G. E. IDE URGES CAUTION

Speaks for Life Insurance Interests at Rate Hearing.

WARNING TO COMMISSION

Protests Against Any Action That Would Injure Securities Held by Companies.

[From The Tribune Bureau.]

Washington, Nov. 26.—George E. Ide, president of the Home Life Insurance Company of New York, urged before the Interstate Commerce Commission to-day that the 20,000,000 life insurance policyholders in the United States be considered before any decision was reached on the proposed increase in freight rates. In injecting this new element into the investigation, Mr. Ide was the spokesman for the Association of Life Insurance Presidents, and his views have been submitted to and approved by Paul Morton, head of the Equitable Life Assurance Society. President Ide declined to express an opinion as to the justice of the proposed increase in freight rates, but he impressed on the commission the necessity of dealing with the problem in a manner which would not depreciate the railroad securities owned by the insurance companies as trustees for 20,000,000 persons.

Mr. Ide declared that a false step by the commission would seriously affect a vast number of citizens who were indirectly but intimately interested in the prosperity of the railroads, and that whatever action was taken would be regarded as a precedent to guide the commissions of the state. The individual investor, he said, had his rights, but was unable to appear for himself. Under the general economic system the small saver, who might become the future capitalist, was a partner in these enterprises. He contended that anything which unfavorably affected the prosperity and extension of the railroads ultimately would be felt by the small saver, whose welfare was of vital importance to the upbuilding of the nation.

"Of the entire bond issue of the steam railroads of this country, amounting to $9,118,000,000," said Mr. Ide, "the life insurance companies doing business in New York State hold $1,139,000,000, or one-eighth. The twenty million policyholders are all collectively and individually interested in the integrity of this investment. Any move which even sentimentally affects unfavorably the railroads of the land will strike a blow at these securities. It is not necessary to reduce the railroads to a condition of bankruptcy before the value of the underlying securities is affected."

"Why such trepidation at this time?" asked Commissioner Lane, "when last year was the best year the railroads ever had?"

"It is as to the future," replied Mr. Ide. "I know that such sentiment exists."

Mr. Ide said the same plea might well be extended to safeguarding savings banks and educational institutions.

The railroad securities held by his company, Mr. Ide said, paid an average of 4¾ per cent, which he declared to be somewhat lower than the return on the investment five years ago.

E. E. Williamson, freight commissioner for the commercial organizations of Cincinnati, resumed his testimony, telling about the "remarkably good" financial condition of the American railroads. He said that since the passage of the Hepburn act the public had been contributing greater revenues to the railroads, and that the effective enforcement of the law against rebates practically meant the difference between bankruptcy and prosperity for the roads. He declared that the basis of credit of nearly all the railroads was good

OVERCOME IN A SUBCELLAR

Dense Smoke Knocks Out Firemen—Go Back When Revived.

After responding to a still alarm for a fire in the subcellar of the wholesale millinery house of C. Callman & Co., No. 592 to 596 Broadway, last evening several firemen were overcome by the dense smoke from the burning straw in the cellar. Dr. Archer, one of the surgeons of the department, attended to them and all recovered.

Shortly after 5 o'clock a telephone message brought Engine Company 33 from Great Jones street, and Captain John Hughes, accompanied by five men, forced an entrance into the rear of the building from Crosby street. They proceeded to the subcellar with a couple of lines of hose after Hughes had turned in an alarm from a street box.

Within a few minutes other fire companies were on the scene. The smoke had become so dense that every one of the men from the first company to go into the place was overcome. They were taken on the elevator from the subcellar and stretched out on the pavement in Crosby street. They were soon revived and then returned to the work of putting out the fire.

Companies 13 and 30 began the attack on the flames from the Broadway side and Captain Ling, accompanied by five men, all of No. 13, went into the cellar. Five minutes later they, too, collapsed. The fire was finally subdued after the subcellar had been nearly filled with water. According to the police, the damage amounted to about $10,000. Insurance adjusters placed the loss at $25,000.

CUTTING OFF "POLICE GRAFT"

Opinion at Headquarters of New Order to Inspectors and Captains.

A new order was issued from Police Headquarters last night addressed to all inspectors and commanding officers, stating that "hereafter, in making an application for the transfer, assignment, detail, or promotion of any member of the force, no particular person shall be named or suggested."

