MUTUAL LIFE REPORT.

Reflects Year's Insurance Troubles —Checks for "Nylic" Members.

The annual report of the Mutual Life Insurance Company, which was made public yesterday, shows by comparison with the report for 1904 many traces of the overturning which life insurance has had since the internal trouble in the Equitable attracted the attention of legislative investigators. The company shows a gain of $28,882,000 in total assets over 1904, giving the company a rating of $470,861,000. Yet this gain is $9,000,000 less than that of 1904 over 1903.

The income of the company from all sources in 1905 was $85,064,992, which is an increase of more than $4,000,000 over 1904. This increased income, however, is almost entirely due to increased interest. The increase in premium receipts over 1904 is only $46,000, while the premium receipts in 1904 went over those of 1903 by $2,781,000. This is one of the most striking indications of the ravages of the investigation.

The assets of the company are headed by government, railroad and other bonds to the amount of $191,417,000, and stocks valued at $73,884,000, an increase of some $22,000,000 over 1904. The loans to policyholders on the company's policies amount to $98,198,000, an increase of more than $9,000,000 over the previous year. Experts see in this increase the tendency of many timid policyholders to borrow the largest possible sum on policies for fear that something might happen to render them less valuable.

The tendency of the big insurance companies to lessen the bank balances is strongly shown in the Mutual Life report. The cash on hand on December 31 last, all but $25,770, of which was in banks and trust companies, was $9,270,000. This is a decrease of $8,703,000 over 1904, and that year showed decreased deposits of $4,487,000 over 1903. The insurance companies have found satisfactory investments which bring better interest than they can receive from the banks, and the ready funds are diverted into these channels to the benefit of the policyholder.

The company values its office buildings at $29,890,000, and has other properties to a total of $31,014,000. This shows a loss over the previous year of $4,687,000, which is more than accounted for by an item under the disbursements heading which reads, "Adjustment of real estate valuations, June 30, $6,000,000." The report shows $7,469,000 in deferred and uncollected premiums this year.

The reserve fund of the company for the payment of its insurance risks has increased from $366,620,000 in 1904, to $392,593,000. The contingent guarantee fund of the company, out of which future dividends to policies now in force will be payable as they become due by the terms of the policies, has been increased from $71,457,000 to $75,417,000. The increase of 1904 over 1903 was $12,292,000, while the same period showed an increase of $26,793,000 in the reserve fund.

The total disbursements of the company, $55,972,000, show an increase of $4,590,000 over the previous year, but this year's statement contains the $5,000,000 loss in real estate adjustment. The company paid $35,645,000 to policyholders last year, and $34,726,000 in 1904, an increase of $916,627.

The statement this year has the name of Charles A. Peabody at its head, in place of that of Richard A. McCurdy. The inscription, "Charles H. Raymond & Co., Managers, No. 26 Liberty-st.," which was prominent in former statements, is naturally wanting, as the Mutual Life is now managing its own metropolitan business. The statement was accompanied by an interim report of Haskins & Sells and Deloitte, Plender, Griffiths & Co., public accountants, who are now engaged in an investigation of the affairs of the company. It was addressed to W. H. Truesdale, chairman of the housecleaning committee, and testified in detail to the value of the company's bonds, stocks, mortgages, policy loans, etc.

In an official statement issued yesterday afternoon it was further announced that the company had an increase of insurance in force of $41,987,000 and that there had been a decrease of expenses of $3,335,000. Richard A. McCurdy, ex-president of the company, came in from Morristown yesterday, and was in conference for some time with his successor, Charles A. Peabody. It was said that they discussed the general insurance situation.

Instead of holding the annual winter junketing trips for the agents who sell insurance in large quantities, the New-York Life Insurance Company this year estimated the cost of such trips and sent those whose work entitled them to the outing a check for the probable amount. The members of "Nylic," those agents who have sold more than $200,000 worth of insurance in the year, were to have gone to Pasadena Cal., for a week. Each received a large check a few days ago and was told that the trip would not be made. The members of the $100,000 club were to have gone to Old Point Comfort for a few days. They received checks smaller than those sent to "Nylic" men. The company decided that it was unwise, in view of the unsettled conditions in insurance, to make the long trips, which would attract much attention and cause unfavorable comment, as did the recent convention of district agents at Lakewood.

