ABOUT HAMILTON BANK.

Special Grand Jury Hears Witnesses —Montgomery Not Called.

The special grand jury investigating financial institutions in Manhattan spent nearly four hours yesterday examining witnesses in regard to the transactions of the Hamilton Bank. William R. Montgomery, president of the bank, was not one of these, and the opinion seems now to be general that Isidor J. Kresel, the Assistant District Attorney who is conducting the inquiry, will not, for reasons of his own, subpœna Mr. Montgomery to appear before the jury.

It is understood that the witnesses were examined in regard to the overdrafts reported by Frank White, whom Attorney General Jackson appointed as temporary receiver for the Hamilton Bank. This report charged President Montgomery with having overdrawn his account. It also scheduled a number of heavy withdrawals of deposits by directors just before the bank suspended.

The witnesses examined yesterday were Robert Joyce, confidential messenger for Mr. Montgomery; Sebastian J. Briehof, paying teller of the Tremont branch of the Hamilton Bank; Robert Sheets, a bookkeeper, and Robert Milligan, an "outside" solicitor for the bank. Dr. Lucius C. Warner, Byron L. Strassburger and Francis G. Lloyd, all former customers, were also examined.

The inquiry into the Hamilton Bank will be continued on Monday. Other officials of the bank, it is understood, will be examined then, and it is believed that the question of the loans made to F. Augustus Heinze will be taken up shortly.

No witnesses from the Provident Savings Life Assurance Society were called yesterday. Mr. Kresel would not say whether he had finished the inquiry into this company.

The postponed meeting of the directors of the Hamilton Bank scheduled for yesterday was again postponed, this time until next Tuesday. This action was taken, it is understood, to await the report of the state bank examiners now making a re-examination of the Hamilton Bank's assets. They are expected to finish their work on Monday.

The bank officials believe that it will be possible to reopen the institution on January 20.

A KNICKERBOCKER RUMOR

Underwriting Contracts to Force Permanent Receivership.

Reports were circulated in Wall Street yesterday that the receivership for the Knickerbocker Trust Company was to be made permanent at the next hearing before the court, a week from to-day. It was said by one of the Wall Street news bureaus that the foundation for these reports was the fact that certain underwritings of the company required immediate disposal, which could be effected only by the receivers being made permanent.

It was pointed out that should the company default on payment in carrying out its contracts it would become subject to a lawsuit and perhaps to total loss of the underwritings. It was also intimated that the court was not in favor of granting any more extensions and that the committees were at odds with each other over the reorganization plan. When these reports were called to the attention of James Russell Soley, of counsel for the directors' committee, he said:

"Justice Clark's own remarks on the subject last Saturday are the best evidence of his attitude toward the reorganization. In answer to an assertion of counsel that resumption was the desirable object to be accomplished the court replied: 'There is no question about that.'

"With reference to the committees at present actively engaged in the work of resumption, there is the most complete harmony between them, and the effect of their labors is apparent in the amount of assents now coming from depositors. From the indications of the last few days there is little doubt that substantially all depositors will come into the plan of resumption. The heaviest loss in the assets if handled by a receiver will be in the loans upon construction contracts secured by underwritings."

"One point that is frequently raised by depositors," a man interested in the efforts for reorganizing the company said yesterday, "is as to the personnel of the board of directors or the management of the company when the reorganization is completed. The answer to this is that the selection of an entirely new board of directors will be in the hands of the voting trustees, who are to officiate in that capacity for five years. These trustees are Myron T. Herrick, of Cleveland; Henry C. Frick, of Pittsburg, and Lewis Cass Ledyard, of this city, and it is understood that they will endeavor, as far as possible, to make up the new board from the ranks of the depositors, so that the latter may virtually be in control of the company until the claims of the depositors have been finally adjusted under the terms of the agreement."

RETIRING CLEARING HOUSE PAPER.

Boston, Jan. 10.—The Boston banks began to-day the retirement of the Clearing House certificates which were used principally in settlement of balances during the recent financial stringency. The first issue of these certificates was on October 28, and the total amount at the end of business yesterday was $11,995,000.

BUSINESS TROUBLES.

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

Samuel Friedberg, cloaks, No. 118 Eldridge street, voluntary, showing debts of $10,209 and assets of $200. The principal creditors were the Bowery Bank, $1,000; Kremer Woollen Company, $1,000; Crenty & Bush, $1,125.

An involuntary petition against Herman Becher, trading as the American Novelty Company, No. 250 East 58th street, by creditors with claims as follows: Art Lithographing Company, $1,130; M. Dyer, $155; J. H. Stone, $85. Preferences were allleged. Charles Chadwick was appointed receiver, with a bond of $500.

An involuntary petition against Abraham Benerofe, No. 217 Greene street, by Isaac Bernstein, with a claim of $1,000. Preferences were alleged. George F. Donald was appointed receiver, with a bond of $2,000.