It was said at Headquarters that the order aims at "doing away with a little more of the inspectors' and captains' graft." It has been the custom when a captain or inspector went on his vacation, sick leave, or even on his time off, for him to name a favorite to take his place. Usually the man named has been appointed. Under the new rule the substitute will be sent from Headquarters.

Officers who are stenographers and typists have been ordered to send their names to headquarters so that they may be sent as substitutes for regular stenographers when occasion demands.

FOR $20,012,000 STOCK ISSUE

Bay State Railroad Board Authorizes It for Boston Holding Company.

Boston, Nov. 26.—An issue of $20,012,000 of preferred stock by the Boston Holding Company, a corporation that serves as the connecting link between the New York, New Haven & Hartford and the Boston & Maine railroads, was authorized to-day by the Massachusetts Railroad Commission. The proceeds will be used in retiring practically a like amount of debenture bonds.

An effort was made in the last Legislature to make the bond issues of the company a legal investment for Massachusetts savings banks, such a proposition being incorporated in a special message by Governor Draper. The Legislature refused, however, to sanction such action.

INSURANCE FOR BANKS

Company Plans to Protect the Assets and Deposits.

A new kind of insurance company the purpose of which is to protect the assets and deposits of sound banks by a form of insurance is being organized by a group of bankers who have devoted much study to the subject of improving the character of banking assets.

The proposed company, which is to be called the National Bank Audit Company, will be incorporated about the beginning of the new year, it is understood, under the laws of the District of Columbia, with a paid up capital and surplus of $1,500,000. William B. Ridgely, former Controller of the Currency, will be president of the company, it is said, and Charles A. Conant, now treasurer of the Credit Clearing House, is also expected to be an officer.

The company will undertake to examine and audit the assets of banks desiring to participate in the plan. If their assets are found in good condition they will be permitted to enter the system and will be subjected to special examinations semi-annually while they remain clients of the company. So long as they comply with the conditions of the contract which will be offered to them by the company the latter will undertake to make good any deficiency in assets to an amount sufficient to pay liabilities in case of liquidation. This offer will not extend to the liability of stockholders, but will in effect protect absolutely depositors and others having legitimate claims.

The semi-annual premiums for audit and protection of assets to be paid by subscribing banks will be sufficiently large, it is stated, to cover the amount required upon the average to enable liquidating banks to meet their liabilities in full, with ample margins for contingencies.

A large proportion of the proposed company's capital and surplus will probably be invested in securities of the character required to secure circulation under the general provisions of the Aldrich-Vreeland currency law. This will enable the company to render an important service to its member banks during the crop moving season or on any occasion of emergency by promptly lending these securities to them to be used as a means for taking out additional notes. In this connection it is said to be probable that the $1,500,000 of paid up capital and surplus with which the new company is to start business will be considerably increased before the contracts with the client banks go into effect.