Senator Armstrong, chairman of the Insurance Investigation Committee of the State Legislature, declared yesterday that rumors of recent meetings were unfounded. He declared that he did not know how such reports got into circulation, as the committee was not trying to do anything secretly. He said the next meeting of the full committee would be held in this city about next Thursday or Friday, when the rough draft of the report will be ready. Two or three days later the report will be finished and sent to the legislature.

The briefs in support of the demurrers of the defendants in Attorney General Mayer's suit against the Equitable Life Assurance Society were filed with Justice Bischoff yesterday. James Hazen Hyde and William H. McIntyre joined in the longest brief. The following, through counsel, joined in the same brief: William C. Van Horne, Levi P. Morton, George H. Squire, John Jacob Astor, Edward H. Harriman, John Sloane, D. O. Mills, Alfred G. Vanderbilt, Chauncey M. Depew, Jose F. De Navarro, D. H. Moffat, William Alexander, Gage E. Tarbell, James W. Alexander, George T. Wilson, Henry M. Alexander and Henry C. Deming.

R. I. AFTER INSURANCE COMPANIES.

Providence, R. I., Feb. 2.—A resolution providing for the appointment of a committee to inquire into the condition of insurance and trust companies in this State and to ascertain whether money belonging to the companies has been appropriated for political or other purposes, was introduced in the House to-day and referred to the Committee on Judiciary without discussion.

FULTON INCORPORATION APPROVED.

The certificate of incorporation of the Robert Fulton Monument Association has been approved by Justice Gildersleeve, of the Supreme Court. The object of the association is to raise a voluntary fund for the erection of a monument to the memory of Robert Fulton, the inventor of steam navigation. The directors are Brigadier General Frederick D. Grant, Robert Fulton Cutting, Samuel L. Clemens, Andrew F. Burleigh, Hugh Gordon Miller, Colonel John L. Sheppard and Colonel H. O. S. Heistand.

Religious Notices.

20 cents per line.

ADAMS CHAPEL UNION THEOLOGICAL SEMINARY, 700 Park-ave.—Sunday afternoon service at 4:30 o'clock. The fifth sermon in the course on "The Christian Doctrine of Faith." Preacher, Professor GEORGE H. PALMER, Litt. D., LL. D., of Harvard University; subject, "Faith and Ethics." All are welcome.

ALL ANGELS' CHURCH, West End-ave. and 81st-st., Rev. S. De LANCEY TOWNSEND, D. D., Rector.—Holy Communion, 8 a. m. Sunday school, 9:45 a. m. Holy Communion and sermon by the Rector, 11 a. m. Choral evensong, 4 p. m. Strangers welcome.

ALL HOTELS.—Dr. WARREN conducts service at Hotel Regent, Broadway and 70th-st., 8:15 p. m. Splendid musical programme. Public invited.

ALL SOULS' (Unitarian), 4th-ave., 20th-st.—Rev. THOMAS R. SLICER, Pastor, will preach on "Vital Relationship"; sequel to "The Simple Truth." Services 11 a. m. All cordially invited.

AT FIFTH AVENUE BAPTIST CHURCH, Nos. 6 and 8 West 46th-st., Rev. R. P. JOHNSTON, D. D., Pastor. Public worship, with preaching by the Pastor, at 11 a. m. and 8 p. m. BIBLE SCHOOL, 9:45 A. M. YOUNG WOMEN'S AND YOUNG MEN'S CLASSES.

AT LENOX AVENUE UNITARIAN CHURCH, corner 121st-st.—Rev. MERLE ST. C. WRIGHT, Pastor, will preach at 11. Subject: "The Idolatry of Christ." Sunday school, 9:45 a. m.

AT REFORMED CATHOLIC SERVICES in CHRIST'S MISSION, No. 142 West 21st-st. Afternoon, 3:30. Preaching by Rev. JAMES CONNOR and Rev. HENRY KENNING. Catholics invited.

AT SCOTCH PRESBYTERIAN CHURCH, 96th-st., Central Park West.—The Pastor, Rev. DAVID G. WYLIE, D. D., preaches at 11 and 8.