Schedules of Josiah Labiel show debts of $86,645, with assets of $16,441. The latter consist of stock, $15,000; fixtures, $357; deposited in bank, $2.02; accounts, $289; notes, $400. The principal creditors are W. F. Truth, $9,801, secured by assigned lease; A. Lysett Company, $3,400.

Schedules of Stoltzenberg Company show debts of $71,703 and assets of $24,339. The latter consist of cash, $39; stock, $18,573; accounts, $5,037; fixtures, $30. The principal creditors are the Bean Company, $1,805; Cathedral Candle Company, $2,397; Mercantile National Bank, $4,000.

WHAT IS GOING ON TO-DAY.

John Graham Brooks, on "The Tragedy of Color," under the auspices of the League for Political Education, Hudson Theatre, No. 23 West 44th street, 11 a. m.

Meeting of the Woman's National Progressive League, Room 204, No. 200 William street, 2:30 p. m.

Luncheon of Rutgers College alumnæ, Waldorf-Astoria, 1 p. m.

Adelphi College luncheon, Hotel Manhattan, 1 p. m.

Reception of the Rubinstein Club, Waldorf-Astoria, 2 p. m.

Bridge party of Mount St. Ursula alumnæ, Waldorf-Astoria, 2 p. m.

Dinner of Kings County Democratic Club, evening.

Dinner for Judge John M. Tierney, Fordham Club, evening.

Review and dance of Company G, 23d Regiment, N. G. N. Y., evening.

Annual masque ball of the New West Side Athletic Club, Manhattan Casino, evening.

Exhibition of views by Swiss Federal Railroad, No. 241 Fifth avenue, 2 to 6 p. m.

Dinner of Lotos Club for Samuel L. Clemens at the clubhouse, 55th street and Fifth avenue, 7 p. m.

Dinner of Long Island Real Estate Exchange, Hotel Manhattan, 7 p. m.

Annual meeting of the Chemung County Society of Greater New York, Marlborough Hotel, 8 p. m.

Play and dance of Bloomingdale Guild, Waldorf-Astoria, 8 p. m.

Free lectures of the Board of Education, 8 p. m.: Public School 1, Henry and Catherine streets, Isabelle Delaney Barbour, M. D., "What to Do in Simple Accidents"; Public School 165, 100th street and Amsterdam avenue, Professor Louis Auguste Loiseaux, "How Paris Lives" (illustrated); Public School 184, 116th street, between Lenox and Fifth avenues, R. Ellsworth Call, "Fishes: Structure, Habits, Homes," etc. (illustrated); American Museum, 77th street and Central Park West, Professor Ernest R. Von Nardroff, "Electricity at Rest"; Cooper Institute, 8th street and Fourth avenue, Professor George William Knox, "India: Its Geography, Races and History"; St. Bartholomew's Lyceum Hall, 205 East 42d street, Professor Irvin W. Fay, "Malachite Green"; Y. M. H. A., 92d street and Lexington avenue, Alexander T. Van Laer, "Painting in Italy" (illustrated); Bronx Church House, 171st street and Fulton avenue, Herbert F. Sherwood, "New York Harbor" (illustrated); New York Public Library, 176th street and Washington avenue, Miss Minnie D. Kuhn, "Irish Life in Song and Story" (illustrated).

SUNDAY, JANUARY 12.

Public School 83, No. 216 East 110th street, S. Adolphus Knopf, M. D., "The Prevention of Tuberculosis" (illustrated).

CITY'S NEW BUREAU TO COST $28,000.

Twenty-three Additional Clerks Needed to Make Out Marriage Licenses.

Twenty-three new clerks will be needed for the extra work imposed by the new marriage license law, and a resolution was presented in the Board of Estimate and Apportionment yesterday for an issue of revenue bonds to cover the cost. The clerks are to receive $1,200 each and will be distributed in the four counties. Some of the clerks will be interpreters.

About fifty thousand marriages take place in this city every year. The new license bureau machinery will cost the city about $28,000 annually, and the fees will amount to about $50,000, one-half of which goes to the state. Referring to the toll taken by the state, President McGowan of the Board of Aldermen said yesterday: "The state, with its usual generosity, provides that of the money taken in for licenses the city shall keep one-half, turning the rest over to the state. I think that any representative of greater New York who would vote for such a measure should be relegated to the shades."

The resolution went over one week.

NEW YORK LIFE WINS TAX SUIT.

New Orleans, Jan. 10.—Federal Judge Saunders decided to-day that state assessors cannot tax money lent by foreign insurance companies to local policyholders, nor can premiums, collected and deposited locally, be taxed while awaiting transmission to the home office. The decision was made in a case which grew out of an effort by assessors in the parish of Orleans to tax such moneys of the New York Life Insurance Company.

CHANGES IN P., B. & W. DIRECTORATE.

