New-York Tribune.

NEW-YORK, THURSDAY, JANUARY 4, 1906.—PAGES NINE TO SIXTEEN

MCALL OUT, ORR IN.

SALARY CUT TO $50,000.

R. T. Board May Lose Head—McCurdys Sever Last Mutual Tie.

The trustees of the New-York Life Insurance Company met yesterday afternoon in the offices of the company, and, without the usual resolution of regret, unanimously accepted the resignation of John A. McCall as president of the company. Alexander E. Orr was elected to succeed him. The salary was cut to $50,000, from the $100,000 that Mr. McCall received. He said that if his work as president of the Rapid Transit Commission interfered with the New-York Life work, he would resign from the commission.

At about the same time the resignations of the two McCurdys from the board of trustees of the Mutual were being accepted by that company. John C. McCall still remains in the New-York Life, but for how long is uncertain. He was asked yesterday, after the meeting of the trustees, if he intended to resign, and replied: "That is not a fair question. I don't want to say anything about that now."

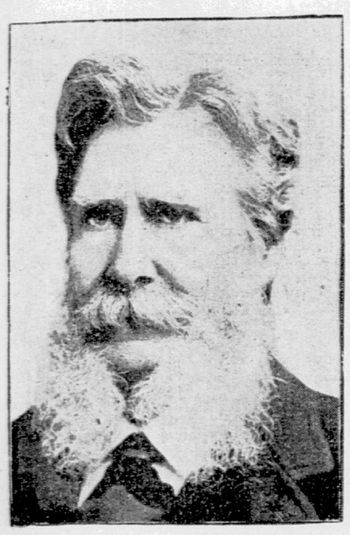
Mr. Orr was also asked if Mr. McCall would remain in the company. He said: "I wish you would not ask me questions like that yet. I have just taken hold here, and I do not know what will happen. From what I have seen of Mr. McCall's work while I have been vice-president, I should say that he is a very efficient officer."

Nearly the full membership of the New-York Life board was present at the meeting, which began at 1 o'clock and lasted almost exactly an hour. Mr. McCall's resignation was presented by Mr. Claflin, as the oldest trustee. After reading the letter he made a short speech in which he commended to the company Mr. McCall's long service and the faithful work he had done. He was followed by William B. Hornblower, Hiram R. Steele, Charles S. Fairchild, James A. Blair and George Austin Morrison, all of whom made speeches very complimentary to Mr. McCall and regretting that the company was about to lose his services.

THE RESIGNATION ACCEPTED.

The resignation was then accepted unanimously. It was rumored that George W. Perkins moved the acceptance, but Mr. Orr said afterward that, though he was unable to say who had made the motion, he was sure that it was not Mr. Perkins. Mr. McCall is a trustee of the company, but he did not attend the meeting.

When Mr. McCall's resignation had been accepted Mr. Orr was elected to succeed him, taking office immediately. The salary of the place was cut from $100,000 to $50,000. Mr. Orr was first vice-president of the company, being elected when George W. Perkins resigned. When Mr. Orr's promotion made this place again vacant the remaining vice-presidents were moved up in order, and steps were taken to amend the by-laws so as to abolish the office of third vice-president. This makes Darwin P. Kingsley, son-in-law of John A. McCall, first vice-president and Thomas A. Buckner second vice-president. John Claflin remains as chairman of the finance committee.



ALEXANDER E. ORR.
Who succeeds John A. McCall as president of the New-York Life Insurance Company.

The committee also received a report from Chairman Fowler of the housecleaning committee. He said that the committee had retained John G. Milburn and ex-Judge William A. Keener for counsel and had employed Haskins & Sells and Price, Waterhouse & Co. for expert accountants. It would be some time before the committee could render a complete report. He asked for more time for the investigation, and this was unanimously granted.

MR. M'CALL'S LETTER.

In his letter of resignation, Mr. McCall said that he had always striven to protect the best interests of the policyholders and that no officer or trustee had profited improperly while he was president to the extent of one dollar at the expense of the policyholders. He called attention to the fact that while he was president there was added to the volume of outstanding insurance a total of $1,480,000,000, approximating the entire outstanding insurance of the Mutual at the end of its sixty-second year and reaching a figure very close to that of the Equitable after forty-six years in business. The letter follows:

At the close of 1905 I have been in life insurance as clerk and as State or company official for forty years. I have been president of this company fourteen years. They have been fourteen very busy years. The results show that. It is no exaggeration to say that the progress of this company in that time has been little less than astonishing. The progress has been real progress, too. The work has been well done. Risks have been soundly selected; assets have been wisely invested.

In the period of my services as president I have made mistakes. It is easy to see mistakes after events have fully developed the situation. Any one can be wise then, but when facing great problems daily it is not so easy to be inerrant. My errors probably seem greater to me to-day than they seem to any even tolerably just critic; but, notwithstanding that, I am not without comfort. My consolation comes from these considerations:

First—The unprecedented achievements of the company.