AT WEST END PRESBYTERIAN CHURCH, Amsterdam-ave., corner 105th-st., Rev. A. EDWIN KEIGWIN, Pastor.—Services at 11 and 8.

BAPTIST CHURCH, EPIPHANY, Madison-ave., 64th.—MADISON C. PETERS, 11, "Objections Refuted Concerning the Recognition of Friends in Heaven." 8, "The Demoralizing Habits of the Privileged Classes a Menace to the Republic." People's meeting, 3:30. "The Negro Problem." Professor Kelly Miller, of Howard University, and Mrs. Mary Church Terrell, of Washington, opening speakers. Open parliament.

BRICK CHURCH, Fifth Avenue and Thirty-seventh Street. Ministers: Rev. WILLIAM R. RICHARDS, D. D. Rev. SHEPHERD KNAPP. At 11 a. m. Dr. Richards will preach, and at VESPER SERVICE at 4. ALL WELCOME. Mr. Knapp at CHORAL SERVICE at 8. Seats free. First of "Services by American Composers." Bible School and Classes, 9:45 a. m. Men's Class conducted by Dr. C. P. Fagnani. Weekday Services: Wednesday, 8 p. m., and Friday, 5 p. m.

BROADWAY TABERNACLE, Broadway and 56th-st., Rev. C. E. JEFFERSON, D. D., Pastor. Public worship, 11 a. m. and 8 p. m. Dr. JEFFERSON will preach at both services. 5 p. m., Dr. Thomson's Bible Class.

CALVARY BAPTIST CHURCH, West 57th-st.—Dr. MACARTHUR, 11 a. m. Rev. WILLIAM SPURGEON, of Cardiff, England, 8 p. m.

CALVARY CHURCH, 4TH-AVE. AND 21ST-ST., REV. J. LEWIS PARKS, S. T. D., Rector. 11 a. m., Matins and Celebration. 7:40 p. m., Recital; 8 p. m., Evensong.

CALVARY METHODIST EPISCOPAL CHURCH, 129th-st. and 7th-ave. Rev. Dr. CHARLES L. GOODELL, Pastor. JUBILEE DAY. 10:45 a. m.—Holy Communion and Reception of Members. 7:45 p. m.—Preaching by the Pastor. Prayer Service Wednesday, 8 p. m.

CENTRAL PRESBYTERIAN CHURCH, West 57th-st., between Broadway and 7th-ave., Rev. WILTON MERLE SMITH, D. D., Pastor; Rev. JOSEPH TAYLOR BRITAN, Assistant.—Dr. SMITH preaches at 11 a. m.; Rev. JOSEPH TAYLOR BRITAN at 8 p. m. Holy Communion, 4:30 p. m. Sunday School at 3 p. m. Christian Endeavor Sunday evening at 7 o'clock. Devotional meeting Wednesday evening at 8. All welcome.

CHRIST CHURCH, Broadway and 71st-st. Rev. G. A. STRONG, Rector. Special Musical Service 4 P. M. Festival anthems and other important compositions by Sir George C. Martin. Other services 8 and 11 a. m. and 8 p. m.

CHURCH OF THE ASCENSION, 5th-ave. and 10th-st. Rev. PERCY STICKNEY GRANT, Rector. 11 a. m.—Morning service, sermon (Rector). 4 p. m.—Selections from Mendelssohn's "Elijah." Rev. WALTER E. CLIFTON SMITH will preach. 8 p. m.—Evening service, sermon (Rector).

CHURCH OF DIVINE PATERNITY, Central Park West and 76th-st., Rev. FRANK OLIVER HALL, D. D., Pastor. 11 a. m., "Prepare to Meet Thy God." choir will sing Farmer's popular mass in B flat, with words from the Psalms.

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. Holy Communion and sermon; preaching by Rev. HERBERT SHIPMAN. 8 p. m., evening prayer; preacher, the Rector.

CHURCH OF THE INCARNATION, Madison-ave. and 35th-st. Rev. W. M. GROSVENOR, D. D., Rector.—8 and 10 a. m. Holy Communion. 11 a. m., Morning Prayer, Sermon and Holy Communion; 4 p. m., Evensong and Address.

CHURCH OF THE MESSIAH (UNITARIAN), 34th-st., corner Park-ave. Services 11 a. m. Dr. SAVAGE will preach Fourth Sermon in Series on "Things Worth Living For." Subject, "The Blessedness of Work." Sunday School, 10 o'clock, in chapel; entrance on Park-ave.