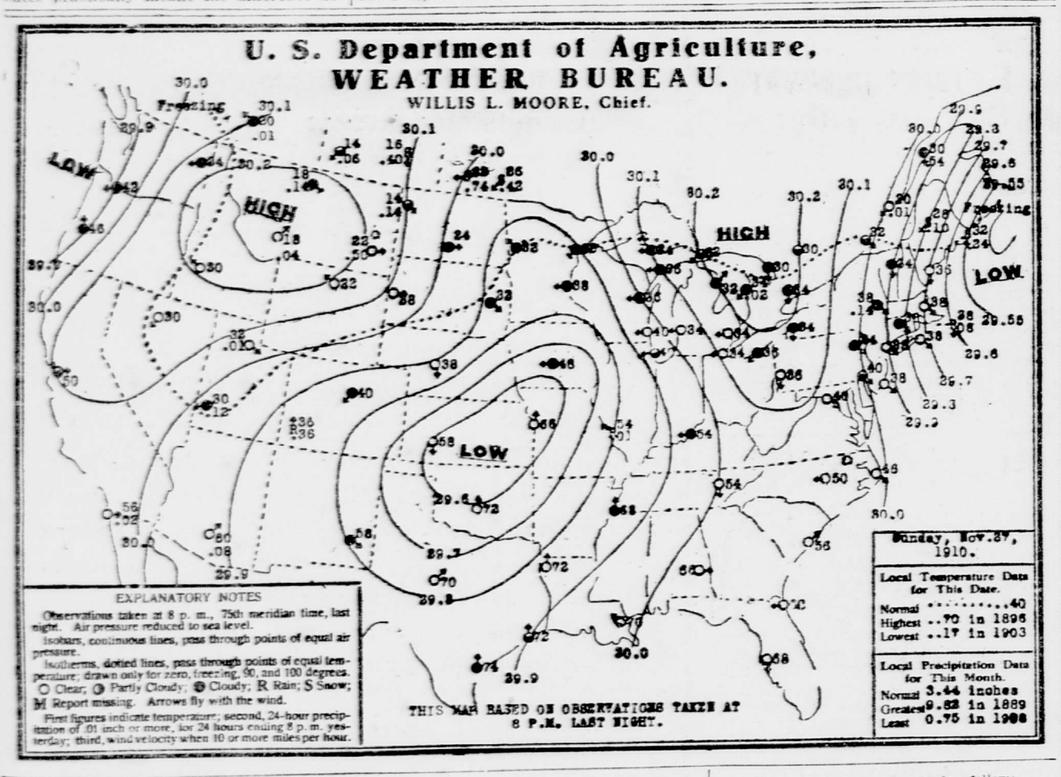
The company itself, it is pointed out, will be protected from any possible loss through the loan of its securities by requiring the member banks to deposit good securities more than covering the value of those borrowed, but not falling within the classes required by the Aldrich-Vreeland law. In this manner the company will be able to relieve its clients from any anxiety as to a deficiency of currency. One of the ramifications of the proposed plan is the examination of commercial paper and of the institutions which offer it for discount.

MORE TAXICABS SENT OUT

Police Records Indicate That Strike Is on the Wane.

More cabs were run by the taxicab companies affected by the strike of the chauffeurs yesterday, according to the police records, than on Friday. About three hundred and fifty cabs were run by the companies in all.

At the headquarters of the striking chauffeurs' union in Washington Hall President Perkins of the union said the returned strikers did not number one-tenth of the men on strike.



THE WEATHER REPORT.

Official Record and Forecast.—Washington, Nov. 26.—The winds continued brisk to high on the New England coast Saturday and there was some snow in Maine. A storm of considerable energy moved eastward from Western Kansas in Southern Iowa during the day. It caused rain in the central and lower Mississippi Valley. The weather was somewhat unsettled over the central Rocky Mountain states and the plateau region.

The temperature ranged high throughout the Mississippi Valley Saturday night, but considerably colder weather had overspread the upper Ohio Valley and was moving south and east into the plains states.

The storm in the central West Saturday night moved northeastward to the lake region Sunday, and rain will spread eastward to the Appalachian Mountains and over the Great Lakes during Sunday, and to the middle and north Atlantic coasts Sunday night and Monday.

It will be somewhat warmer in the middle and south Atlantic states, but there will be a noticeable fall in temperature in the central Mississippi Valley Sunday and in the more eastern states Monday.

Storm warnings are displayed throughout the lake region except Ontario.

The winds along the New England coast will be brisk northwest, diminishing; middle Atlantic coast, light north, becoming east; south Atlantic coast, light south, increasing Sunday; east Gulf coast, moderate south; west Gulf coast, moderate south to west; on the lower lakes, brisk to high south to southwest; upper lakes, brisk to high east, shifting to northwest by Sunday on lakes Superior and Michigan and on Huron on Sunday afternoon.

Forecast for Special Localities.—For New England, fair to-day; to-morrow snow in northern, rain in southern portion, rising temperature; brisk northwest winds, diminishing and becoming east.

For Eastern New York, unsettled to-day; to-morrow snow in northern, rain or snow in southern portion, rising temperature; moderate northwest winds, becoming variable.

For Eastern Pennsylvania and New Jersey, unsettled to-day; to-morrow rain, rising temperature; light variable winds, becoming south.

For the District of Columbia, generally fair to-day; to-morrow rain, rising temperature; light variable winds, becoming south.

For Western New York and Western Pennsylvania, rain and warmer to-day; to-morrow generally fair and colder, brisk to high south to southwest winds.