Second—That no officer or trustee has profited improperly in that time to the extent of a dollar at the expense of the policyholders.

It is perhaps enough to say this of the achievements of my administration: We have kept the company intact, as it was when I became its head; and, at the close of 1905, have added net to the company as it stood at the end of 1891, a volume of outstanding insurance which, in round figures, equals $1,480,000,000. This total gathered in fourteen years approximates the entire outstanding insurance of the Mutual Life at the close of its sixty-second year, and is very close indeed to the outstanding insurance of the Equitable at the close of its forty-sixth year.

The progress of the company during my presidency can best be shown by the following tables:

	Dec. 31, 1891.	Dec. 31, 1905.
Assets	$125,947,290	$436,000,000
Income	31,854,194	102,000,000
Dividends of year to policyholders	1,260,340	3,000,000
Total payments of year to policyholders	12,671,491	40,000,000
Number of policies in force	132,903	1,000,000
Insurance in force, premiums paid	575,689,649	8,061,000,000

The achievements of a lifetime, if judged by ordinary standards, have been crowded into that period of fourteen years. Knowing that the work is not only vast in extent, but sound in quality, knowing that in my every act I have striven to protect the policyholders' interests, I hand you back the commission which you gave me at the beginning of 1892. I say the commission which you gave me, and then I remember that of the board which first elected me president of this company only three remain. Time has indeed wrought changes.

To you, gentlemen of the board, I extend my thanks for the steadfastness with which you have stood together in the interest of the company during a period of unprecedented trial. To the men in the executive staff I would like adequately to express my sense of obligation, but the obligation is so great that it is hopeless to attempt to cover it here. No corporation has, or ever had, an abler, more loyal or more expert force. Without them the work could not have been done. They deserve the entire confidence of the board. My thanks go, too, to the junior officers and heads of departments all over the world, and especially do I acknowledge my indebtedness to an agency force which in loyalty, enthusiasm and efficiency was never equalled.

I believe my retirement will make all tasks easier, all burdens lighter, all problems simpler. In that hope, I hereby tender my resignation as president of the New-York Life Insurance Company, to take effect at once.

MR. ORR BEGINS WORK AT ONCE.

Mr. Orr went to the executive offices on the fourth floor immediately after the meeting of the trustees. He was asked when he intended to begin work as president of the company, and replied:

"My election was to take effect immediately and I have already begun work as president."

He told of the meeting of the trustees, and added: "I have never attended a meeting where trustees expressed more genuine regret at losing the services of such a commendable president. It was the unanimous opinion that whatever errors might have been committed by Mr. McCall were those of the head, not the heart."

Mr. Orr was asked if his work as president of the New-York Life would make it necessary for him to resign from the Rapid Transit Commission.

"I cannot say yet," he said. "My colleagues in both the commission and the New-York Life have assured me that they believe I can fulfill my duties to each institution, and the members of the Rapid Transit Commission have urged me to stay on the board. But I will say that if I found I could not do the work of both properly, if either interfered with the other, I would resign from the commission."

Mr. Orr would not say whether there would be any scaling down of salaries in the New-York Life, in accordance with the reduction made in the salary of president. He said that he had not been long enough in office to tell about that, but that from his experience as vice-president he considered it would be hard to improve upon the machine of the company and the working force. He would not say whether Vice-President Kingsley would continue in office.

The annual election of the trustees will be held in April, and in May it will devolve upon the new trustees to elect officers for the year. Several movements are on foot to collect enough independent proxies to make a fight at the April election to put a number of new trustees in office. When it became known that Mr. McCall was about to resign, it was generally understood that Mr. Orr would succeed him, and at that time it was supposed that he would be elected to serve only until April. It was also generally understood that Mr. Orr was averse to holding the place for a longer time, owing to his advanced age (he will be seventy-five in March) and his many other interests. His remark yesterday that he would resign from the Rapid Transit Commission if that work interfered with his duties to the New-York Life was generally understood to mean, however, that he not only contemplated serving until April, but expected to be re-elected at that time.

MUTUAL TRUSTEES' MEETING.

The Mutual trustees, after accepting the resignations of the McCurdys from the board, referred all questions of reorganization to President Peabody, with instructions for him to report back next Wednesday. It is possible that the Truesdale housecleaning committee will also make its main report at that time. It held a meeting after the trustees' meeting yesterday, and at the end called on the actuaries for more extended figures. The preliminary report of the housecleaners, which was turned in to the trustees last week Wednesday, was not considered yesterday, but was again laid on the table. President Peabody was asked after the meeting if Vice-Presidents Grannis and Gillette would remain in office. He said that so far as he knew they would.