Philadelphia, Jan. 10.—At a meeting of the directors of the Philadelphia, Baltimore & Washington Railroad Company here to-day, John Walter Smith, former Governor of Maryland, was elected a director, to succeed Edward Lloyd, deceased, and Blanchard Randall, president of the Baltimore Chamber of Commerce, was chosen a director, to fill the vacancy caused by the resignation of German H. Hunt.

MISSIONARIES AGENTS OF PROSPERITY.

[By Telegraph to The Tribune.]

Philadelphia, Jan. 10.—At the convention of the Presbyterian missionary societies, to be held here on February 11, figures will be produced to show that the industrial advancement of the United States has been due almost wholly to missionaries. It will be asserted that the American export trade to all foreign countries to which missionaries have been sent has made wonderful bounds.

THE PRINT CLOTH MARKET.

Fall River, Mass., Jan. 10.—Sales in the print cloth market for the week are estimated at from 50,000 to 75,000 pieces. Trading during the week in the local cloth market has been of a quiet character. Regulars are quoted nominally at 4¼c, the price fixed by the purchase of the American Printing Company the latter part of last week. Other wide and narrow standards are practically the same as those of a week ago.

Although there is a more hopeful feeling in the market, the increased activity which was expected by some to follow the purchase of regulars by M. C. D. Borden last week has not yet appeared, and buyers are showing little interest. The prevailing selling basis, however, it is thought, will be maintained for some time to come, and there are strong hopes in favor of a better market in the near future.

The prices are: 28-inch, 64 squares, 4¼c nominal; 28-inch, 64x60, 3 15-16c; 38½-inch, 64 squares, 5½c; 39-inch, 68x72, 6¼c.

Religious Notices.

20 cents a line.

A UNIQUE SERVICE by children of the FIVE POINTS HOUSE OF INDUSTRY, 155 Worth Street. HEAR THEM SING AT 3:30 P. M. Organist, S. N. PENFIELD, Mus. Doc. Superintendent, WM. R. GARBUTT.

ADAMS CHAPEL, UNION THEOLOGICAL SEMINARY, 700 Park Avenue. Sunday afternoon services at 4:30 o'clock. The second of the series of sermons on "The Kingdom of God—The Social Message of Christianity." Preacher, the Rev. HARRY EMERSON FOSDICK, B. D., of the First Baptist Church, Montclair. Subject: "The Social Message of the Prophets to Their Own Day." All are welcome.

ALL SOULS' (Unitarian), 4th ave., 20th st.—Rev. THOMAS R. SLICER, Pastor, will preach. Subject: "THE CHRISTIAN COMPASS AND ITS CARDINAL POINTS." Services 11 a. m. All cordially invited.

At Fifth Avenue Baptist Church, 4 West 46th st. The Rev. C. F. AKED, D. D., Minister. Rev. EDWARD JUDSON, D. D., will preach morning at 11 o'clock. Dr. AKED, evening at 8 o'clock. Sunday school, morning at 9:30. YOUNG MEN'S AND YOUNG WOMEN'S CLASSES.

AT LENOX AVENUE UNITARIAN CHURCH, Corner 121st street. Services at Eleven. "THE CHRISTIAN SPIRIT." REV. MERLE ST. CROIX WRIGHT, Minister.

AT REFORMED CATHOLIC SERVICES in Christ's Mission, 331 West 57th st.—Afternoon, 3:30, Pastor, JAMES O'CONNOR, preaches; subject, "Catholic Bishops Excommunicating the Public Schools."

AT ST. JAMES CHURCH, Madison ave., 71st st. 8 A. M.—Holy Communion. 11 A. M.—Morning Prayer. Sermon by Rev. JAMES E. FREEMAN. 8.—Evening Prayer. Sermon: Rev. H. M. KIRKBY.

AT TEMPLE BETH-EL, 5th ave. and 76th st., Dr. S. SCHULMAN will preach at 11 a. m. Subject, "The Morals of Money Spending." All are welcome.

BAPTIST CHURCH OF THE EPIPHANY, San Remo Assembly Rooms, Central Park West and 75th St. Rev. JOSEPH F. ELDER, D. D., will preach on Sunday morning at 11 o'clock. All cordially welcome.

BRICK CHURCH, Fifth avenue and Thirty-seventh street, Ministers: Rev. WILLIAM R. RICHARDS, D. D. Rev. SHEPHERD KNAPP. At 11, and VESPER SERVICE at 4, Dr. Richards will preach. Mr. Knapp at EVENING SERVICE at 8. SEATS FREE. Bible School and Classes, 9:45 a. m. MEN'S CLASS taught by DR. FAGNANI. Wednesday service, 8 p. m.; Friday, 5 p. m.

BROADWAY TABERNACLE, Broadway and 56th st. Public Worship 11 a. m. The Pastor, Dr. JEFFERSON, will preach. 8 p. m.—Series of sermons on "The Character of Jesus" by the Pastor, Dr. JEFFERSON. 5 p. m.—Dr. Thomson's Bible Class.

