ON THE GOLF LINKS

Tourney for Women's Title to Begin To-morrow.

ENTRY LARGEST IN YEARS

New Jersey State Golf Association to Hold Meeting This Week.

This will be a full competitive week for the golfers, as in addition to to-day's local holiday contests two championship affairs are carded for the subsequent days. Regarding the more important competitions it may be said that beginning at Montclair to-morrow and continuing for four days the annual championship tournament of the Women's Metropolitan Golf Association will claim attention. This year's entry is the largest received in many seasons.

Miss L. B. Hyde, a member of the South Shore Field Club, will be a contestant in this year's tournament. Last winter in Florida all women's records for the Palm Beach course were lowered by Miss Hyde. Other prominent players who have entered are Miss Julia R. Mix, of Englewood, the title holder; her club mate, Mrs. Swift, formerly Miss Elizabeth Hurry; Mrs. T. H. Pelhemus, of Richmond County, and Mrs. M. D. Paterson, president of the association.

There will be an eighteen-hole medal play round for a starter, so as to qualify the contestants into four eights. Those making the first division will continue on for the championship in eighteen-hole match rounds, one round to be played each day, with the final on Friday. The programme also provides for the usual side events.

The drawings are as follows:

10:00 a. m.—Mrs. R. O. Smith, Montclair, and Mrs. L. H. Hornblower, Essex County.
10:05—Mrs. F. Hayes, Midland Golf Club, and Miss A. K. Robinson, Richmond County.
10:10—Miss Julia Brede, Essex County, and Mrs. W. B. Bremner, Montclair.
10:15—Mrs. S. F. Lefferts, Englewood, and Miss L. B. Hyde, South Shore G. C.
10:20—Miss Gould, Siwanoy, and Mrs. S. O. Pickman, Montclair.
10:25—Mrs. S. A. Cunneaglan, Englewood, and Miss B. Graham, North Jersey.
10:30—Mrs. F. P. Duryea, Englewood, and Miss L. Graham, North Jersey.
10:35—Mrs. E. F. Sanford, Essex County, and Mrs. F. E. Donohoe, Montclair.
10:40—Mrs. M. D. Paterson, Baltusrol, and Miss Julia Mix, Englewood.
10:45—Mrs. T. H. Polhemus, Richmond County, and Mrs. L. Swift, Englewood.
10:50—Mrs. W. J. Faith, Wykagyl, and Mrs. T. F. Warner, Essex County.
10:55—Mrs. J. A. Moore, Scarsdale, and Mrs. H. R. Stockton, Plainfield.
11:00—Mrs. J. C. Barklay, Hackensack, and Mrs. A. R. Allan, Montclair.
11:05—Mrs. W. F. Morgan, Baltusrol, and Mrs. C. W. Rendigs, Englewood.
11:10—Mrs. E. W. Gardner, Hackensack, and Mrs. J. A. Philbrick, Montclair.
11:15—Mrs. Walter Shoup, Englewood, and Mrs. W. D. Moffatt, Hackensack.
11:20—Mrs. H. G. Plimpton, Montclair, and Miss G. Lindenmeyer, Richmond County.
11:27—Mrs. F. M. Harrison, Montclair, and Mrs. T. Neilson, Hackensack.
11:30—Mrs. G. T. Brophy, Richmond County, and Mrs. J. C. Sage, Hackensack.
11:35—Mrs. J. E. Faber, Richmond County, and Mrs. Herbert Munn, Hackensack.
11:40—Miss L. Lindenmeyer, Richmond County, and Mrs. M. H. Frayne, Dunwoodiee.
11:45—Mrs. W. J. Sieman, Richmond County, and Mrs. R. B. Moriarty, Englewood.

At a recent executive committee meeting of the Women's Metropolitan Golf Association the South Shore Field Club and the Midland Golf Club, of Garden City, were elected to membership. A letter has also been received from the Forest Hill Field Club, in which that organization joins with many others in the district in extending the privileges of its course to the women for one-day visits. The club has set aside the last Tuesday in each month as ladies' day.

Partly conflicting with the women will be the annual meeting of the New Jersey State Golf Association over the links of the Essex County Country Club on Thursday, Friday and Saturday. This attraction rarely fails to draw a field of a hundred or more and the one this week will attract a number of the oldtimers. Quick action will mark the first day's golf, as contestants will qualify for match play that same afternoon. The final round on Saturday will consist of thirty-six holes.