Wendell M. Strong, who has been assistant actuary in the Mutual's Chicago office, is to be brought on here to hold the same place. In effect, he will be the chief actuary, for Emory McClintock, the actuary, has been made a vice-president, and the work of Robert H. McCurdy, as general manager, has been turned over to him.

James Hazen Hyde and James W. Alexander, formerly of the Equitable, have resigned as directors of the Fidelity Trust Company and the Union National Bank, both of Newark. The resignations have been sent to the presidents of the institutions to be presented at the annual meetings next Tuesday. The Fidelity Trust Company controls the Prudential Life Insurance Company. (The Prudential also controls the Fidelity.)

The examination of the Mutual Reserve, to be made for the Missouri Insurance Department has been postponed until February. Several other States may join Missouri in the examination.

ALEXANDER E. ORR'S ACTIVE CAREER.

New President of New-York Life Has Worked in Many Channels.

Alexander Ector Orr, who succeeds John A. McCall as the president of the New-York Life Insurance Company, is nearly seventy-five years old, but is still strong and active. Born at Ulster, Ireland, he came to the United States in 1851, and in ten years became a member of the firm of David Dows & Co. His family intended him for the East Indian trade, but an accident in his youth which crippled him prevented the carrying out of the plan.

Early in 1859 he was elected a member of the New-York Produce Exchange, and soon attained influence in that organization. He has retained his membership in the exchange ever since, and several times has been its president. Mr. Orr was the author of the "gratuity system" of that body, and was chairman of the committee which directed the erection of its present home at a cost of $3,000,000.

As an adviser and manager in the affairs of financial institutions Mr. Orr's services have been in great demand. He served on the Canal Commission appointed by Governor Tilden in 1875, and aided in the exposure of the frauds of the "canal ring." He was a Democratic Presidential elector in 1876, and became a Civil Service Commissioner in 1888. Mr. Orr has served as president of the Chamber of Commerce, but is best known perhaps as the president of the Rapid Transit Commission, which position he still holds. He is a director or a trustee of the Erie Railroad, the Chicago, Rock Island and Pacific, the Delaware and Hudson, the New-York Produce Exchange Bank, the Queen Insurance Company, the Federal Insurance Company, the Fidelity and Casualty Company, the Associated Merchants' Company and a number of other companies.

Mr. Orr has lived at No. 102 Remsen-st., Brooklyn, for many years. He has always shown great interest in the affairs of Brooklyn. A recognition of his standing was his appointment by both Brooklyn and New-York to arbitrate the dispute between the commissioners and the contractors for the Brooklyn Bridge.

For many years Mr. Orr has been a trustee of the New-York Life. When George W. Perkins resigned on December 13, last year, as vice-president and chairman of the finance committee of the New-York Life, Mr. Orr was chosen to succeed him in the former office and John Claflin in the latter.

Mr. Orr is a member of many clubs and societies, including the Down Town Club, the Long Island Historical Society, the Hamilton Club of Brooklyn, the Atlantic Yacht Club, the Century Club and the American Geographical Society.

TO PROBE C., H. AND D.

Minority Stockholders Expect to Unearth Some Startling Facts.

Some startling revelations are likely to be made soon in the much tangled affairs of the Cincinnati, Hamilton and Dayton system. The minority stockholders of the Pere Marquette, who have formed a protective committee and engaged eminent counsel, feel that they have been the victims of mismanagement and will make a fierce fight in the courts.

It was learned yesterday that, despite reports to the contrary, the interest due last Tuesday on the $3,500,000 Pere Marquette collateral bonds given in payment for the entire capital stock, $3,000,000, of the Chicago, Cincinnati and Louisville was paid in Boston and not defaulted. The guaranteed dividends on Pere Marquette common and preferred stocks were not paid, however, nor was the interest due on the Toledo Railway and Terminal 4½ per cent bonds, which are guaranteed by the Cincinnati, Hamilton and Dayton and the Pere Marquette. This issue amounts to $3,500,000. There is $14,000,000 Pere Marquette preferred stock, guaranteed at 4 per cent, and $3,000,000 Pere Marquette common stock, guaranteed at 5 per cent.

The minority stockholders think that the original syndicate which obtained control of the Cincinnati, Hamilton and Dayton and the Pere Marquette and merged the two roads into the so-called Great Eastern system acted squarely and above board. Soon after this merger was effected, however, several members of the original syndicate withdrew, and it was said at the time that these men did not approve of the new deals which were in prospect.

The control of the system soon after passed into the hands of the Hollins syndicate, and the minority stockholders think that it was while this syndicate was supreme that reckless and improvident financing was indulged in which eventually bankrupted the system. Control of the Chicago, Cincinnati and Louisville and of the Toledo Railway and Terminal companies was purchased, so the minority says, at altogether too high prices, with the result that the system was loaded down with obligations which it was unable to meet.

