with the bird's bill, all the while talking to Ajax, telling him how naughty he had been, and how much his conduct grieved me. I believe all animals understand far more of spoken language than most people give them credit for, and I have always talked to my pets; horses, dogs, cats and birds, to say nothing of a motherless little white pig I once brought up on the bottle, and to which I taught a surprising number of tricks. Well, I scolded and reasoned with my wicked Ajax every chance I got, each time pecking his nose with the dead bird's bill. If there ever was a cat that was humbled to the earth by the indignities he was forced to suffer, Ajax was that cat. He went down into the cellar, hid himself in a dirty, dark corner behind a lot of rubbish, and there, in spite of all my coaxings, he stayed for three whole days, at the end of which he sneaked back to my side in an apologetic way which was most amusing to behold.

"Ajax also goth a bath, which same thing he hates, and he has evidently come to the conclusion that he does not care for little birds, for he will lazily watch my boarders while they take their breakfast without ever attempting to molest them. I recommend the treatment I gave Ajax to all who would have their cats and birds live in peace together. A cat is greatly impressed with his own importance and dignity; he feels and does not soon forget an indignity like having his nose pecked."

THE TRIBUNE PATTERN.

Illustrated is a breakfast jacket that is well adapted both to eiderdown and to the lighter weight materials. As shown it is of cardinal red

NO. 5,209—TISSUE PAPER PATTERN OF HOUSE JACKET FOR 10 CENTS.

eiderdown flannel bound with satin ribbon of the same color.

The quantity of material required for the medium size is 3½ yards 27 or 2¼ yards 36 inches wide, with 5½ yards of ribbon to trim as illustrated.

The pattern No. 5,209 is cut in sizes for a 32, 34, 36, 38, 40, 42, 44 and 46 inch bust measure.

The pattern will be sent to any address on receipt of 10 cents. Please give number of pattern and bust measure distinctly. Address Pattern Department, New-York Tribune. If in a hurry for pattern, send an extra two-cent stamp, and we will mail by letter postage in sealed envelope.

CENTURY REALTY CO. SOLD

U. S. Realty and Improvement Co. Buys Control at $190 a Share.

Announcement was made yesterday that stockholders of the Century Realty Company owning a majority of that company's stock had sold their stock to the United States Realty and Improvement Company at $190 a share, less whatever dividend the board of directors of the Century Realty Company may declare at its next regular monthly meeting. The stockholders who have agreed to sell their stock also procured the right for all the other stockholders to put in their stock at the same price and upon the same terms.

The Century Realty Company was organized about four years ago with $1,000,000 original capital paid in. About two years later the capital was increased to $2,000,000, the additional amount being subscribed at $120 a share. The company has paid dividends since its start, first at the rate of 6 per cent a year and later at the rate of 8 per cent. Its accumulated surplus and undivided profits at the present time are about $1,500,000. The purchase price is therefore somewhat in excess of the book value.

The Century Realty Company was organized by William H. Chesebrough, who has been its president since that time. Its directors and officers include many of the most successful and conservative real estate operators and investors in the city. They are as follows:

Directors, Charles T. Barney, August Belmont, John D. Crimmins, W. H. Chesebrough, George E. Coleman, William F. Havemeyer, Charles F. Hoffman, James Jourdan, James S. Kuhn, Edgar J. Levey, Charles W. Morse, Robert H. McCurdy, Richard G. Park, James Parmelee, E. C. Potter, Henry F. Shoemaker, Ernst Thalmann, John C. Tomlinson, Edwin Thorne, Oakleigh Thorne, Warner Van Norden and John Whalen.

The officers are: William H. Chesebrough, president; Charles T. Barney, E. C. Potter, vice-presidents; Oakleigh Thorne, treasurer; J. M. Stoddard, counsel and secretary; Clarke G. Dalley, assistant treasurer.

The Century Realty Company, during its fiscal year ended June 30 last, sold for cash for itself and allied interests about $10,000,000 worth of real estate in Manhattan and The Bronx. The Century Realty Company is a large stockholder in the Kips Bay Realty Company. United States Realty stock rose rapidly in the market yesterday, selling at 86¼ in the first hour of business and 91 at the close.