Low scores have been made over many nearby courses recently. At Englewood Jack Hobens, the club's "pro.," reeled off an exceptional 68, thereby equalling the memorable performance of Dave Hunter, made there a year ago in the national open championship tournament. Hobens went out in 36 and home in 32, as follows:

Out	4	3	3	5	5	5	3	4	4	—36
In	3	4	4	4	3	3	5	4	2	—32—68

Over the nine-hole circuit of the Saegkill Golf Club the other day L. P. Meyers made a 72, which is a new record for the rearranged course. The card read as follows:

Out	3	5	4	4	5	4	4	3	3	—35
In	5	5	4	5	4	3	3	5	3	—37—72

Apropos of low scoring, it is worthy of mention that in recent practice rounds for the national open to be held shortly over the links of the Philadelphia Cricket Club well known professionals have been displaying rare form. Alec Smith, the Eastern and metropolitan title holder, made a fine 71 at the Cricket Club, while on the same day Willie Anderson, of the home organization, had 74; Gil Nichols, of Wilmington, 76, and Herbert Barker, of Garden City, 79. Anderson has predicted that four 72's will have to be made to win. The cards of the four were as follows:

Alec Smith, Wykagyl Country Club:

Out	5	3	4	3	4	4	5	4	3	—35
In	3	6	4	5	5	3	4	4	2	—36—71

Willie Anderson, Philadelphia Cricket Club:

Out	4	4	3	4	4	4	5	4	3	—35
In	4	6	5	4	4	5	3	4	4	—39—74

Gil Nichols, Wilmington Country Club:

Out	4	3	4	4	4	4	6	4	4	—37
In	3	5	5	4	4	5	4	5	4	—39—76

Herbert Barker, Garden City Golf Club:

Out	5	3	5	5	5	5	5	4	3	—40
In	4	5	4	4	5	5	3	5	4	—39—79

Programmes are out for the annual invitation tournament of the Wykagyl Country Club on June 9, 10 and 11. The qualifying round will consist of thirty-six holes, and provision has been made for five sixteens. Coincident with the testing round will be a club team competition, open to teams of four from any club. The tournament committee consists of J. G. Deericks, chairman; H. W. Pratt and J. H. Killinger.

Practically all the nearby clubs will be stirring to-day, as this holiday is generally one of the most active of the year in a competitive way. Medal play handicaps will be popular, as usual, and there will also be contests against bogie, while some of the clubs will run off qualifying rounds for June cups.

The golf season at the Knollwood Country Club opens to-day with a thirty-six-hole bogie handicap competition for the cup presented by Walter H. Merrall. George E. Marcus has again offered a cup for the best ball competition, which competition begins with Saturday's play. The number of holes for this event has been increased from eighteen to thirty-six. Other handicaps and competitions have been arranged throughout the season.

YACHTING NEWS AND NOTES.

The annual regatta of the Knickerbocker Yacht Club, open to all regular classes of sloops, yawls and cat boats, all one-design classes and the special handicap classes will be sailed over the usual triangular courses on Long Island Sound on Saturday, June 4, starting at 2 p. m., off Execution Light. Entries close with the chairman of the regatta committee, Oscar O. Chellborg, on Friday, June 3, at 12 o'clock.

Commodore Charles Sweeny of the Atlantic Yacht Club has ordered the fleet to rendezvous at the club anchorage to-day not later than 11 a. m. At 12 o'clock the fleet will "dress ship" on signal from the flagship Emeline, and there will be a reception on board to the members of the club and their friends from 3:30 to 5 p. m.

GARDNER DEFEATS PELL

Californian Wins Bronx Title in Lawn Tennis Singles.

MATCH GOES THE LIMIT

Five Fast Sets Played Before Former National Champion Is Downed.

Using a baffling out stroke, Carleton R. Gardner, the Californian, won The Bronx championship singles and the right to challenge Gustave F. Touchard for the cup yesterday on the courts of the Bedford Park Lawn Tennis Club. In the tournament final Gardner defeated Theodore Roosevelt Pell, the Southern and former national indoor champion, after the full limit of five fast sets at 6—8, 6—3, 6—4, 1—6, 8—6. In the deciding set Pell was once within a stroke of victory and twice was only separated from it by two points. The day was ideal for the sport, and a gallery of two thousand persons surrounded the court.