The profits made by the underwriters of these deals were large, it is alleged, and it is the return of these underwriting profits which the minority stockholders will seek through the courts. Just who got these profits is not plain, but will come out in the court proceedings.

Then came the sale of the property to the firm of J. P. Morgan & Co., the transfer to the Erie and the repudiation of the purchase by the Erie, with the result that J. P. Morgan & Co. took the road back. The receivership followed, and the last event in the system's checkered career was the passing of the Pere Marquette dividends and the interest on the underlying bonds last Tuesday.

The stockholders of the Cincinnati, Hamilton and Dayton will soon move, it is expected, to annul the lease of the Pere Marquette, and also of the Chicago, Cincinnati and Louisville and the Toledo Railway and Terminal Company. The latter company, in all probability, will be taken over for joint ownership by all the railroads entering Toledo, including the Lake Shore, the Pennsylvania, the Wabash, the Cincinnati, Hamilton and Dayton, the Pere Marquette and a number of smaller roads.

BOND INTEREST DEFAULT.

Receiver of C., H. and D. Disclaims All Responsibility.

Cincinnati, Jan. 3.—Judson Harmon, receiver of the Cincinnati, Hamilton and Dayton and the Pere Marquette railroads, to-day said that interest and dividends on bonds and stocks of the Toledo Terminal Company and the Pere Marquette worth $24,000,000 had been defaulted, but said the responsibility was not his. Said he:

The $600,000 we borrowed this week was all that I was authorized to ask for through the issuance of receivers' certificates. This sum, according to the resolution of the directors, was to apply on interest charges on underlying mortgages. I was not directed to issue certificates to be used in payment of any other charges. If there be any other scheme back of the defaulting of the interest on the rest of the bonds and stocks I do not know of it. I have carried out all the instructions I had, and if I have not received more I don't suppose any one could hold me responsible.

Judson Harmon was not able to state offhand the amount of the interest and back dividends which were defaulted. Neither did he know what steps would be taken to pay the debt.

The Toledo Terminal Company was ordered into the hands of the receiver by Judge Martin, at Knoxville, to-day. The interest which was defaulted was on the following: $3,500,000 of Toledo Terminal Railway 4½ per cent bonds; $3,500,000 Pere Marquette collateral bonds; dividends on $14,000,000 Pere Marquette preferred stock, 4 per cent guaranteed; dividends on $3,000,000 common stock, 5 per cent guaranteed.

RECEIVER FOR TOLEDO TERMINAL.

U. S. Court Appoints Judson Harmon—Application Made by George Hoadly.

Knoxville, Tenn., Jan. 3.—Judson Harmon, of Cincinnati, receiver for the Cincinnati, Hamilton and Dayton and Pere Marquette systems, was to-day appointed receiver for the Toledo Terminal Railroad Company, of Toledo, by Judge H. H. Lurton, of the United States Circuit Court, sitting here.

The application for the receivership was made by George Hoadly, of Cincinnati. It is alleged by the plaintiffs that the terminal company is in arrears of interest and other obligations and is hopelessly insolvent.

CALL MONEY STILL HIGH.

Price Irregular, with a Sharp Downward Tendency.

The high rate for call money which has prevailed for the last ten days continued yesterday in the stock market, with the result that prices were irregular throughout the session on the Stock Exchange, and in some cases took a rather sharp downward tendency. Call money ruled between 10 per cent and 60 per cent, with the bulk of the borrowing in the neighborhood of 30 per cent.

The continued strain of high money is beginning to make itself felt, as people are not anxious to carry a heavy load of stocks on margin when they discover that they are paying close to 20 per cent for money. The interest accounts for December, which were accurately forecasted in The Tribune last Sunday, showed 6 per cent the minimum charge, while many firms charged as high as 18 per cent. Hence there was considerable liquidation yesterday, and, though all long stock was absorbed at slight price recessions, the tone was feverish through most of the session.

Anaconda continued to do "stunts," and closed of a net loss of 16½ points for the day. Consolidated Gas lost 2¾ points, and the local traction stocks were weak. Reading scored a substantial gain. In most cases the lowest quotations were made in the last five minutes of trading. American Sugar was unusually active. It sold as high as 154 and as low as 149½. It closed at 151½ for a net gain of 1½ points. There were heavy withdrawals of gold coin from the Sub-Treasury for shipment to Mexico and South America. The aggregate was $1,500,000.

WEATHER BUREAU CROP REPORT.

Washington, Jan. 3.—The Weather Bureau's monthly summary of crop conditions is as follows:

In the Southern States the month was much colder than usual, with excessive precipitation, and was generally unfavorable for farming operations. Over the middle and southern plateau regions the month was abnormally cold, with less than the usual precipitation in these districts and also throughout the Pacific Coast States. As a whole, the weather conditions were mild and favorable to agricultural interests throughout the northern portions of the country, from the Atlantic to the Pacific.