DISCUSS C., H. AND D. AFFAIRS.

Ex-Judge Harmon Confers with Counsel for J. P. Morgan and Erie Officials.

Ex-Judge Harmon, receiver for the Cincinnati, Hamilton and Dayton and the Pere Marquette, was in conference all day yesterday with Francis Lynde Stetson, personal counsel for J. Pierpont Morgan, and representatives of the Erie. He would make no statement in regard to the receivership problems, saying that he was trying to learn for himself the actual conditions.

Ex-Judge Harmon called on President Underwood of the Erie, who also is president of the Cincinnati, Hamilton and Dayton, and talked with him for a few minutes about the operation of the road. Then he went to the offices of George E. Brownell, vice-president of the Erie and the Cincinnati, Hamilton and Dayton, and head of the legal department of the Erie. Almost the entire day was spent with Mr. Brownell and Mr. Stetson.

Much of this conference was held in the offices of J. P. Morgan & Co., where George W. Perkins, the chairman of the board of the Cincinnati, Hamilton and Dayton, was available. Mr. Perkins said later that there had been no actual developments in the situation.

One of the pressing questions confronting the receiver is whether receivership certificates shall be issued for the obligations which will fall due at the first of the new year. It is expected that such action will be taken, although the protective committees representing various security holders have received no such announcement yet. They feel, however, that they need not worry in the least about the payment of the interest on their securities.

STATE BANK REWARDS EMPLOYES.

Gratuities of from 15 to 7 Per cent of Salaries to Be Given.

Attached to a notice posted in the bank by the officials of the State Bank yesterday announcing the declaration of a semi-annual dividend of 50 per cent, was the gist of a resolution unanimously adopted by the directors. The customary semi-annual dividend is 25 per cent. This resolution provides that on December 23 all officers, directors and employes of the bank who have been with the institution for ten years or longer be paid a gratuity equal to 15 per cent of their annual salaries.

Those employed less than ten years, and more than five years, are to get 10 per cent, those less than five years, and more than one year, 7 per cent, while those in the employ of the bank less than one year are to receive $10 each. It is also announced that owing to the prosperity of the bank during the year an extra gratuity of 5 per cent will be paid.

A dinner will be given to the officers and employes of the bank at the Hotel Manhattan, 42d-st. and Madison-ave., on the evening of January 6.

SQUARE DEAL ASSOCIATION FORMED.

Organization for Independence in Politics and to Protect East Siders.

Mayer Shoenfeld, the organizer of the Jerome campaign club known as the East Side Volunteers, has launched a new society, which has been incorporated as the "East Side Square Deal Association." The object of this society is to have an independent political organization on the East Side to oppose political persecution of any kind or form. Permanent headquarters have been established at No. 272 Grand-st., and the organization contemplates holding monthly lectures on political and civic topics. It will also maintain counsel at the Essex Market police court to protect the East Siders.

STOCK EXCHANGE REVELS SATURDAY.

The members of the New-York Coffee Exchange voted at a special meeting yesterday to close the exchange next Saturday, preceding Christmas. It is expected that the Stock Exchange will transact business as usual. The usual petition for closing was not brought before the governors last Wednesday, and a special meeting of the board would be necessary now to authorize closing. The members will hold their customary revels Saturday immediately after the close of business. A military band has been engaged to help along the fun. The Consolidated Exchange also will hold a celebration.

A CHRISTMAS MEETING.

A Christmas devotional meeting will be held by the Ladies' Christian Union to-morrow, at 11 a. m., in the chapel of the Collegiate Church, 5th-ave. and 48th-st. Women are cordially invited to attend it.

DIVIDENDS OF BANKERS' TRUST CO.

The Bankers' Trust Company, which has not yet completed its third year of existence, has just declared a dividend of 2½ per cent, payable January 2, in place of the usual quarterly dividend of 1¼ per cent. The company's statement of December 81 will, according to the officers, show $1,000,000 of capital, $500,000 of surplus, and over $500,000 of undivided profits earned.