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

CHURCH OF ZION AND ST. TIMOTHY, 334 West 57th Street. Rector, Rev. HENRY LUBECK, D. C. L. Holy Communion.....8 A. M. Morning Prayer; Holy Communion, Preacher, the Rector.....11 o'clock Children's Service.....3 P. M. Choral Litany: Preacher, Rev. Dr. Rushton.....8 P. M.

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—"A Wonderful Night." Evening—"The Christian Rule of 'The Square Deal.'" Sacrament of the Lord's Supper administered at close of the morning sermon.

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—"Things We Lose Because of Our Prejudices." Evening—"How to Build the Stately Mansion of a Soul."

COLLEGIATE CHURCH, West End ave. and 77th st. Rev. HENRY EVERTSON COBB, D. D., Minister. Rev. EDWARD B. COE, D. D., will preach 11 a. m. Rev. HERMAN C. WEBER, 8 p. m.

Religious Notices.

20 cents per line.

CHURCH OF THE TRANSFIGURATION, 1 East 29th.—Communions, 7, 8 and 9. Sermon and CONCONE'S MASS, 10:30. CHORAL EVENSONG, 4 o'clock.

COLLEGIATE REFORMED CHURCH, Harlem.—Rev. J. ELMENDORF, D. D., Senior Pastor. FIRST CHURCH, 121st-st., near 3d-ave.—Pastor, Rev. BENJAMIN A. DICKHAUT. 11 a. m., Communion and reception of new members. 8 p. m., musical service, preaching by the Pastor. LENOX AVENUE CHURCH, 123d-st. corner.—Pastor, Rev. EDGAR TILTON, Jr., D. D. 11 a. m., Communion and reception of new members. 8 p. m., musical service. The choir will render Rossini's Stabat Mater.

FIFTH AVENUE PRESBYTERIAN CHURCH, FIFTH AVENUE AND 55TH STREET. Rev. J. ROSS STEVENSON, D. D., Minister. Rev. GEO. H. TRULL, Assistant. Public worship on Feb. 4 at 11 a. m. and 4:30 p. m. Dr. STEVENSON will preach at both services. Bible School meets at 9:30 a. m. Wednesday Evening Prayer Meeting at 8:15. Strangers are cordially invited.

FIFTH CHURCH OF CHRIST, SCIENTIST, 228-230 West 45th-st.—Services 11 a. m. and 8 p. m. Wednesday evening, 8. Reading room open daily.

FOURTH AVENUE PRESBYTERIAN CHURCH, corner 22d-st.—Rev. WALTER DUNCAN BUCHANAN, D. D., Pastor, preaches 11 a. m. and 8 p. m. Preparatory service Wednesday next, 8 p. m.

GOSPEL TABERNACLE CHURCH, 44th-st. and 8th-ave. Services, 10:30 a. m. and 8 p. m. Preaching at the morning service, Rev. A. B. SIMPSON; the evening service, Rev. P. E. MARSH. Subject, "Four Men in a Dilemma." Song service, conducted by the Rev. H. KENNING, 7:30 p. m. A hearty welcome to all.

GRACE METHODIST EPISCOPAL CHURCH, West 104th-st., near Columbus ave., Rev. T. H. BARAGWANATH, Pastor. 11 a. m.—Holy Communion. 8 p. m.—"Gambling with Life's Last Chance."

Madison Avenue Baptist Church, Madison Avenue, corner 31st St. KERR BOYCE TUPPER, D. D., LL. D., Minister. 9:30 a. m.—Sunday School. Madison Ave. League Bible Class. 11 a. m.—Worship and Preaching. Sermon Theme: "A Suggestive, Christian Paradox." 8 p. m.—Worship and Preaching. Sermon Theme: "Like Seed: Like Harvest." MUSICAL SERVICE AT 7:45 P. M. A CORDIAL WELCOME TO ALL.

MADISON AVENUE METHODIST EPISCOPAL CHURCH, Cor. 60th-st. Rev. WALLACE MACMULLEN, D. D., Pastor. 11 a. m., preaching by the Pastor, followed by service of Holy Communion. Subject of sermon, "THE FRIENDSHIP OF JESUS." 8 p. m., preaching by the Pastor. Subject, "THE PLACE OF POWER."