At the close of the match Borough President C. C. Miller of The Bronx presented the prizes, Gardner taking first in singles and Pell second. In the doubles William B. Cragin, jr., and Walter Merrill Hall captured the first honors, and Gardner and William H. Connell the second. S. Howard Voshell won the consolation singles in the final, defeating I. Hartman, 4—6, 7—5, 6—3. John Purroy Mitchel, President of the Board of Aldermen, also spoke upon the advantages of the sport at the time of presenting the trophies. The challenge match for the singles cup, of which Touchard is the defender, will be played on next Saturday, the postponement being due to the recent illness of the champion brought on by the gruelling play through which he passed in winning the recent tournament at Chevy Chase, Maryland.

The summary follows:

Bronx championship men's singles (final round)—Carleton R. Gardner defeated Theodore Roosevelt Pell, 6—8, 6—3, 6—4, 1—6, 8—6.

Bronx championship men's doubles (final and championship round)—William B. Cragin, jr., and Walter Merrill Hall defeated Carleton R. Gardner and William H. Connell, 6—4, 6—4, 6—8, 6—4.

Consolation singles (final round)—S. Howard Voshell defeated I. Hartman, 4—6, 7—5, 6—3.

WOODMERE CLUB OPENS

Fashionable Gallery Sees Doubles on New Tennis Courts.

Lawn tennis doubles by national ranking pairs provided the opening feature at the Woodmere Country Club on Saturday. The match was played under ideal weather conditions, and the fashionable cottagers of Cedarhurst, Lawrence and Far Rockaway attended, motoring over to the beautiful courts and to inspect the new clubhouse and grounds, while a special train chartered by the club brought members and friends from the city.

As the doubles turned out, Wylie C. Grant, the former national indoor champion, paired with Benjamin M. Phillips, won the gold challenge cups presented by the Woodmere Club. They defeated Royal D. Ritchie and Julio M. Steinacher, the old Cornell player, 6—1, 3—6, 6—3 and 6—2. Both Grant and Phillips were in excellent trim and played a remarkably fast game. The club proposed the holding of other tournaments upon its courts, and has applied for membership in the United States National Lawn Tennis Association. It purposes to hold a tournament of national importance upon its courts next season, and to which Wylie C. Grant and others have promised their support.

Of Interest to Women

THE EVENING MANTLE

It Is Cut in One Piece and Has Many Graceful Folds.

Among the lovely things provided by the dressmakers this season there is nothing more delightful than the evening cloaks. Some of them are useful, some purely ornamental. They may be of inexpensive cloth or of costly fabrics, veiled with others still more costly, but whatever the material chosen, it is imperative that it shall be of such a texture that it will fall into graceful folds at every opportunity.

These garments are nearly always cut in one piece, the simplest ones in cloth being nothing more than circular capes with silk lined hoods.

ROSE EVENING WRAP, VEILED WITH BLACK MOUSSELINE DE SOIE AND HEMMED WITH BLACK VELVET. MOTIF OF JET CONFINING THE DRAPERY AT EACH SIDE.

One model seen was made from a single piece of cloth in oblong shape. Each end of the piece was folded over so that the two edges met in the centre and became the front edges of the cloak. The edges at the top of the garment were joined in a seam which fell over the shoulder and down the arm. The point at the end of the seam was finished with a large tassel, and there was a similar tassel at the neck closing. Wraps constructed on this plan are seen more frequently than any others, but generally there is an opening in the seam at the top to allow the arm to pass through. In this way the part that formed a point in the first model comes under the arm and there are a great many beautiful ripples right down to the foot of the garment on each side.

The materials used for evening cloaks are light weight cloth and soft satin, and the colors are always pale, the favorites being the lighter blues and the mustard and marigold shades. The exceptions to this are the black coats of satin, chiffon or lace.

THE TRIBUNE PATTERN.

The blouse that is laid in tucks that are attached to give a flat effect is a smart and fashionable one, and this model is adapted both to the entire gown and to the odd waist. White mercerized batiste makes the one illustrated, and it is trimmed with banding of lace and finished with lace collar and cuffs, but the trimming pieces and the collar and cuffs can be cut from the material trimmed if preferred, and they may be braided or embroidered. They might also be cut from all-over embroidery or lace.

NO. 6,679—TISSUE PAPER PATTERN OF TUCK PLEATED BLOUSE FOR 10 CENTS.