POWER FOR CENTRAL FROM NIAGARA.

Niagara Falls, N. Y., Dec. 18.—W. K. Vanderbilt to-day confirmed the report that the New-York Central had contracted with the Niagara, Lockport and Ontario Power Company for electricity to be used in the electrification of the New-York Central lines in western New-York.

SITE FOR UNION HEBREW COLLEGE.

Cincinnati, Dec. 18.—Land for the site of a new college to take the place of the various Hebrew colleges throughout the country was purchased in Clifton, a Cincinnati suburb, to-day. The site for the new Union Hebrew College is close to the University of Cincinnati. Work on the new grounds will begin immediately. The buildings already planned will require an outlay of more than $200,000.

JEWISH FUND NOW $1,176,882.

The additional contributions made to the Jewish relief fund yesterday amounted to $4,243 14, making a total of $1,178,882 66. The gifts of $100 and over were: First Britchauer Benevolent Society, $150; collection from Athens, Ga., $157 50; Congregation Shaari Zedek and Sisterhood Shaari Zedek, $329; additional contribution from Syracuse, N. Y., $500; collections from Shebogan, Wis., $126 70; Orthodox Jews of St. Paul, Minn., $4,322 62.

SUES MORTON FOR $5,000.

Russell Sage's Former Clerk Says He Reorganized Road.

Ezekiel C. M. Rand, who was Russell Sage's confidential clerk until a year and a half ago, is the plaintiff in an action on trial before Justice Greenbaum and a jury in the Supreme Court, in which he seeks to recover from ex-Vice-President Levi P. Morton $5,000 for services which he says he rendered in the reorganization of the Shore Line Railway, of Canada, in 1899. Robert Gibson appeared for Rand, and Solomon Hanford for Governor Morton.

According to Rand's testimony, the Shore Line was originally known as the Grand Southern Railway, and ran from a point opposite St. John, N. B., to St. Stephen's, on La Croix Railway. It had been in difficulties, and a reorganization was carried out, under which Russell Sage acquired $313,000 of bonds in the company, while Morton, Bliss & Co. got $213,000 of them, the total amount of bonds being $800,000. The committee on reorganization comprised Russell Sage; R. J. Cross, of Morton, Bliss & Co., and Giles E. Taintor.

This reorganization was carried out in 1888, after the line had been sold in foreclosure proceedings. The road subsequently did not pay, and, Mr. Cross having withdrawn from the committee, Governor Morton took over the bonds held by his firm. Mr. Sage advanced more than $200,000, without security, to keep the road in operation. Several conferences took place between him and Mr. Sage, and finally, Rand says, he suggested another reorganization of the company.

A bridge had been washed away, necessitating a large expenditure, and other expenses had to be met, and Rand says he suggested to Mr. Morton that a large amount of money would be required to put the railway in proper condition. He offered to take charge of the new organization for a sum of $5,000, which, he alleges, Mr. Morton agreed to give him. He says he carried out the scheme, but that Mr. Morton refused to pay him the $5,000.

Mr. Morton's defence is that any services rendered by Rand were performed under the direction of Mr. Sage, and payment therefor was included in his salary of $200 a month. Mr. Hanford said that Mr. Morton would take the stand on the conclusion of the plaintiff's case. He said it was not the intention of the defence to call Mr. Sage as a witness.

DUKE DIVORCE CASE ON.

Answer to Wife's Denial That Jersey Courts Have Jurisdiction.

James B. Duke, the tobacco man, and his wife, Mrs. Lillian N. McCready-Duke, from whom he is seeking a divorce on statutory grounds, appeared in the Chancery Court, in Newark, yesterday in the first hearing of the suit. Yesterday's proceedings were simply for the purpose of determining the legal residence of the petitioner, and the testimony was so voluminous that an adjournment was had until Thursday, when Mrs. Duke will try to substantiate her plea that the New-Jersey courts have no jurisdiction in the case.