Official observations of United States weather bureaus taken at 8 p. m. yesterday follow:

City.	Temperature.	Weather.
Albany	38	Cloudy
Atlantic City	58	Clear
Boston	38	Clear
Buffalo	34	Cloudy
Chicago	40	Cloudy
New Orleans	70	Clear
St. Louis	54	Rain
Washington	40	Clear

Local Official Record.—The following official record from the Weather Bureau shows the changes in the temperature for the last twenty-four hours, in comparison with the corresponding date of last year:

	1909.	1910.		1909.	1910.
3 a. m.	34	40	6 p. m.	44	39
6 a. m.	38	39	9 p. m.	40	38
9 a. m.	38	40	11 p. m.	39	37
12 m.	44	42	12 p. m.	38	—
4 p. m.	46	39			

Highest temperature yesterday, 42 degrees (at 1 p. m.); lowest, 37 (at 10 p. m.); average, 40; average for corresponding date of last year, 40; average for corresponding date of last thirty-three years, 40.

Local forecast: Unsettled to-day; rain or snow to-morrow; rising temperature; moderate northwest winds, becoming variable.

EXCURSIONS.

THROUGH CARS TO California NO CHANCE

The only way passengers can cross the continent without change of cars. No worry or trouble or risk of missing connecting trains. Hotel accommodations and other expenses included if desired. Tours to Florida, Mexico, Cuba, Porto Rico, Europe and all parts of the world.

Railroad and Steamship Tickets by all lines. Traveler's Condensed Guide, containing much useful information, sent on application. State information desired when writing for circulars.

RAYMOND & WHITCOMB CO.
225 Fifth Ave. (27th St.), N. Y.
'Phone 6270 Madison.

HELP WANTED.
Male
PROF. D'ALESSIO'S
Famous New York School for cutting and designing ladies and gentlemen's garments. Taught by mail or at 244 6th ave.

ADVERTISING MAN, thoroughly experienced and an able writer; good salary right man. Oriental Employment Corporation, 253 Broadway, Agency. Established 1904.

HELP WANTED.
Male.

AGENTS wanted: "Sunday Half Hours with Great Preachers," by Rev. Jesse Lyman Hurlbert; portrait illustrations. W. W. Wilson, 14 Thomas st.

AGENTS wanted: "Roosevelt's Thrilling Experience in the Wilds of Africa Hunting Big Game," handsomely illustrated. W. W. Wilson, 14 Thomas st.

AGENTS making good money selling cigars on our plan; good future. Call personally. Square Deal Cash Clear Co., 271 Greenwich st.

ANY ONE make money corresponding for newspapares; particulars for stamp. Press Syndicate, Ntucty, Middleport, N. Y.

BOOKKEEPER, with some knowledge of Spanish, for South America; $1,500 and expenses. Credential Employment Corporation, 253 Broadway, Agency. Established 1904.

BOOKKEEPER—Prefer man who has been in construction business, with camp experience, for construction work; salary $18. Mighill (Agency), Flatiron Building.

BOOKKEEPER—Experience executive, familiar with shop work and manufacturing; near city; salary $25. Call Mighill (Agency), Flatiron Building.

BOOKKEEPERS—A few positions for bright and experienced young men; $780 to $936. Credential Employment Corporation, 253 Broadway, Agency.

BUTLER, $65; in family of three; must be experienced and have good references; any nationality. Industrial Association Employment Agency, 17 West 42d. 'Phone, 5210—Bryant.

HELP WANTED.
Male.

BUTLER, English, for San Francisco, Cal.; two in family; $65. Miss FitzGerald's Employment Bureau, 503 5th ave.; entrance on 42d st.

CANVASSERS wanted on a newspaper proposition; previous experience necessary. Apply Room 314, Tribune Building.

CLERK, with builders' or contractors' experience; bright young man; $16 weekly. Credential Employment Corporation, 253 Broadway, Agency. Established 1904.

CLERKS, bill and entry work; $624 to $780; general office work, $624. Credential Employment Corporation, 253 Broadway, Agency. Established 1904.

COUPLE—Family two; country; wages $50; three in help; any nationality. Morrow's Agency, 721 Lexington ave., corner 58th st.

COUPLE, for country; $70; cook and butler. Miss Margaret Smith's Agency, 25 West 42d st., Room 207.

COUPLE.—Chauffeur and cook; must be thoroughly experienced and have good references; wages, $90; any nationality. Industrial Association Employment Agency, 17 West 42d. 'Phone, 5210—Bryant.

DRAFTSMAN—Ornamental iron; $624-$780. Business Service Co. (Agency), 805 Singer Building.