The quantity of material required for the medium size is four and three-quarters yards 24 or 27 inches wide, three and a half yards 32 inches wide, or two yards 44 inches wide, with five-eighths of a yard of lace banding, lace collar and cuffs to make as illustrated; or one yard 18 inches wide to make the collar, cuffs and trimming portions.

The pattern, No. 6,679, is cut in sizes for a 32, 34, 36, 38 and 40 inch bust measure, and will be mailed to any address on receipt of 10 cents.

Please give number of pattern and bust measure distinctly. Address Pattern Department, New-York Tribune. If in a hurry for pattern send an extra 2-cent stamp and we will mail by letter postage in sealed envelope.

TRIBUNE SUNSHINE SOCIETY

Memorial Day.

From out our crowded calendar
One day we pluck to give:
It is the day the Dying pause
To honor those who live.
—McLandburgh Wilson, in the Atlantic Monthly.

Branch Reports.

At the annual meeting Mrs. Barnes, a new president, gave a brief report of the work done by the Mayflower branch of New Haven in aiding the sick and needy. She said in part:

"With the assistance and hearty cooperation of every member of the branch and friends of the cause, the sum of $302 12 was raised during the year. We have nothing left, but we have made numerous worthy people happy. The sum of $125 was expended for coal, $225 for food and other needful things. Four hundred pairs of shoes were furnished to old and young and eighteen hundred garments were distributed. The members freely opened their homes for the social functions at which the money was made to carry on the work. While we regret that our efforts have not been fraught with greater success, we nevertheless feel a deep sense of gratitude to all who have aided in our work, and we are disposed to make greater efforts in the future to bring sunshine into homes where gloom and sorrow now prevail."

United Branch.

The annual report of the United branch of Brooklyn, as given by Mrs. A. L. Crane, the secretary, is as follows:

"We believe in personal service, so 127 visits were made to invalids and shut-in people; 640 letters and cards were sent and 437 received. Clothing was distributed to the Chrystie Home, to the Bureau of Charities in Brooklyn and the 'Little Mothers,' and a buffet was given to the Industrial Home, and reading matter passed on to the Williamsburg Hospital and to the White Cross Society and Hospital for Contagious Diseases. A donation of money went to a colored home, and special gifts of clothing, chairs and other useful articles to those in need. During the summer fruit was plentifully distributed by the stay-at-home members; three Thanksgiving dinners were given and four Christmas dinners. Fruits, jellies and flowers went to the sick, and sixty-five bags were sent to the 'Little Mothers' for their Christmas tree. A special Easter offering was made to the Rev. Dr. Warren, who was ill, and many small gifts were sent to a little mission for the children. The year's work ended with an 'orange' meeting held on April 16 at the United Congregational Church. Three hundred and fifty oranges were received and distributed among the inmates of the Home for the Aged, the Eastern District Hospital and Brooklyn Auxiliary of 'Little Mothers.'"

Request.

Will M. K. D., of Brooklyn, who sent a letter to the uptown office of The Tribune last week about the Brooklyn widow, please communicate with The Tribune Sunshine Society, Tribune Building, Manhattan?

Special Cheer.

Mrs. Somerville Browne has contributed $3 and Mrs. L. E. Belknap $1 for the discouraged widow, and Miss Alice Brown, of New York State, has sent $2 to be used in doing good where most needed.

A Benefit Social.

Under the auspices of the Golden Rule Branch, a novel and amusing entertainment was given on May 26 at the East Side Parish Hall, on Second avenue, for the benefit of the Netherwood (N. J.) summer camp. Six young women from The Bronx took part in a one-act play, entitled "A Love of a Bonnet," and a funny skit written by a member was acted in costume by the branch members. There were vocal and piano solos, and the singing of May Beyer-Kohler, eleven years old, was enthusiastically applauded.

Branch No. 10.

Manhattan Branch, No. 10, will have a sale and evening social on June 2 at No. 93 St. Mark's Place to replenish the branch treasury. Members are cordially invited to attend and help swell the proceeds, as a number of needy and worthy families are looked after by this branch, and some assistance is required weekly in homes where there are illness and loss of work.

Wants.

The need for a piano in a working girls' summer home has been made known to the office, with the hope that some one would be able to supply it. A Manhattan member would like to sell a fine tortoise shell back comb. Information will be given at the office. A hard working mother needs clothes for her ten-year-old boy. A New Jersey member would like to exchange picture puzzles and is anxious to receive one of five hundred pieces. A housekeeper is needed in a small family of two, a woman and a young niece, living on Long Island; address will be furnished. A deserving man, whose work compels him to stand all day, would be glad to receive a pair of house slippers, No. 7. Gingham waists, size 40, are needed for a working woman in Avenue A branch.