There were so many spectators present in Vice-Chancellor Pitney's room when the case was called that it was necessary to adjourn to Vice-Chancellor Emery's rooms. Mrs. Duke, attired in black, sat near her counsel, Chauncey G. Parker and Samuel Kalisch. All through the proceedings she gazed intently at her husband, who looked at her only occasionally.

Richard V. Lindabury, who, with Junius Parker and W. W. Fuller, both of New-York, and Alvah C. Clark, of Somerville, is counsel for the petitioner, conducted the examination of Mr. Duke, who was the first witness called. Mr. Duke said he was born in North Carolina and came North twenty-five years ago, at which time, he said, he was not married. He testified to having lived in different places until he purchased the Duke farm in Somerset County. It was brought out that in all the deeds of conveyance and in his own statements Mr. Duke was designated as a resident of Somerset County.

Mr. Duke testified that he had not voted in New-York since 1896. He further testified that he is laying out a large place in Somerset County, and added, "That is where I expect to make my home as long as I live."

In answer to a question put by the Vice-Chancellor, Mr. Duke said he owned property valued at more than $10,000,000. He further stated that he was a delegate to the Republican convention in Chicago last year from Somerset County.

On cross-examination by Mr. Kalisch, Duke denied that he ever regarded the house of Mrs. McCready, his mother-in-law, as his home. He said, in reply to a question, that he never referred to his wife's mother's house as his home in his correspondence. Counsel for the defence was here warned against any attempt to contradict the witness with papers without first showing the papers. "It is the practice in the law courts," Mr. Kalisch said. "I do not care if it is," the Vice-Chancellor replied; "it is not my way."

INQUIRY INTO MRS. POOLE'S DEATH.

Body Will Not Be Exhumed Unless Present Investigation Warrants It.

Assistant District Attorney Turnbull and Coroner Goldenkranz held a conference yesterday morning concerning the death of Mrs. Florence Ballou Poole at her home, No. 870 West End-ave., on the night of December 3, the eve of her wedding day, when she was to marry Dr. Robert A. Gunn. Two physicians who had been called to attend the woman refused to sign the death certificate, and this was done by Dr. Gunn.

Dr. Gunn was at the conference, and according to his story as given out by the Coroner Mrs. Poole died from heart disease and he signed the death certificate because the other physicians had refused to do so.

Summonses were issued for Dr. J. D. McBarron, of No. 872 West End-ave., and Dr. A. L. Brownlich, of No. 65 West 85th-st., to appear before Coroner Goldenkranz.

No specific complaint has as yet been made to the Coroner in the case and the body, which is buried at Bridgeport, will not be exhumed unless the investigation now being made warrants it.

DECORATION FOR COLONEL SYMONS.

[From The Tribune Bureau.]

Washington, Dec. 18.—Permission for Colonel Thomas W. Symons, of New-York, former aid to the President, to receive the Chinese decoration of the Order of the Double Dragon is asked of Congress in a letter transmitted from the State Department to-day. The decoration was awarded to Colonel Symons by the Chinese government because of courtesies to Prince Pu Lun on his visit here a year ago.

Colonel Symons was delegated by the President to look after the entertainment of the visitor, and so pleased was Prince Pu Lun with his treatment that, on his return, he immediately recommended conferring the decoration. It is hardly expected that Congress will grant the required permission necessary in the case of orders conferred by foreign governments on military and State Department officials. The decoration is of the third class, and is a star mounted with two dragons of gold.

PETITIONS IN BANKRUPTCY.

The following petitions in bankruptcy were filed yesterday with the clerk of the United States District Court:

Mary Goes, of No. 1,041 East 164th-st., liabilities $3,643; assets, $50. The principal creditors are the estate of Andrew Jackson, Long Island City, $1,059; F. G. Moore, trustee, No. 42 Broadway, $2,583.

Meier Pascal, of No. 2,357 8th-ave. The liabilities the petitioner states, are unknown so far as the amounts are concerned, the indebtedness having been incurred in 1893. The names of twenty creditors are given, but no amounts. The petitioner is also without assets.