MADISON AVENUE PRESBYTERIAN CHURCH, Northeast corner 73d-st. Public worship 11 a. m. and 8 p. m. The Pastor, the Rev. HENRY SLOANE COFFIN, will preach.

MADISON SQUARE PRESBYTERIAN CHURCH, Madison-ave. and 24th-st. Sabbath Services, 11 a. m. and 8 p. m. The Pastor, Rev. C. E. PARKHURST, D. D., will preach in the morning, and the Assistant Minister, Rev. GEORGE R. MONTGOMERY, in the evening. Communion Service, 4 p. m. Bible School in Chapel, with Classes for Adults, 10 a. m.

MANHATTAN CONGREGATION, Broadway and 76th-st., Rev. HENRY A. STIMSON, D. D., Pastor.—11 a. m., Vesper service, 4 p. m. J. Henry McKinley, musical director. Seats free. Everybody welcome.

MEMORIAL BAPTIST, Washington Square South.—EDWARD JUDSON, Pastor, preaches 10:45, "The Church Universal," first in series on the church; 7:30, "The Syrophoenician Woman." Evening prayer daily from 7:30 to 8. Church prayer meeting Friday night.

METROPOLITAN TEMPLE, 7th-ave. and 14th-st. REV. ROBERT BAGNELL, D. D., PASTOR. PASTOR PREACHES 10:45 AND 7:45. ATTRACTIVE SERVICES EVERY NIGHT. ALL SEATS FREE. TEMPLE CONCERT TO-NIGHT.

RUTGERS PRESBYTERIAN CHURCH, Broadway and 73d-st. Rev. ROBERT MACKENZIE, D. D., Minister. Rev. ALLEN W. MACCOUBREY, Assistant Minister. Services 11 and 8. Preaching by Dr. MACKENZIE. Preparatory service Friday evening at 8.

SOCIETY FOR ETHICAL CULTURE, Carnegie Hall, 57th-st., 7th-ave.—Professor NATHANIEL SCHMIDT will lecture next Sunday, Feb. 4th, at 11 a. m. Subject, "The Ethical Significance of Zionism."

SOUTH CHURCH, Madison-ave. and 38th-st. Rev. Thomas Reed Bridges, D. D., MINISTER. 9:45, Children's Service. 11, Morning Service. 4, Afternoon Service.

ST. ANDREW'S, HARLEM, 127th-st. and 5th-ave. 11 a. m., Dr. VAN DE WATER preaches on "Counting the Cost." 8 p. m., special musical service. Communion, 8 a. m. and midday.

ST. ANDREW'S METHODIST EPISCOPAL CHURCH, 76th-st., west of Columbus-ave. REV. ANDREW GILLIES. 11 a. m.—"Methodism, Yesterday and To-morrow." 8 p. m.—"God's Message of Joy."

ST. BARTHOLOMEW'S CHURCH. Services: 8:30, 11 a. m. and 4 p. m. The Rector will preach at the Morning Service and the Rev. FRANK WOODS BAKER in the afternoon. Anthem: "O Gladsome Light," Sullivan.

ST. GEORGE'S CHURCH, Stuyvesant Square. Rev. W. S. RAINSFORD, D. D. Rector. The Rev. HUGH BRICKHEAD, Minister in charge, will preach on Sunday morning next, February 4, at 11 o'clock.

ST. JAMES CHURCH, Madison-ave. and 71st-st. 8 a. m.—Holy Communion. 10 a. m.—Morning prayer. 11 a. m.—Holy Communion and sermon by Bishop Courtney. 8 p. m.—Evening service and sermon by Rev. J. Cairns.

ST. NICHOLAS AVENUE PRESBYTERIAN CHURCH, West 141st-st., THOMAS W. SMITH, Minister.—11 a. m., 7:45 p. m.

St. Paul's Methodist Episcopal Church, West End-ave. and 86th-st. Rev. GEORGE P. ECKMAN, D. D., Pastor. 11 a. m.: "WHERE CHRIST IS NOT POPULAR." 8 p. m.: "ARTIFICIAL RELIGION." Wednesday, 8 p. m., Discussion of Social Problems.