CALVARY, West 57th st.—Dr. MACARTHUR, 11, "Consider Christ"; 8, Army Branch Y. M. C. A., General GRANT and other speakers. Special music.

Calvary Methodist Episcopal Church, 129th Street and Seventh Avenue. Rev. CHARLES L. GOODELL, D. D., Pastor. Preaching by Pastor at 10:45 a. m. and 7:45 p. m.

Special Gospel Meetings every night during January, except Saturday. Appropriate music by large chorus choir.

CENTRAL PRESBYTERIAN CHURCH, West 57th st., between Broadway and 7th ave. Rev. WILTON MERLE SMITH, D. D., Pastor. Dr. SMITH preaches at 11 a. m. At 8 p. m. the Rev. J. BEVERIDGE LEE, D. D., College Secretary of the Evangelistic Committee, continues his course upon post-graduate problems. Subject, "The Spiritual Leadership of Thoughtful Men." Young People's Society of Christian Endeavor Sunday morning at 9:45. Sunday school, 3 p. m. Devotional meeting Wednesday evening at 8 o'clock. All welcome.

CHRIST CHURCH, Broadway, 71st st., Rev. G. A. STRONG, Rector.—8, Holy Communion; 11, morning service and sermon, Rector; 8 p. m., special service, address by Rev. N. F. THOMAS, of Philadelphia.

CHRISTIAN SCIENCE SERVICES, Sunday mornings, 11; Sunday evenings, 8; Wednesday evenings, 8. FIFTH CHURCH OF CHRIST, SCIENTIST, 228-230 W. 45th st.

CHURCH OF THE ASCENSION, 5th ave. and 10th st., Rev. PERCY STICKNEY GRANT, Rector. 11 a. m.—Morning service and sermon (Rector). 4 p. m.—"The Three Kings" by Cornelius. Rev. WALTER E. CLIFTON SMITH will preach. 8 p. m.—Mr. ALEXANDER IRVINE will make an address on "William Morris: Poet, Craftsman, Socialist."

CHURCH OF THE HEAVENLY REST, Fifth ave., above 45th st. REV. HERBERT SHIPMAN, RECTOR. Services, 8 and 11 a. m.; 8 p. m.

CHURCH OF THE INCARNATION, Madison ave. and 35th st., Rev. W. M. GROSVENOR, D. D., Rector.—8 a. m., Holy Communion; 11 a. m., morning service and sermon; 4 p. m., evening prayer, address and organ recital.

CHURCH OF THE MESSIAH (Unitarian), 34th st., corner Park ave. Ministers: Rev. ROBERT COLLYER, Rev. JOHN HAYNES HOLMES. Service at 11 a. m. Dr. ROBERT COLLYER will preach. Subject: "THE WIDOW'S TWO MITES."

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 st. Rector, Rev. HENRY LUBECK, D. C. L. Holy Communion ..... 8 a. m. Morning prayer; preacher, the Rector ..... 11 o'clock Choral service; preacher, Rev. DR. RUSHTON.. 4 p. m. Anthem, "Sing, O Heavens," Monk.

Religious Notices.

20 cents a line.

CHURCH OF THE TRANSFIGURATION, 1 E. 29th st. Communion, 7, 8 and 9 a. m. Eyre's Mass and Sermon (Rector), 10:30. Choral Evensong, 4. Sermon, 8.

COLLEGIATE REFORMED CHURCH, (Harlem), Rev. J. ELMENDORF, D. D., Senior Pastor. FIRST CHURCH, 121st st., near 3d ave.—Pastor, Rev. BENJAMIN E. DICKHAUT. Services at 11 a. m. and 8 p. m. Preaching by the Pastor. LENOX AVENUE CHURCH, corner 123d st.—Pastor, Rev. EDGAR TILTON, Jr., D. D. 11 a. m., preaching by the Pastor; 8 p. m., address by HANS P. FREECE; subject, "The Inside of Mormonism."

Fifth Avenue Presbyterian Church, Fifth Avenue and 55th Street. Rev. J. ROSS STEVENSON, D. D. / Rev. EDWIN F. HALLENBECK, D. D. } Ministers. Services 11 a. m., 4 p. m., 8 p. m. Dr. Stevenson will preach in the morning. Rev. Hugh Black, M. A., in the afternoon. Dr. Hallenbeck in the evening. Bible School 9:30 a. m. Men's Bible Class, conducted by Dr. Hallenbeck, 10 a. m. Prayer Meeting Wednesday, 8:15 p. m.

Fourth Presbyterian Church, West End ave. and 91st st. EDGAR WHITAKER WORK, D. D., Pastor. 11 a. m., "Called Back to Bethel." 8 p. m., "A Half Hour of Silence in Heaven." Sermons on the Revelation of John at evening service.

Madison Ave. Baptist Church, Cor. 31st st. Rev. WAYLAND HOYT, D. D., Minister. 11 a. m.—"The Shepherd Lord." 8 p. m.—"How to Sweeten Life." BIBLE SCHOOL 9:45 A. M. EVERYBODY'S BIBLE CLASS. Dr. WILBERT W. WHITE, Leader. Subject: "Christianity Under Fire." STRANGERS CORDIALLY INVITED.