DRIVER—Experienced furniture man; wages $15 week; city; steady; any nationality. 'Phone Plaza 1928. Morrow's Agency, 721 Lexington ave., corner 58th st.

HELP WANTED.
Male.

ELECTRICAL ENGINEER and draftsman on circuits; $1,040-$1,500. Business Service Co. (Agency), 805 Singer Building.

EXECUTIVE MAN as floor supervisor and manager of department for large firm; salary $20. Mighill (Agency), Flatiron Building.

EXECUTIVE MAN as assistant to manager for handling branch office; prefer college graduate; salary $25. Mighill (Agency), Flatiron Building.

EXECUTIVE POSITION open shortly with established corporation of good standing in the business community; salary $1,300; stock investment of $5,000 necessary; satisfactory reasons for change. J. M., Tribune Office.

FACTORY SUPERINTENDENT—Experienced mechanical man and executive, familiar with modern shop methods; salary $2,500. Mighill (Agency), Flatiron Building.

FOREMAN of linemen on electrical construction; permanent position; $3.75-$4 a day. Business Service Co. (Agency), 805 Singer Building.

FOREMAN—Sash, door and trim factory; metal experience preferred; $1,560. Credential Employment Corporation, 253 Broadway, Agency. Established 1904.

GET A BETTER PLACE—Uncle Sam is best employer; pay is high and sure; hours short; places permanent; promotions regular; vacations with pay; thousands of vacancies every month; all kinds of pleasant work everywhere; no layoffs; no pull needed, common education sufficient. Ask for free Booklet 358, giving full particulars and explaining my offer of position or money back. Earl Hopkins, Washington, D. C.

I WILL START YOU earning $4 daily at home in spare time silvering mirrors; no capital; free instructive booklet, giving plans of operation. G. F. Redmond, Dept. 372, Boston, Mass.

LAUNDRYMAN for city institution; $40. Miss Hofmayer's Agency, 320 5th ave., ninth floor.

MAN wanted; must be willing to learn and capable of acting as our representative; no canvassing or soliciting; good income assured. Address National Co-operative Realty Co., 1232 Marden Building, Washington, D. C.

MANAGER for small boarding house hotel for construction men; must be experienced in hotel or restaurant business; salary $75 monthly and board. Mighill (Agency), Flatiron Building.

MEN WANTED, age 18 to 35, for firemen $100 monthly and brakemen $80, on New York and other railroads; experience unnecessary; no strike. Promotion to engineers, conductors. Railroad Employing Headquarters; over 500 men sent to positions monthly; state age; send stamp. Railway Association, Dept. 447, 227 Monroe st., Brooklyn, N. Y.

OFFICE and ERRAND BOY, neat and willing, 15 to 18 years; small pay to start. L. M., Box 20, Tribune Office.

OUR BRAND NEW household specialty sells itself; we want reliable men and women to handle the goods. Write to-day. The Eclipse Specialty Co., Scranton, Penn.

PHYSICIANS dispensing their own medicines can increase their income doing work for us. L. M., Box 6, Tribune Office.

PRODUCER GAS ENGINEER—Must be very good and competent; salary according to experience. Business Service Co. (Agency), 805 Singer Building.

RUPTURED MEN WANTED to canvass for the Sherman Rupture Appliance; educated men preferred. W. F. Meehan & Son, 14 Thomas st.

SALESMAN—Metal furniture; man with experience and familiar with contract end; $1,560. Credential Employment Corporation, 253 Broadway, Agency. Established 1904.

SALESMAN, acquainted with architects and builders, for interior brass fixtures, New York City; $1,200. Business Service Co. (Agency), 805 Singer Building.

SALESMAN, experienced in brass specialties and mill product; $1,500. Business Service Co. (Agency), 805 Singer Building.

SALESMAN, wall plaster, to travel in New York State; $1,800. Business Service Co. (Agency), 805 Singer Building.

SALESMAN—Full knowledge of tool steel; city; $1,500. Business Service Co. (Agency), 805 Singer Building.

SALESMEN throughout the United States to sell automobile necessities; every owner wants our protector; references required. The O'Neil Tire & Protector Co., 320 Broadway.

SHOP FOREMAN—Metal inside trim; $1,500. Business Service Co. (Agency), 805 Singer Building.