THE OLD PRESBYTERIAN CHURCH, Fifth Avenue—Eleventh to Twelfth Streets. Rev. HOWARD DUFFIELD, D. D., Pastor. 11 a. m.—"The Reproach of Christ." 4:30 p. m.—"The Heroes of Old."

THEOSOPHICAL SOCIETY, NEW-YORK BRANCH. Free public lecture by C. JINARAJADASA, B. A., "Heaven and Hell of Fact and Fancy." Sunday, 8:15 p. m., Assembly Hall, United Charities Building, 4th-ave. and 22d-st.

UNIVERSITY PLACE PRESBYTERIAN CHURCH, corner of 10th-st.—Rev. GEORGE ALEXANDER, D. D., Pastor. Rev. RALPH K. HICKOK, Assistant. Public worship to-morrow at 11 a. m. and 8 p. m. At the morning service the Pastor will preach. At the evening service the Assistant will preach. In the afternoon of to-morrow the Sacrament of the Lord's Supper will be observed at 4 o'clock. Wednesday evening service at 8 o'clock.

WASHINGTON SQUARE METHODIST, 4th-st., west of square—10:45, 8. Dr. STROBRIDGE, Pastor.

WEST PRESBYTERIAN CHURCH, 424-st., between 5th and 6th aves.—Rev. ANTHONY H. EVANS, D. D., Pastor, preaches at 11 a. m. and 8 p. m.

DOMESTIC SITUATIONS 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, 50 cents; seven insertions, 60 cents.

Male.

BUTLER, VALET.—Two years' best city reference; single; willing, obliging; city or country. H. H., Box 118, 617 6th-ave.

CHEF.—Cook and serve midday lunch; bank, office or corporation; good manager; very best references. E. J., 619 Hunterdon-st., Newark, N. J.

COACHMAN—Country preferred; very neat, capable young man; strictly sober; well recommended; careful, industrious; will be generally useful. EDWARD, Carpenter's Bureau, 154 6th-ave.

COACHMAN.—Married; no family; good, careful city driver; very stylish; good rider; competent in every respect; first class reference, written or personal. English and American. Call or address 210 West End-ave.

COACHMAN. — Experienced man; thoroughly understands care of horses; good driver; city or country; country preferred; good home and moderate wages; references. COMPETENT, Box 194, 617 6th-ave.

COACHMAN, gardener and florist, by married man on gentleman's place; long experience; best references. M. HARTINOTE, 130 Raymond-st., Brooklyn.

COACHMAN, CHAUFFEUR.—By Scotchman; single; thoroughly understands care horses, carriages, electric automobiles; country preferred; superior personal references; temperate, painstaking. MACDONALD, care of Strenburg, 118 East 53d-st.

COACHMAN.—By German; single; thoroughly competent; careful driver; life experience; city or country; best references. A. F., care of Meyer, 405 4th-ave.

COUPLE.—Capable young colored man as butler and generally useful man; wife as chambermaid and maid; ten years' references. Miss FITZGERALD'S EMPLOYMENT BUREAU, 503 5th-ave., cor. 42d-st.

FRENCH COUPLE, with family; husband general work; wife sewing, care of children or housework. Address ROUX, Tribune Uptown Office, 1,364 Broadway.

FOOTMAN.—Neat, polite, intelligent colored man, in doctor's office; footman, switchboard, elevator operator; reliable; references. Address DRAWDE, care Walker, 314 West 52d-st.

FOREMAN FARMER.—By a practical, experienced Scotch working farmer and gardener, to take charge of a gentleman's estate or farm; aged 38; Presbyterian College graduate; has been manager dairy farm, 70 cows, feeding system; married; small family; wife practical with poultry; ready March 1; best references. T. B., Carpenter's Bureau, 154 6th-ave.

FARMER (FOREMAN).—Scotch; married; small family; many years in last place; references very best; thorough farmer every branch; well used to care and management of stock, all kinds; long experience with herd of fine cows, and all work on gentleman's place, boarding help, etc. JOHN, at Carpenter's Bureau, 154 6th-ave.

FARMER (FOREMAN).—Many years experience; American; capable every department; thirteen years last place, very small family; very best references. W. B., at Carpenter's, 154 6th-ave.