While the winter wheat region, for the most part, was without snow protection, winter wheat has suffered very little from the effects of alternate freezing and thawing, and generally is in satisfactory condition. On the Pacific Coast, however, winter wheat, while generally in good condition in Washington, Oregon and Southern California, is more backward than usual.

BOARD AND ROOMS.

Single insertions 5 cents per line. Sixteen words, seven times consecutively, $1, which entitles advertiser to have rooms entered in The Tribune's Directory of Desirable Rooms for a period of fourteen days. Write for circular.

Full information concerning these rooms may be had, free of charge, at the Uptown Office of The New-York Tribune, 1,364 Broadway, between 36th and 37th sts.

ATTRACTIVE suites and single rooms, with and without board; all locations; doctor's office. Information free. S. C. LELAND CO., 2 West 33d-st.

ELEGANTLY furnished suite of two rooms on parlor floor, with board; use of piano; select house; references. 146 East 34th-st.

PRIVATE FAMILY will accommodate one or two gentlemen; large rooms; heated; use of bath; subway corner. 510 West 157th-st.

1.—88TH-ST. 44 WEST.—Exceptionally fine accommodations; rooms, single or suite; private baths and every modern convenience; cuisine and service absolute perfection; ideal and refined surroundings; families and gentlemen; references. PALLASCO.

11TH-ST., 15 EAST.—Van Rensselaer—Elegantly furnished apartment, private bath, with, without meals; including meals, two, $25 weekly; one, $15.

45 EAST 34TH-ST., near Madison-ave.—Very fine double and single rooms; steam heat; private baths; table board accommodations; references.

29TH-ST., 36 EAST.—Excellent home table; well kept house; telephone; table guests; reasonable; transients.

81ST-ST., 138 WEST.—Beautiful large and small rooms; exceptionally good meals; well appointed, high class house; references.

96TH-ST. SUBWAY—741 West End-ave.—Double room, $15; single, $8; excellent table; small family.

FURNISHED ROOMS TO LET.

Single insertions 5 cents per line. Sixteen words, seven times consecutively, $1, which entitles advertiser to have rooms entered in The Tribune's Directory of Desirable Rooms for a period of fourteen days. Write for circular.

Full information concerning these rooms may be had, free of charge, at the Uptown Office of The New-York Tribune, 1,364 Broadway, between 36th and 37th sts.

1.—BACK PARLOR; private bath, private house; subway; gentleman; reference. 29 East 24th-st.

71ST-ST., 68 WEST.—Furnished room, for gentlemen only; references required.

23D-ST., 20 EAST (opposite Madison Square Park).—Suite two rooms and bathroom; references.

86TH-ST., 331 WEST.—Handsome suite, private bath; also other rooms; select neighborhood; one block from subway and Riverside; strictly high class; superior table.

BILLIARD AND POOL TABLES.

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

BUSINESS CHANCES.

$175,000—FOR SALE.—An old, successful mfg. business. Address "OPPORTUNITY," The Chelsea, 23d St., New-York.

CARPET CLEANING.

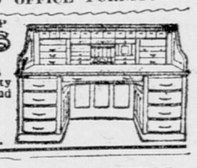
N. Y. Carpet Cleaning Co
Oldest, Largest, Most Modern.
437 AND 439 WEST 45TH-ST.
Tel. 288—Bryant. Established 1857.
W. H. JORDAN. EDWIN LENTZ.

J. & J. W. WILLIAMS
353 W. 54TH ST. Tel. 368 Columbus.
CARPET CLEANING. Established 1875.

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.

DESKS AND OFFICE FURNITURE.

ROLL TOP DESKS
OFFICE FURNITURE
in great variety of style and price
T. G. SELLEW,
111 Fulton St.



DRESSMAKING AND MILLINERY.

PROF. A. D'ALESSIO'S
ACADEMY.
For Cutting, Designing, Grading.
Ladies' Gentlemen's and Boys' Garments.
107 4th-ave., near 12th-st., New-York.
This system won first prize Paris Exhibition. All students carefully taught by the D'Alessio method. Classes forming day and evening. Moderate terms. The special square (patented) given to all graduates.

YOUR OLD FURS
bought and exchanged for new. We can also remodel your old furs equal to new. Only the most skilful furriers employed. Our charges are one-third of others. HIRSHFELD FUR CO., 58 West 21st-st., bet. 5th and 6th aves. Phone, 1,123—Gramercy.

A.—A.—A.—SEAL GARMENTS and other fine furs repaired, redyed and remodelled into latest styles at exceptionally low prices; fur garments made to order. Mrs. E. J. BARKER, 863 Park-ave., near 77th-st., late with C. G. Gunther's Sons, 5th-ave.