Contributions.

An express box filled with mourning hats, to be passed on, came from "Friends at Flatbush"; a helpful contribution of waists, collars, etc., for invalids, from M. M. M., of Staten Island; a lovely box of lilies-of-the-valley, from Mrs. Osborne, of Binghamton, N. Y.; golf sticks, bicycle boots, and summer wear for men, from Mrs. George Henden; beads, from Mrs. Draper; hosiery, from Mrs. Otis, of Newburg, N. Y.; wools, without a name; a novel, two puzzles and a skirt, without names; two suits of clothes, from M. E. P., of Manhattan, and silks, from Miss H.

Questions of Good Form

Mixing the Persons.

Is it true that the second person should never be used in formal invitations? Many papers give such a form as: "Mrs. So-and-So requests the pleasure of your company at her daughter's wedding," etc. Is this incorrect? F. M.

It is quite true that the "second person" should never be used in formal invitations. The form referred to in the question is no longer in use, and it is not correct, although for a long time it was accepted because it was the customary wording of the time. The following invitation for a June wedding gives the correct form now in use:

> Mr. William MacNeill Rodewald
> requests the honor of
> Miss Blank's
> presence at the marriage of his daughter,
> Eleanor Hoffman,
> to
> Mr. Gerald Moncrieffe Livingston,
> on the afternoon of Tuesday, the seventh
> of June, at four o'clock,
> at the Church of the Heavenly Rest,
> in the City of New York.

Answering Formal Invitations.

How should formal invitations be answered? Is the third person always necessary and is it permissible to use visiting cards? IGNORANCE.

A formal invitation should be answered as it is or should be written, entirely in the third person. The only case in which the sending of a card with a regret or acceptance written upon it is permissible is when a card has been received for a bridge club meeting. This way of answering is an innovation of the time savers, and is kept within the bounds of card clubs.

When Callers Stay Too Long.

Is there any polite way of expediting the departure of a caller who has not learned the art of saying goodby? A SUFFERER.

No set phrases can be suggested for such a situation, which is sometimes a serious trial to a kind-hearted hostess. But a woman of tact and refinement can always manage to cut short a call that promises to outlast ordinary patience, and the way usually suggests itself at the right moment. If a previous engagement is pressing, the hostess can excuse herself as gently as possible. Otherwise she may give some idea of a duty that needs personal attention.

Better Not Be Late.

If unable to keep a dinner engagement promptly, how long may we expect to be waited for?—G. N. P.

Fifteen minutes' grace is all that should be allowed the late guest at a formal dinner. If the dilatory one does not appear within a quarter of an hour after dinner is announced the hostess should wait no longer, but lead the way to the dining room; she owes it to her other guests and to the frantic chef below to do so. At an informal dinner more latitude is allowed, but it is best not to take advantage of it. Somebody draws a vivid picture of Whistler, the artist, always coming in to dinner with a thousand entertaining excuses and none of them true. That may be all right in a genius like Whistler, but the ordinary person should take care not to be late, and when a guest is detained by accident, by the breaking down of a motor or by missing a train, he or she ought to telephone at once, to save the hostess from being kept on tenterhooks.

Next Picture of the Tribune Series READY TO-DAY

"AN AMERICAN BEAUTY"

THE NEW YORK TRIBUNE announces that the sixth subject in its distribution of beautiful hand colored Photogravures will be ready on Monday, May 30th, and may be secured after that date. The demand for the various pictures has been unprecedented, but THE TRIBUNE has been fortunate in securing a sufficient quantity of each title to supply all demands. It would be well, however, to place orders early, for the stock on hand will rapidly diminish.

Important Notice.

It had been planned to end THE TRIBUNE'S distribution of hand colored Photogravures with the sixth subject, "An American Beauty," but because of the great demand for a landscape the seventh and final picture will be the best of that description. The title will be announced next Sunday.

"AN AMERICAN BEAUTY."
Genuine Hand Colored, on Fine Plate Paper. Size 14½ by 19½ inches.