Madison Avenue M. E. Church, Corner 60th Street. Rev. WALLACE MACMULLEN, D. D., Pastor. Preaching by the Pastor, 11 a. m. and 8 p. m. Morning subject, "The Heart of the Gospel." Evening subject, "The Sufficiency of God." Bible School at 9:45 a. m.

MADISON AVENUE PRESBYTERIAN CHURCH, Northeast corner 73d st. and Madison ave. Rev. HENRY SLOANE COFFIN, D. D., Pastor. Public Worship 11 a. m., 4:30 and 8 p. m. The pastor will preach in the morning. A HAMPTON INSTITUTE MEETING WILL BE HELD IN THE AFTERNOON. Rev. IRVING D. WILDEY will preach at night.

MADISON AVENUE REFORMED CHURCH, 57th st. and Madison ave. Dr. CARTER, the Pastor, preaches. 11 a. m.—"For Such a Time as This." 8 p. m.—"Pilate's Question."

MADISON C. PETERS. Broadway, 72d st. 11 o'clock. Seats free. "WILD OATS AND THE WILD HARVEST."

MADISON SQUARE PRESBYTERIAN CHURCH, Madison avenue and 24th street. Rev. C. H. PARKHURST, D. D., Pastor. Rev. GEORGE R. MONTGOMERY, Assistant Minister. Sabbath services, 11 a. m. and 8 p. m. The Pastor will preach morning and evening. Bible School, with classes for children and adults, 10 and 11 a. m. A fifteen-minute service will be held daily, except Saturday, in the auditorium of the church at 12:10 o'clock. Ten minutes of organ music before each service.

MEMORIAL BAPTIST, Washington Square.—11 a. m., Dr. WILBUR W. WHITE. 8 p. m., Dr. JUDSON, "Can the Modern Man Believe in God the Father?" Violinist, Eugene Nowland, pupil and friend of Ysaye.

7TH AVE. Metropolitan Temple, JOHN WESLEY HILL. 14TH ST. 11:00—"The Doom of a Deserter." 3:30—Dr. MACROSSIE: "The Man with a Backbone." 8:00—"The Cure of Skepticism." Dr. HILL will preach every week night.

NEW THOUGHT CHURCH, Carnegie Hall, 7th ave. entrance.—Sunday services, 11 a. m., 8 p. m. JULIA SETON SEARS, M. D., Speaker.

OLD FIRST CHURCH, FIFTH AVE., 11TH TO 12TH ST. Rev. Howard Duffield, D.D., Pastor. Rev. JAMES A. M'CAGUE, Assistant. Services at 11 a. m. and 8 p. m. Seats free.

PARK PRESBYTERIAN CHURCH, 86th St., Amsterdam Ave.—Preaching by Pastor, Rev. Dr. ANSON P. ATTERBURY, 11 a. m., 8 p. m.

RELIGIOUS SOCIETY OF FRIENDS. Religious meetings, 11 a. m., at East 15th st. and Rutherford Place, Manhattan, and Schermerhorn st., near Boerum Place, Brooklyn.

Rutgers Presbyterian Church, BROADWAY AND 73D ST. Rev. ROBERT MACKENZIE, D. D., Minister. Rev. ALLEN W. M'CURDY, Assistant Minister. Preaching at 11 and 8 by Dr. MACKENZIE.

SAINT AGNES'S CHAPEL, Trinity Parish, West 92d st., near Columbus ave., the REV. W. T. MANNING, S. T. D., Vicar. Services at 6:45, 7:30, 9:45, 11, 4 and 8.

SPECIAL SUNDAY EVENING SERVICE at 8 p. m., January 12th. FIFTH AVENUE PRESBYTERIAN CHURCH, Fifth Ave. and 55th St. Rev. J. ROSS STEVENSON, D. D. / Rev. EDWIN F. HALLENBECK, D. D. } Ministers. Dr. Hallenbeck will preach. Topic: "Broken Hedges and Serpents' Bites." Organ Prelude, Chorus Choir. Mrs. M. Hessem De Moss, Soloist. A cordial welcome is extended to all.

SOCIETY FOR ETHICAL CULTURE, Carnegie Hall, 57th st., 7th ave., at 11 a. m. Dr. FELIX ADLER on "THE INROADS OF THE GAMBLING SPIRIT ON THE MORALS OF THE COMMUNITY."

SOUTH CHURCH, Madison ave. and 38th st. Rev. THOMAS REED BRIDGES, D. D., Minister. 10 a. m.—Children's service. 11 a. m.—Communion service and sermon. 4 p. m.—Cantata, "Coming of the King," with large chorus.