MRS. COLE, fashionable dressmaker; fancy waists a specialty; children's garments. 236 West 121st-st., ground floor.

DRESSMAKER.—Experienced all branches, cutting, fitting, fashionable remodelling. Mrs. N. LEUTGENS, 74 West 96th-st., top floor.

FASHIONABLE dressmaking; fit and style guaranteed; coat, suits a specialty; $6 up. BRENT, 207 West 106th-st.

FURS—FURS—FURS—Repaired, reshaped, redyed 30 per cent cheaper than elsewhere. MORRIS ZINS, 750 Lexington-ave., opposite Bloomingdale Brothers.

PLEASE CALL.—Evening wraps and gowns a specialty. Mme. I. PRAGER, 27 West 84th-st., formerly with Simcox, of 5th-ave.

EMPLOYMENT AGENCIES.

MRS. L. SEELY
HAS REMOVED
HER EMPLOYMENT BUREAU TO
23 West 39th St.
'Phones 2434, 2435—Bryant.
BROOKLYN OFFICE, 34 NEVINS-ST.

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

MACHINERY.

AT REDUCED PRICES.—500 second hand wood and iron working machines; fully guaranteed; machinery bought and exchanged. GEO. B. EDDY, 398 Madison-st.

LOST.

BANKBOOK No. 438,572 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.

BANKBOOK No. 467,413 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.

BANKBOOK No. 461,008 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.

BANKBOOK No. 441,902 of the Union Dime Savings Institution is missing. Any person having a claim to it is hereby called upon to present the same within ten days, or submit to having said passbook cancelled and a new one issued.

LOST.—Bankbook No. 426,270 on Dry Dock Savings Bank. Any person having claims upon said book is called upon to present the same to the bank within thirty days, or the said book will be declared cancelled and extinguished and a new one issued in lieu thereof.

LOST.—Bankbook No. 426,291 on Dry Dock Savings Bank. Any person having claims upon said book is called upon to present the same to the bank within thirty days, or the said book will be declared cancelled and extinguished and a new one issued in lieu thereof.

LOST or STOLEN.—Bankbook No. 453,032 of the German Savings Bank in the City of New-York, corner 4th-ave. and 14th-st., issued to Mary Klein. All persons are cautioned against negotiating the same. If not returned to the bank on the 25th day of January, 1906, a duplicate will be issued.

OLD GOLD AND SILVER.

OLD GOLD, silver and precious stones bought at highest market value, made into new articles or exchange for new jewelry or Japanese goods at M. F. TEPPER'S FACTORY, 19 West 31st-st., basement.

RESTAURANTS.

CAFE MORETTI 31 W. 35th. Under new management. Lcn. 40c. Din. 50c., wine Sat., Sun., Hol., 60c. Old Moretti Dinner, $1.00. Music. Priv. rooms.

TYPEWRITING.

Typewriting—5 cents per line.

TYPEWRITERS—Remington, $10; Densmore, Yost, or Hammond, $15; Caligraph, $25. GAY, 121 West 125th-st.

TYPEWRITERS.—All makes sold, rented, repaired, exchanged; reliable service. GORMAN, 79 Nassau-st. Telephone 2748—Cortlandt.

HELP WANTED

Male.

ANY intelligent person may earn a good income corresponding for newspapers, no canvassing; experience unnecessary. Send for particulars. NORTHERN PRESS SYNDICATE, Lockport, N. Y.

CHORUS SINGERS, male and female. FAMILIAR WITH GRAND OPERA repertory, please apply personally at METROPOLITAN OPERA HOUSE, entrance 39th Street and 7th Avenue, daily, between 10 A. M. and 5 P. M.

SALESMAN, who is acquainted with New-York City supply houses covering machinists' supplies and transmission goods, who can come well recommended; a first class man, age between 25 and 35, only will be considered; a permanent position and adequate pay to the right kind of a man. Address, stating experience and age, SALESMAN, Box 2,094, New-York City.

WANTED.—Young man, 16 or 18 years old, for office work; must be good writer, neat, quick and willing and reside with parents; send reference; state last position and salary desired. Address PENMAN, Tribune Office.

WE WANT MEN.
SALESMEN: Export and import, $1,200; dairy supplies, $1,500; sheet metal and machines, $1,300; lithographing, $1,560 up. MANAGERS: Men's furnishings store, $1,560; grocery and provisions, $1,040 up. HAPGOOD'S, Suite 508, 309 Broadway.

HELP WANTED

Female.

A THOROUGHLY competent waitress to go to Aiken, S. C.; must have first class references. Mrs. DICKINSON'S CO-OPERATIVE BUREAU, 331 Madison-ave.

CHORUS SINGERS, male and female. FAMILIAR WITH GRAND OPERA repertory, please apply personally at METROPOLITAN OPERA HOUSE, entrance 39th Street and 7th Avenue, daily, between 10 A. M. and 5 P. M.