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THE TRIBUNE prints a coupon each day (daily and Sunday) at the top of the Second Page. Seven coupons (6 daily and 1 Sunday), if presented with 10 cents at the offices of THE TRIBUNE, will entitle the bearer to one picture. IF THE PICTURE IS TO BE MAILED, 2 cents additional—12 CENTS IN ALL—should be sent to the main office of THE TRIBUNE, No. 154 Nassau street. Address "Picture Dept." Coupons for any date will be accepted for any picture.

Pictures Now Ready

1st—Baby Stuart
2d—The Storm
3d—The Breakers
4th—Mother and Child
5th—The Holy Family
6th—American Beauty

"An American Beauty" is a head of a typical American girl—an aboriginal maiden. The subject is one that will contrast well with the titles that have already been announced. Artists and art critics believe "An American Beauty" will form one of the most popular of THE TRIBUNE'S subjects.

WHEN SENDING FOR A PICTURE MENTION THE SUBJECT DESIRED.

If you call in person for the picture, present the coupons and 10 cents at the main office, No. 154 Nassau street, or to our branch office, No. 1364 Broadway. If the picture is to be mailed, send 2 cents additional—12 cents in all—to THE NEW-YORK TRIBUNE, No. 154 Nassau street.

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Ryer Homestead Sale,	Oct. 5, 1891,	" "	"	$4,375 in	13 "
Camman Estate Sale,	June 6, 1899,	" "	"	$6,140 in	8 "
Moses De Voe Estate,	Nov. 11, 1903,	" "	"	$6,000 in	6 "
Century Realty Co.,	June 4, 1907,	" "	"	$1,150 in	3 "

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425 Fifth Ave., N. Y. Phone 848 Murray Hill.
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Send letter or postal for free tickets.
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LIGHT ALL SIDES; HEAT, ELEVATOR;
NEW BUILDING;
SPRINKLED. LOW INSURANCE.
NEAR SHIPPING TERMINALS.
Ins. rate less than 10c. per $100. Splendid location to get help. OWNER on premises, 257 Classon ave., near De Kalb ave., Brooklyn.

$550 BUYS EQUITY IN TWO LOTS RIGHT on Coney Island; big rent for flats. Principals write P. O. Box 3, Brooklyn.

WESTCHESTER COUNTY.

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RILEY MILES GILBERT, Esq.
Finest location on Lake George. Seven Acres. Garage. Electric lighting plant. FRANK L. POLK, 32 Nassau St., or ISAAC S. HELLER, 71 Nassau St., N. Y., Attorneys for Executrices.

NEAR NORTHAMPTON, MASS.—FRUIT FARM, 120 acres; 1,400 elevation; 1½ miles station; new house, 14 rooms; all improvements; ample outbuildings; farm house, 8 rooms; half cost buildings. H. H. THOMPSON, owner, 11 Spencer Place, Brooklyn.

150 ACRE FARM FOR SALE IN WALTON, N. Y.—Large barn; good house; running spring water in house; near creamery, church and school; terms easy. GEO. C. MEAD, Walton, N.Y.

ARTISTIC NUTLEY HOUSES, $4,750 UP, choice lots $250 up. LAMBERT, 99 Nassau st., N. Y.

FURNISHED HOUSES FOR RENT.—EDWARD J. CAHILL, Real Estate, Boonton, N. J.

REAL ESTATE FOR SALE OR TO LET
BOROUGH OF QUEENS.

BRICK AND STONE DWELLING, ALL IMPROVEMENTS; 18 rooms, 2 bathrooms; large lawn; Washington and Lawrence sts., Flushing, L. I.; $85,000; or will rent. ELLIOTT & BUSH, 194 Broadway, New York, or local agents.

FURNISHED HOUSES TO LET.
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SEA SHORE COTTAGES.—FURNISHED FOR housekeeping, at Watch Hill, R. I. and nearby beaches, for rent or sale. For full particulars communicate with FRANK W. COY, Westerly, R. I.

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INVESTORS, ATTENTION!
5½% interest on mortgage loans. Principal and interest guaranteed. Title insured by Westchester and Bronx Title and Mortgage Guaranty Company. I will invest for you sums from $500 to $3,000. For particulars, HENRY Y. HALLEY, 103 Park Ave., N. Y. City.

A CLIENT WOULD LEND ONE LARGE sum, or divide, on high-class property, downtown or centrally located below 72d st. Applications invited from borrowers or brokers. J. G. ZACHRY & CO., 32 Nassau st. Tel. 1308 John. Established 1887.

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