STENOGRAPHER, speaking Spanish, American or German preferred, for plantation; salary $1,200, with steady employment. Credential Employment Corporation, 253 Broadway, Agency.

STENOGRAPHER, with some knowledge of Spanish, for South America; $1,500 and expenses. Credential Employment Corporation, 253 Broadway, Agency. Established 1904.

STENOGRAPHERS — Several good positions, paying from $780 $936, with reliable firms. Credential Employment Corporation, 253 Broadway, Agency. Established 1904.

USEFUL COUPLE for small family; $65. Miss Hofmayer's Agency, 320 5th ave., ninth floor.

WAITER (useful); any nationality; short distance country; wages $30; private family; steady position. Morrow's Agency, 721 Lexington ave., corner 58th st.

WANTED—District manager for something entirely new in the accident and health insurance business; salary and commission. Address P. O. Box 2,584, Boston, Mass.

WANTED—Young men to take complete course in bookkeeping for service; course, $20. Call afternoon. J. Leifer, Accountant, Room 811, 140 Nassau st.

$2.50 VACUUM CLEANER—Sells at sight for $5.00; has all advantages (then some); none of disadvantages, and does same work as costliest electric cleaner; it's a wonder. Write for territory quick. Simplex Co., 1745H Berwyn ave., Chicago.

Female.
MRS. KERNAGHAN
Employment Agency, 844 6th Ave., nr. 48th St. Male and Female Servants. Tel. 683 Bryant.

ATTENDANT and NURSE, for private sanatorium; good wages; steady position; any nationality. Industrial Association Employment Agency, 17 West 42d. 'Phone, 5210—Bryant.

CHAMBERMAID and SEAMSTRESS.—Must be a good sewer; wages, $30; small private family; any nationality; good references. Industrial Association Employment Agency, 17 West 42d. 'Phone, 5210—Bryant.

CHAMBERMAID.—In private family of 3; experienced and must have good references; wages, $30. Industrial Association Employment Agency, 17 West 42d. 'Phone, 5210—Bryant.

CHAMBERMAID and plain laundress; private family, three; short distance country; any nationality; all year round position. Morrow's Agency, 721 Lexington ave.

CHAMBERMAID and LAUNDRESS.—To go South for winter; must be thoroughly experienced and have good references; wages, $30. Industrial Association Employment Agency, 17 West 42d.

CHAMBERMAID-WAITRESS — Short distance country; $25; any nationality; private family. 'Phone Plaza 1928. Morrow's Agency, 721 Lexington ave., corner 58th st.

CHAMBERMAID — WAITRESS — Family two; wages $30; city; sleep home; white or colored. Morrow's Agency, 721 Lexington ave., corner 58th st.

CHAMBERMAID — WAITRESS — Family four; two maids kept; wages $22; for Shelter Island; steady. 'Phone Plaza 1928. Morrow's Agency, 721 Lexington ave.

CHAMBERMAID-WAITRESS, for Irvington; willing, obliging; $20-$22. Miss FitzGerald's Employment Bureau, 503 5th ave.; entrance on 42d st.

CHAMBERMAID-WAITRESS, for city; three in family; $22. Miss Margaret Smith's Agency, 25 West 42d st., Room 207.

CHAMBERMAID and WAITRESS.—In family of three adults; wages, $25; good references. Industrial Association Employment Agency, 17 West 42d. 'Phone, 5210—Bryant.

COOK.—Assist laundry; for short distance in country; wages, $30; good references; any nationality. Industrial Association Employment Agency, 17 West 42d. 'Phone, 5210—Bryant.

COOK, Protestant, for country; two in family; $40. Miss Margaret Smith's Agency, 25 West 42d st., Room 207.

COOK; for city; Swedish; $40. Miss Margaret Smith's Agency, 25 West 42d st., Room 207.

COOK—Wages $35; apartment; family three; four in help. 'Phone Plaza 1928. Morrow's Agency, 721 Lexington ave., corner 58th st.

COOK—City; five in family; $35; good references. Miss FitzGerald's Employment Bureau, 503 5th ave.; entrance on 42d st.

COOK.—Experienced; wages, $25-$30; German or Swedish preferred; small private family; good references. Industrial Association Employment Agency, 17 West 42d. 'Phone 5210—Bryant.

COOK, for Madison, N. J.; two in family; good references; $35. Miss FitzGerald's Employment Bureau, 503 5th ave.; entrance on 42d st.