GENERAL HOUSEWORK.—Clean, capable girl; general housework, plain cooking; good home; white or colored; reference required. 117 West 12th-st.

WORK WANTED.

Situations Wanted—Male and Female—Four lines (not exceeding 24 words), three insertions, 15 cents; seven insertions, 30 cents. Exceeding 24 words and less than 40 words, three insertions, 30 cents; seven insertions, 60 cents.

Male.

ACCOUNTANT desires temporary or permanent work anywhere; statements prepared, systems devised, special or periodical audits, cursory or thorough investigations, corporations organized, partnership settlements, bankruptcy accounting, books written up by competent assistants; terms moderate. ARTEMAS R. HOPKINS, 5 Beekman-st.

ACCOUNTANT wishes evening work; books opened and closed, audited, investigation, systems devised, bookkeeping, statements, etc.; terms moderate; references. ACCOUNTANT, Box 42, Tribune Office.

ATTENTION!—Small business concerns not desiring a permanent bookkeeper or accountant can have their books or accounts written up systematically once or twice a week at a small cost. ACCOUNTANT, 219 West 4th-st.

BOOKKEEPER or ASSISTANT.—Cashier; four years' experience in double entry; trial balance; conscientious worker; accurate; references. NILLSON, 620 East 5th.

BOOKKEEPER.—Competent double entry bookkeeper and typewriter. H. RICE, 13 West 21st-st.

BAKER, second hand, wants steady position. Address MARTIN GERSITZ, 6 Morgan-st., Yonkers, N. Y.

COLLEGE GRADUATE, 25, experienced, knowledge of stenography, typewriting, bookkeeping and advertising, wishes position of trust and responsibility where ability and character make for success. C. H. T., 56 East 102d-st.

COLLEGE GRADUATE, 24, four years' business experience in Constantinople and Bagdad, Turkey, well up in double entry, speaks and corresponds in English and French, desires position. Address Room 906, United Charities Building.

CARPENTER.—First class; by day or week; terms moderate. H. POULSEN, care of Webster, 652 Carroll-st., Brooklyn.

CHAUFFEUR.—Electrical, thorough repairer, mechanic, shop experience; delivery truck in shipping department preferred. CHAUFFEUR, room 28, 500 West 42d-st.

DENTIST.—Young man, mechanic, with some experience. N. EISENSTEIN, 155 2d-st.

DRIVER, sales clerk, stableman, conductor, elevator runner and excellent baseball player would sign any league for next season. J. JENNINGS, 134 North 6th-st., Brooklyn.

ENGINEER.—Competent; do own firing; understands pumps; strictly sober; first class reference. Address C. MACDERMID, 273 1st-st., Jersey City.

FRENCH GENTLEMAN, university graduate, gives lessons conversation and grammar translations. Address C., Box 219, 104 East 14th-st.

GOOD PENMAN and mathematician, employed during day, desires extra work evenings, cataloging, statistical, books or clerical or other work, in club, society, etc. Address J. C. EWEN, P. O. Box 1,284.

MACHINIST.—Ten years' experience on vertical or horizontal boring mill, lathe, shaper, large or small work. E. D. RUTH, 127 Greenpoint-ave., Brooklyn.

MANICURE.—Can do facial massage and scalp treatment; hotel or barber shop preferred; references. ROBINSON, 262 West 23d-st.

MARRIED MAN, 33, at inside or outside work; 15 years' references. FRANK, 1,296 3d-ave.

MANAGER.—Real estate owners desirous of capable, experienced man to take charge renting and renovating, on small commission; good references guaranteed; security. CARPENTER, Box 14, Tribune Office.

MANICURE.—Can do facial massage and scalp treatment; hotel or barber shop preferred; references. ROBINSON, 262 West 23d-st.

MAN, 30; inside or outside position in wholesale house; thoroughly honest and reliable; A1 reference or bond. J. LESSER, 436 East 75th-st.

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JANUARY SALE
Women's Underwear.

Our Foresight in Buying Helps You to These Great Savings. Not a Few Items, but Unequalled Values right thro' the stock.

Limit. Three garments each.—No Mail or Telephone Orders.

Corset Covers — January Sale Specials.
Princess Cambric Corset Covers—low neck—wide lace—ribbon run—trim'd armholes—full shirred front—value .35 ..... .14
Fine Cambric—4 lace ins'tgs—trim'd armholes—value .29 ..... .19
Cambric—round or V neck—good lace or emb'y—ribbon run—trim'd armholes—worth .45 ..... .29
Fine Nainsook Corset Covers—lace and ribbon trim front and back—value .75 ..... .49
Special: in finer Corset Covers to $4.98, averaging a third less than usual.