St. Andrew's M. E. Church, 76th st., west of Columbus ave. GEORGE CLARKE PECK, D. D., Minister. Preaching at 11 a. m. and 8 p. m. by the Pastor. Evangelistic Meetings each evening next week.

ST. BARTHOLOMEW'S CHURCH, Madison avenue, corner 44th street. Rev. LEIGHTON PARKS, D. D., Rector. 8:30 a. m.—Holy Communion. 11:00 a. m.—Morning Prayer and Sermon, Preacher, the Rector. 4:00 p. m.—Special Musical Service. Preacher, Rev. R. S. W. WOOD. 5:00 p. m.—Organ Recital.

St. Paul's Methodist Episcopal Church, West End Avenue and 86th Street. Rev. GEORGE P. ECKMAN, D. D., Pastor. 11 a. m., "Winning a World." 8 p. m., "A Friend in Secret."

THE LADIES' CHRISTIAN UNION will hold daily devotional meetings during the week of prayer, January 6 to 11, inclusive, in the chapel of the Collegiate Church, 5th ave. and 48th st., at 11 o'clock a. m.

THE MIDDLE COLLEGIATE CHURCH, 2d Ave. and 7th St., Rev. JOHN G. FAGG, D. D., Minister, will preach at 11 a. m. and 8 p. m.

THE MARBLE COLLEGIATE CHURCH, Fifth Ave. and 29th St., Rev. DAVID JAS. BURRELL, D. D., Minister. Rev. JOHN S. ALLEN, D. D., will preach at 11 a. m. Subject, "Forgiveness." Rev. ALFRED E. MYERS at 8 p. m. Subject: "The Moral Crisis of an Obscure Hamlet."

THE COLLEGIATE CHURCH OF ST. NICHOLAS, Fifth Ave. and 48th St., Rev. DONALD SAGE MACKAY, D. D., Minister. Rev. EDWARD B. COE, D. D., will preach at 11 a. m. Rev. WILLIAM I. CHAMBERLAIN, Ph. D., at 8 p. m.

THE WEST END COLLEGIATE CHURCH, West End Ave. and 77th St., Rev. HENRY EVERTSON COBB, D. D., Minister, will preach at 11 a. m.; at 8 p. m. a meeting in the interest of the "Old McAuley Water Street Mission." Personal testimonials by converts. Dr. Cobb's Bible Class for men at 5 p. m.

TRINITY METHODIST EPISCOPAL CHURCH, East 118th st., Second ave.; Pastor, Rev. CHARLES H. GRUBB.—Evangelistic services all day to-morrow, 10:30, 3:30, 6:30, conducted by the Wesley evangelists.

UNIVERSALIST CHURCH OF THE DIVINE PATERNITY, Central Park West and 76th st. Rev. FRANK OLIVER HALL, D. D. The Pastor will preach 11 a. m. upon "The Individual and the Social Problem." Vesper Service at 4:30 p. m. Music from Mendelssohn's "Elijah" continued. Address: "The Elijah Stories as Illustrating Biblical Fact and Fiction."

UNIVERSITY PLACE PRESBYTERIAN CHURCH, corner of 10th st., Rev. GEORGE ALEXANDER, D. D., Pastor.—Public worship to-morrow at 11 a. m. and 8 p. m. At the services to-morrow the Pastor will preach. Wednesday evening service at 8 o'clock.

West End Presbyterian Church, Amsterdam ave. and 105th st. Rev. A. EDWIN KEIGWIN, D. D., Pastor. Rev. J. GARLAND HAMNER, Jr., Assistant Pastor. Services 11 a. m. and 8 p. m. Dr. KEIGWIN will preach. Morning, "The Mature Mind and Its Doubts." Evening, "Sowing Wild Oats After Middle Life."

WEST PRESBYTERIAN CHURCH, on 42d st., between 5th and 6th aves. Rev. T. CALVIN M'CLELLAND, D. D., of Brooklyn, will preach at 11 a. m., and the Pastor at 8 p. m.

Domestic Situations Wanted.

Female.

WORKING HOUSEKEEPER.—With small family or will take entire charge of apartment for business people; references. A., Miss Margaret Smith's Employment Bureau, 25 West 42d st.

VISITING MAID.—By North German, middle aged woman; city references. Daniels, 834 East 5th st.

AUCTION SALES.

MORTGAGE SALE.—M. Seliger, auctioneer, sells, Jan. 11, at 10:30 a. m., at 101 Beebe ave., Long Island City, saloon fixtures, by order of mortgagee. Auctioneer's office, 350 Broadway. Tel. 3329—Franklin.

DRESSMAKING AND MILLINERY.

A.—A.—A.—ATTENTION!—First class dressmaking done at shortest notice; street, reception, evening gowns, princess, semi-tailor modes, wedding trousseaus. Janette, 1108 Simpson st., Bronx. Tel. 2164 Tremont.

A.—A.—DRESSMAKER.—Seven years' experience in the construction of gowns, opera coats and wedding gowns for the 400, using the finest selection of models from the leading model houses of Paris, France. Mme. Cully, 104 West 45th st. 'Phone 2246—Bryant.