FARM FOREMAN wishes position by March 1; understands all branches of farming and the care of cows, horses and poultry, and the handling of men; best of references given. JESSE TOMPKINS, Turner, N. Y.

FARMER and GARDENER.—By married man; small family; on gentleman's country place as working foreman; capable of taking full charge; wife willing to board men; excellent reference; cottage, fuel, vegetables and milk and $50 wages required. Address X. Y., care Seigel, 217 10th-ave.

GARDENER.—Young man, age, 28; married; with two children (girls); thoroughly competent, under glass or outside; written or personal references as required; at present employed by Dumont Clarke, at Dumont. Address E. E. EVANS, care D. Clarke, Dumont, N. J.

GARDENER.—German, 29, with mother, as gardener, to take full charge of first class private estate; proficient in all departments of horticulture and agriculture, including landscape, greenhouses; practice in foremost places in this country and abroad; first class reference; permanent position required. Address T. W., Avondale, N. J.

GARDENER.—As landscape gardener. DICKINSON, 331 Madison-ave.

CARETAKER.—Position of trust or care of office building, by young colored man; 23 years' reference. ANDREWS, 18 Main-st., Flushing, Long Island.

GARDENER. — Experienced; under glass and outside; hedges, lawns, shrubbery, vegetable garden; place where strictly sober and reliable man is appreciated; place with glass area preferred; able to take charge; references; vicinity of Greenwich preferred. B. A., Box 67, Wortendyke, N. J.

GARDENER.—English, married, no family, five years with last employer; is open for an engagement after February. DAVIS, care W. Elliott & Sons, 201 Fulton-st.

GROOM.—By young man, not long in country, in private family; city or country. DALY, 822 3d-ave.

HOUSEMAN, &c.—COOK, &c.—By a reliable colored man and wife, together; man as houseman and generally useful; woman good cook and laundress. Address NATHAN, 270 Navy-st., Brooklyn.

JANITOR.—Young couple, GUS DODENHOFF, care Grossplatsch, 106 West 101st-st.

JANITOR.—Understands steam heat and hot water supply; mechanic, employed; reference. CARLSON, 110 Bradhurst-ave.

JANITOR.—First class; understands steam heat and hot water supply; handy with all kinds of tools; six years' reference from present employer. 1,061 Dean-st., Brooklyn.

JANITOR or ENGINEER in high class apartment; competent boilers, pumps, elevators; all repairs; own tools; married, no children; electrician; licensed engineer. LANN, 251 East 85th-st.

JANITOR.—By small family; living upstairs; no steam; willing to pay part rent. Mrs. BRAMMANN, 110 W. 115th-st.

JANITOR.—Respectable colored man as janitor of building; best of reference. JANITOR, Box 32, Tribune Office.

JANITOR.—By German, with small family; in apartment house; repairing; no basement rooms. KRAEMER, 1457 1st-ave., second floor.

MAN, German, aged 40, on farm; can plough, milk cows and take care of horses. Address JOHN MOLLER, 39 Bowery.

PORTER, WAITER, or DOORMAN.—By a light colored man, in hotel, store, or theatre; best references. Address, care Foster, 422 W. 52d-st.

USEFUL MAN.—By American, in private family; willing to do any waiting; can furnish A1 reference; willing and obliging. FRANK SEITZ, 9 East 57th-st.

VALET, attendant to an invalid; experienced, educated, gentlemanly; accustomed to travel; New-York references. GRAHAM, 69 Lexington-ave.

YOUNG MASSEUR gives scientific massage to gentlemen at their residences only; select patients only. REASONABLE, Tribune Uptown Office, 1,364 Broadway.

WAITER—COOK.—By man and wife; colored; city or country; good references. CHARLES MILLS, care of Mrs. Lee, 207 West 60th-st.

YOUNG MAN, 20, at anything. J. DUGAN, 149 East 50th-st.

Female.

COMPANION.—Woman of culture and refinement as companion to a lady living in this city; will make herself generally useful; highest credentials. Address COMPANION, Tribune Uptown Office, 1,364 Broadway.

COMPANION to elderly or young lady, by a middle aged lady; will sew, read and wait on her. ADAMS, 80 Lee-ave., B'klyn.