Full Size Skirts — January Sale Specials.
Cambric or muslin—deep lawn tucked ruffle with tucks or lace—value .98 ..... .57
Cambric—flounce with tucks, lace and insertings—value $1.59 ..... .95
Fine Cambric Skirts—deep flounce, handsomely trimmed with newest laces and fine emb'y—worth $2.29 ..... 1.45
Extra Fine Cambric Skirts—deep flounce of 48 lace insertings—pointed cluster tucks—ribbon run top—double lace edge—worth $5.98 ..... 3.49
Exquisite styles in finer skirts, including the latest Parisian models for evening and dressy occasions, to $15.98.

Women's Drawers
Cambric—good quality—wide hemstitched ruffle—value .39 ..... .18
Cambric—circular lawn ruffles—three rows Point de Paris lace, ribbon bow—12 other elaborate styles—value .79 ..... .49
Fine Nainsook and Cambric—extra wide ruffles of handsome emb'y or lace and three insertings—value $1.25 ..... .79
Special values in finer and more elaborately trim'd drawers—98 cents to $3.98.

Extra Size Underwear — January Sale Specials.
Corset Covers—linen finish muslin—sizes to 52—value .29 ..... .19
Drawers—value .49 ..... .27
Night Gowns—value .79 ..... .49
Skirts—value $1.69 ..... 1.24
Chemises—value .59 ..... .39

Night Dresses — January Sale Specials.
Strong muslin—tucks, hemstitching and emb'y insertings—value .59 ..... .29
Muslin and cambric—V or high neck—hemstitched tucks and emb'y insertings—value .75 ..... .45
Good Wear Muslin Gowns—Our customers know this brand—styles in oldtime, neat, home-made effects—worth .85 ..... .69
A large assortment of Night Dresses in French styles and elaborate effects in lace and emb'y—worth $1.50 ..... .95
Extra fine Night Dresses—front and sleeves of French emb'y—with fine lace and baby ribbon—worth $3.69 ..... 1.98
Novelties in Fine Gowns in great variety, elaborately trim'd with newest embroideries and laces—3.98, 4.98 and 6.98
Worth a Third More.
The $4.98 Gown is a Marvel of Value!

Chemises — January Sale Specials.
Soft muslin—yoke of twenty tucks—two insertings emb'y—value .39 ..... .27
Fancy Yoke Chemises—lace or emb'y—dozen styles—worth .69 ..... .49
Skirt Chemises—Cambric and Nainsook—elaborately trim'd neck and skirt—value $1.49 ..... .98
Special Values in Finer Chemises to $4.98.

Girls' Underwear — January Sale Specials.
Drawers—Masonville Muslin—hemstitched hem and tucks—1 to 12 years—usually .19 to .29 ..... 12½
Night Gowns—tucked fronts—4 to 14 yrs.—usually .49 to .59 ..... .35
Skirts—hemstitched or lace trimmed ruffle—2 to 10 years—usually .29 to .39 ..... .17

Underwear Set.
Skirts—Corset Cover—Drawers—Chemise—Night Dress—elaborately trimmed with lace or French emb'y—ribbon run—splendid value at $7.98 ..... January Sale Price 5.00
Great variety of other bridal sets—four to six pieces...$3.98 to $29.00.

January Sale of Fur Cloaks, Scarfs and Muffs

Fur Cloaks and Capes
Mink, Near Seal, Electric Seal, Natural and Sable Squirrel and Persian Lamb;—Pony Coats, Blouses and Fitted styles—large collars and Revers of Mink, Beaver, Sable or self fur—Brocade Silk or rich Satin lining.

	Earlier.	Now.
Coats	$198.00	129.98
Coats	179.98	104.98
Coats	149.98	78.98
Coats	119.98	79.98
Coats	90.00	49.98
Coats	69.98	43.98
Coats and Capes	49.98	27.98
Capes	36.98	18.98

Great Values Also in Fur-Lined Cloaks, All Reduced.

Scarfs, Pelerines
Chokers, Throwovers and Shawl effects—Natural and Jap Mink, Baum Marten, Black Lynx, Persian Lamb, Alaska Seal, Iceland, Isabella and Sable Fox, Russian and Siberian Squirrel, Sable Opossum, and Brook Mink—Fur or Satin Lined.

Earlier.	Now.	Earlier.	Now.
$125.00	59.98	$39.98	19.98
79.98	39.98	39.98	17.98
69.98	34.98	35.98	16.98
59.98	35.98	34.98	14.98
59.98	29.98	19.98	9.98
49.98	24.98	15.98	7.98
49.98	23.98	12.98	5.98
45.98	22.98	7.98	2.98

Muffs to Match, 1.49 to 79.98.

January Sale of Table Linens
Not mere advertising talk
We make good every promise.

58 inch Mercerized Damask—lustre retained after washing—value .44 ..... .31
All