A.—Ladies' tailor, designer, from 5th ave., makes smart, plain, fancy suits; latest styles; work, fit guaranteed; home preferred. Call G. Ellis, 49 Lexington ave.

DRESSMAKER—French; experienced; work at home for private families; best references. Address, by letter, Mrs. Serres, 177 West 26th st., room 28.

DRESSMAKER, French, wishes some more customers. Louise, 131 West 135th st.

DRESSMAKER.—Competent; stylish fitter; remodels equal to new; day, week or month; first class reference. M. Deady, 183 Lexington ave.

LOST—BANKBOOKS.

BANKBOOK No. 388,588 of the Union Dime Savings Institution is missing. Any person having a claim to it is hereby called upon to present the same within ten days or submit to having said passbook cancelled and a new one issued.

LOST OR STOLEN.—Bankbook No. 557,211 of the German Savings Bank, in the city of New York, corner 4th ave. and 14th st., issued to Fannie Gottesman. All persons are cautioned against negotiating the same. If not returned to the bank on the 30th day of January, 1908, a duplicate will be issued.

LOST OR STOLEN.—Bankbook No. 537,274 of the German Savings Bank, in the city of New York, corner 4th ave. and 14th st., issued to Domenico Generali. All persons are cautioned against negotiating the same. If not returned to the bank on the 1st day of February, 1908, a duplicate will be issued.

LOST.—Bankbook No. 793,422, Bank for Savings, 280 4th ave., New York. Payment stopped. Please return book to bank.

LOST.—Bankbook No. 515,218. Please return to bank, 14th st. and 4th ave.

LOST.—Bankbook No. 427,949, of Dry Dock Savings Institution. 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.

HELP WANTED.

Male.

BOY wanted in newspaper office; must be neat, quick and bright and not afraid of work; good references required. Address H. N., Box 20, Tribune Office.

WANTED, in New York City and vicinity, a salesman who has trade in railroad supplies. Address M. C. Q., Tribune Office.

Female.

WANTED.—Graduate nurse for Children's Hospital. Apply 571 Lexington ave.

PROF. SITUATIONS WANTED.

Male.

CHESS PLAYER would like evening engagements with shut-ins. Chess Player, 152 East 79th st.

Female.

STENOGRAPHER. — Private secretary; thoroughly expert all lines business; capable of managing office; 12 years' experience. Paterson, 42 West 64th st.

WORK WANTED.

Male.

A.—PRIVATE AGENT AND SECRETARY.—By young man, 30; thoroughly experienced in economical management of all kinds of flats, tenements or factory properties; seven years' reference from present employer; will furnish security. H. J. Ferris, 306 East 80th st.

ARTISTIC WOOD CARVER.—Skilled at any style; machine modellers; engraver, designer; clay modeller; city or country. 93 School st., Belmont, Mass.

ACCOUNTANT.—Expert (degree); opens, closes, audits, balances books; accounts prepared for executors, trustees, and books kept for same. P. O. Box 59, Madison Sq.

AT ANYTHING.—By young man, 21; Low German; by the week; handy with tools; plain painting; good, careful driver. Janitor, 77 East 107th st.

AT ANYTHING.—By married man, 30; sober, honest, willing; handy with tools; quick to learn; reference. Lewis Gamar, 254 Woodward ave., Brooklyn.

AT ANYTHING.—By young man; chance for advancement; best reference. Emanuel Friedman, 1458 Brook ave., Bronx.

BOOKKEEPER.—First class; twelve years' experience; capable of taking full charge of office affairs; understands German; best references. Address Lilienfeld, 347 East 134th st.

BOOKKEEPER or OFFICE CLERK.—By young man; several years' experience. Address I. R. C., Tribune Uptown Office, 1364 Broadway.

BUYER, SALESMAN.—Grocery; hustler; 26 years old; best reference; am a salesman, not an order taker. George F. Beeckman, 49 East 133d st.

BOOKS opened, written up, balanced; partnership accounts regulated; daily, weekly or monthly; by expert bookkeeper. R. C., Box 32, Tribune Office.

BODYGUARD or CARETAKER of estate, by retired policeman; city or country. Address Advertiser, 621 Monroe st.

COLLECTOR, etc. — By young Italian-American; or anything useful; speaks Italian; best reference. J. Come, 313 East 107th st.

COMPOSITOR.—Two-thirder. Address H. Allen, 1310 Prospect ave., Bronx.

CASHIER and MANAGER.—Restaurant; day or night; 20 years' experience; all round man; strictly sober; reference or cash security. Theodore Torrens, 204 East 25th st.

CARPENTER.—All round mechanic; steady place; landlord, factory; $15 week. De Marinis, 167 West 31st st.

CARPENTER wants position; also willing to accept any other position for work I am able to do. Johanson, 10 Sutton st., Brooklyn.