COOK, maid, seamstress or laundress; best references. Miss LARSON'S Employment Office, 33 West 24th-st. Tel. 3,044—Madison Square.

COOK.—English Protestant; very neat; understands all branches plain and fancy cooking; good caterer and manager; excellent references; city or country. S. D., Mrs. Collier's, 122 West 23d-st.

COOKING.—By competent colored woman in small boarding house. C. A. DOLUSO, 412 West 55th-st.

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COOK.—American woman, good all around cook, in an office in some manufacturing place where dinners are got up; first class reference. Call 649 Myrtle-ave., Brooklyn.

COOK.—English Protestant; equal to chef; town or country; excellent manager; first class city references; wages $60. G. L., 164 Christopher-st.

COOK.—Competent; good manager; excellent references; private or public place. JUSSILA BUREAU, 680 Lexington-ave.

COOK.—By a thoroughly competent Protestant; first class city references; wages $60. Mrs. DICKINSON'S CO-OPERATIVE BUREAU, 331 Madison-ave. Tel. 3,734—38th-st.

COOK.—Competent; private family; country only; reference; no washing; wages $30. 270 8th-ave. (ring twice).

COOK, LAUNDRESS.—Good girls; will work together or separately; good references. Apply SWEDISH EXCHANGE, 458 Lexington-ave., or Tel. 485—38th.

CHAMBERMAID and SEAMSTRESS.—By young Spanish girl; sews and embroiders well; will travel or take care of child; will. Bureau, 503 5th-ave., corner 42d-st., Seymour Building.

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GERMAN WOMAN wil help at dinner parties in pantry or kitchen, or any evening occupation. Address Mrs. MUTH, 852 Columbus-ave., store.

HOUSEWORK.—Cook, laundress, with sister, in one private family or separate; city or country; willing to work; have references. HERZ, 162 East 4th-st.

HOUSEWORK.—Good young girl for general housework in small family; can do plain cooking. Call SCHULTZ EMPLOYMENT BUREAU, 163 East 106th-st.

HOUSEWORK.—By day or week; can do any kind of housework. Apply to Mrs. SHEEHAN, 215 West 66th-st.

HOUSEKEEPER.—By woman with girl of 12, in widower's family; no objection to children; New-York or suburbs. Call or write M. H., care Bohn, 1,499 Broadway, Brooklyn.

HOUSEWORKER.—Very neat; good cook, nice waitress; best references; city or country. H. M., Mrs. Collier's, 122 West 23d-st. 'Phone 1966—Chelsea.

HOUSEWORK.—Young, strong German-Hungarian girl, lately landed; cook, laundress; city or country; references. HERZ, 162 East 4th-st.

INFANT'S NURSE.—By capable, experienced woman; excellent city references; would take infant from birth; understands all food; best of care. Miss FITZGERALD'S Bureau, 503 5th-ave., corner 42d-st., Seymour Building.

JANITRESS. — Understands hot water; small family; best city reference; at present employed; also understands furnace heat. Address JANITOR, 186 East 101st-st., basement.

MANAGING HOUSEKEEPER.—Capable of managing a staff of help; buying, catering; systematic, orderly; city or country; speaks French, German, Italian, English; $60. M. G., Miss Fitzgerald's Bureau, 503 5th-ave., corner 42d-st., Seymour Building.

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MAID.—By German; can speak French and English; as maid to lady or young ladies; good seamstress. JUSSILA BUREAU, 680 Lexington-ave.

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NURSE and CHAMBERMAID.—Protestant; very neat; can take charge of infant or growing children; good references; city or country. G. C., Mrs. Collier's, 122 West 23d-st.

NURSE.—Graduate, will take nervous or general patient; reference to D. Weir Mitchell. WRENCH, 52 West 129th-st.

NURSE to invalid lady or gentleman; hospital experience; doctors' references. 442 West 19th-st.

NURSE wants baby to tend; thoroughly experienced in care of children; excellent references; neat, obliging, industrious. Mrs. MORRIS, 606 West 46th-st.

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WASHING, ironing or cooking, by respectable woman, out by day. 675 2d-ave., care Wilson.

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WASHING.—Family washing taken home or done by dozen; 40 cents and up; reference. Mrs. PORTER, 232 East 83d-st.

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