An involuntary petition was filed against Augusta S. Phillips, clothing, trading as Phillips & Co., of No. 42 Walker-st., by E. R. Hawkins & Co., and two other creditors, with claims aggregating $675. The alleged bankrupt made a general assignment December 9, which is alleged as an act constituting bankruptcy.

Charles J. Knothe, salesman, of New-Rochelle, voluntary petition, liabilities, $950; assets, $100. The principal creditor is Frederick Beck, of No. 281 4th-ave., $950. The petitioner schedules as a portion of his assets, two uniforms of the 7th Regiment, N. G. N. Y., valued at $20.

George W. Kirchway was appointed temporary receiver of the business of A. & H. Weill, of No. 453 Broadway, with a bond of $10,000.

Max Frank, of No. 21 East 110th-st., voluntary petition, liabilities $4,542; no assets. The principal creditors are Max Applebaum, No. 529 Broadway, $2,524, secured by assigned accounts; Aaron Cohen, No. 640 Broadway, $399. The petitioner was a member of the firm of Frank & Wallack, dissolved, doing business at No. 45 East 8th-st.

Harris Wollman, of No. 4,031 3d-ave., liabilities, $3,708; assets, $1,287. The petitioner has a large number of creditors, all holding claims for small sums, H. B. Claflin & Co., being the largest, with a claim of $168. The principal item of assets is a life insurance policy of $1,000.

An involuntary petition was filed against the Sulphume Company, of No. 45 Vesey-st., by William S. Power & Co., with a claim of $2,915. Transfer of assets is alleged.

Carleton T. Cooke was appointed receiver of the business of Augusta S. Phillips, of No. 59 Walker-st., with a bond of $3,000.

William C. Rosenberg was appointed receiver of the business of the Vim Publishing Company, with a bond of $500.

ARMY AND NAVY NEWS.

[From The Tribune Bureau.]

Washington, December 18.

CAPTAIN COWLES'S APPOINTMENT.—The advent of Captain W. S. Cowles as chief of the Bureau of Equipment will be of more than common interest and importance, owing to the promise that the effort is being renewed to effect a consolidation of the naval bureaus in such a manner as would practically destroy the bureau of which that officer becomes the head, succeeding in that capacity Rear Admiral Manney. When Rear Admiral R. B. Bradford was chief of the bureau he fought against the proposed consolidation, and it was thought that the plan was defeated. It was revived, however, in the annual report of Secretary Bonaparte. Mr. Bonaparte's plan would revolutionize the system, and anything which indicates that he is or is not sustained in his theory of reform will possess much importance to naval officers.

MUST DRILL NIGHTS.—Some interesting correspondence has taken place between the officers of the artillery corps which relates in a general way to the coast forts in the vicinity of New-York. One of the artillery officers recently pointed out that his post was without means of illumination at night, and that, there being no electric power at the post, it was not possible to use searchlights or make certain nocturnal use of position finders and telescopic sights. Without such facilities it was held that drill at night was of little value, and the advantages of drill might be better obtained in the daytime. This view is not approved by the authorities in Washington. They insist that the night drills must be kept up, whether or not there are facilities for illumination. It is said, as an official decision, that, so long as night attacks in war are to be expected, the coast artillery must drill at night in time of peace, and the drills must be conducted in a way which would be followed in action with such equipment as there is on hand, and it must be borne in mind that there might be a war without all the facilities for conducting it.

ORDERS ISSUED.—The following orders have been issued:

ARMY.

The following officers of the 7th Infantry to proper stations: Captain TENNEY ROSS, First Lieutenants GAD MORGAN and CARL C. JONES, Second Lieutenants CHARLES W. M'CLURE and JOHN G. HOTZ.

Captains CHARLES G. TREAT, STEPHEN M. FOOTE and GEORGE T. BARTLETT, before board at Fort Monroe for examination for promotion.

Captain GEORGE W. VAN DUSEN, artillery corps, before board at Presidio of San Francisco for examination for promotion.

First Lieutenant CHARLES Y. BROWNLEE, assistant surgeon, to Al