CARPENTER wishes work at anything; hotel or factory; factory preferred; city or country; low wages; experience as hotel carpenter. A. Eckland, 651 54th st., Brooklyn.

CARPENTER.—All kinds of jobbing and alterations; stores fitted up. Carpenter, 205 West 46th st.

CARPENTER.—As agent for a number of houses, hotel or factory as a repairer; I have hundreds of new French windows, all sizes; also other good material, which I would like to make use of; by contract or day; in or out of town. Charles Ruclius, 350 14th ave., Long Island City.

CARPENTER in storehouse warehouse or anywhere; steady position; moderate wages. P. Magee, 395 18th st., South Brooklyn.

CHAUFFEUR, 22; garage or private; experienced driver, gasolene and electric cars; understands all repairs; city or country. Koerner, 614 Gates ave., Brooklyn.

CHAUFFEUR.—By young American; professional driver and mechanic; all high-powered foreign and American make cars; A1 references; private preferred. William Heney, 1715 3d ave.

CHAUFFEUR-MACHINIST.—By thorough, competent and professional driver of any kind of gasolene car; best of references. Joe Arch, 738 Lexington ave.

CHAUFFEUR, experienced; aged 23; careful driver; city or country; best references as to ability, sobriety, etc. Write all week, George France, 35 Clarkson st.

CHAUFFEUR.—Colored (very light); good mechanic; reliable and competent driver; understands care of fine cars. James, 6 East 133d st.

CLERK.—By young man, college education; reliable, sober, accurate figurer, penman; experienced bill, entry, receiving clerk; any clerkship; moderate salary. Active, 412 Atlantic ave., Brooklyn.

COPY EDITING and proofreading, by experienced reader; terms reasonable. Address Lawrence, Box 32, Tribune Office.

CARPENTER AND FRAMER.—City or country; understands how to lay out work for the plan; low wages; speaks five languages. J. Pal, 112 East 3d st.

DRIVER.—Young man as driver or anything; can furnish good references and security. A. Corman, 130 West 84th st.

DRIVER.—By an American living with parents; age 19; strong, honest, careful; can furnish reference as to ability; will take work of any kind. J. W. Buchman, 465½ 10th ave.

DRAFTSMAN.—Detailing and billing; cabinet and interior work. L. Miller, 7 Little ave., Middletown, N. Y.

ELECTRICIAN'S HELPER.—Five years' experience; tools. J. Edghill, 384 Bridge st., Brooklyn.

FIREMAN or ASSISTANT JANITOR.—By young Swede; lately landed; inexperienced. Lund, 1021 Simpson st., Bronx.

FEEDER.—By job press feeder. G. Davis, care of Lipshitz, 23 Rutgers Place, Brooklyn.

HANDY MAN.—Middle aged; can do carpenter work, painting, make repairs, test furnaces; city or country. William Oaker, 25 Macdougal st.

WORK WANTED.

Male.

ELEVATOR OPERATOR, colored; care of motor; 4 years' experience; loft building preferred; references as to honesty and capability. Address Jeffrey, 400 Throop ave., Brooklyn.

ELECTRICIAN (21); five years' experience on motors, light and wiring; sober and competent; in factory, store or office building; first class reference. J. A. Marcmann, 27 Cedar st., Newark, N. J.

FOUNDRY SHIPPER, INSPECTOR, TRAFFIC MANAGER.—Eastern position in above or engineering or commercial lines. Address Department Manager, 6 Carrahan Building, Station D, Pittsburg, Pa.

FIREMAN.—In factory; or factory work; 7 months in country; good references. John Brestovansky, 327 West 26th st.

FIREMAN.—Understands his work; very handy with tools. F. H., 2 West 135th st.

MAN (24); honest, sober, strong, healthy, with A1 reference; good education; wishes position with progressive firm; any line if good prospect of advancement; some experience electric trucks, elevators, steam, assembling machinery; wishes to learn any business or trade thoroughly and be advanced. Axel Mork, 2 East 79th st.

MECHANIC.—Willing to take piecework; any branch of mechanical work; can build jigs for special manufacture. Wesley, 190 Jerome st., Brooklyn.

MAN, German-American, 38, well educated, seeks position as collector, or for office work; A1 references; security or bond. Address Luesse, 517 West 39th st.

MASSEUR wishes position; steady one preferred; good reference can be given. G. Hofrichter, 583 East 136th st.

OFFICE WORK.—By sober, steady, honest man; statistics, correspondence, ledger; or take charge; moderate salary, with prospect of advancement. W. J. O'Brien, 71 Washington Place.

OFFICE ASSISTANT.—By young man, 19; two years' experience; can take 30 to 40 words in stenography. F. A., 59 Columbia st., Brooklyn.

PAINTER, paperhanger, kalsominer; best references; has tools; does first class work, with best materials only. Thylstrup, 104 West 104th st.

PAINTER, PAPERHANGER, DECORATOR.—Highest grade work; city or country; largest job, l