COOK, for Flushing; four in family; $30. Miss Margaret Smith's Agency, 25 West 42d st., Room 207.

COOK and KITCHEHNMAID, $40-$25; for small family going South for winter; must be experienced and have good references. Industrial Association Employment Agency, 17 West 42d. 'Phone, 5210—Bryant.

COOK and LAUNDRESS, for city; three in family; $25. Miss Margaret Smith's Agency, 25 West 42d st., Room 207.

COOK and LAUNDRESS wanted, $25, in small family, in country; plain washing only; at once. Mathewson Agency, 818 6th ave., 46th-47th sts.

COOK and LAUNDRESS, $25, wanted in small family, in country; any nationality; no washing; at once. Mathewson Agency, 818 6th ave., 46th-47th sts.

COOK and LAUNDRESS, CHAMBERMAID and WAITRESS.—Private family of four; wages, $30-$25; good references; any nationality. Industrial Association Employment Agency, 17 West 42d st. 'Phone, 5210—Bryant.

COUPLE—Useful butler and chambermaid; $55. Miss Hofmayer's Agency, 320 5th ave., ninth floor.

HEAD NURSE (graduate) for city institution; $40. Miss Hofmayer's Agency, 320-322 5th ave., ninth floor, corner of 32d st.

HOUSEMAID to remain in house in country with caretaker while employer is in Europe; $25. Miss FitzGerald's Agency, 503 5th ave.

HOUSEWORKER—Family two; wages $25, short distance in country; any nationality. 'Phone Plaza 1928. Morrow's Agency, 721 Lexington ave., corner 58th st.

HELP WANTED.
Female.

HOUSEWORKER, for Larchmont; three in family; $25. Miss FitzGerald's Employment Bureau, 503 5th ave.; entrance on 42d st.

HOUSEWORKER, for city; three in family; $25. Miss FitzGerald's Employment Bureau, 503 5th ave.; entrance on 42d st.

HOUSEWORKER wanted, $25, Irish preferred, in small family in an apartment; no washing; plain cooking; at once. Mathewson Agency, 818 6th ave., 46th-47th sts.

HOUSEWORKER wanted; wages $25; small family, in apartment, in city; German or Swedish; at once. Mathewson Agency, 818 6th ave., 46th-47th sts.

HOUSEWORKER wanted for a small family; no washing; apartment; German preferred; wages $25; come at once. Mathewson Agency, 818 6th ave., 46th-47th sts.

HOUSEWORKER.—In family of three; no washing; wages, $25; good references. Industrial Association Employment Agency, 17 West 42d. 'Phone, 5210—Bryant.

KITCHENMAID.—Thoroughly competent; small private family; wages, $25; references; any nationality. Industrial Association Employment Agency, 17 West 42d. 'Phone 5210—Bryant.

KITCHENMAID, Protestant, for Pittsburg; capable; $30. Miss FitzGerald's Employment Bureau, 503 5th ave., entrance on 42d st.

LAUNDRESS to take laundry home; no children; $25 per month. Miss FitzGerald's Employment Bureau, 503 5th ave.; entrance on 42d.

LAUNDRESS.—Thoroughly competent; small private family; wages, $30-$35; good references, any nationality. Industrial Association Employment Agency, 17 West 42d. 'Phone 5210—Bryant.

NURSE, for city; one child of three years; $30. Miss FitzGerald's Employment Bureau, 503 5th ave.; entrance on 42d st.

NURSE for two children, 5 and 7 years; city; $25. Miss FitzGerald's Employment Bureau, 503 5th ave.; entrance on 42d st.

NURSE, for Flushing; two children, 11 months and 4 years; $25. Miss FitzGerald's Employment Bureau, 503 5th ave.; entrance on 42d st.

NURSE for infant, thoroughly competent, full charge; good wages; must have references. Industrial Association Employment Agency, 17 West 42d. 'Phone, 5210—Bryant.

NURSE.—Practical, for invalid lady; good wages; references; any nationality. Industrial Association Employment Agency, 17 West 42d. 'Phone, 5210—Bryant.

NURSE wanted to take care of one child and assist with light chamberwork; good wages; any nationality; references. Industrial Association Employment Agency, 17 West 42d. 'Phone, 5210—Bryant.

NURSE.—Catholic, for two children in Lawrence, L. I.; good wages; must have references. Industrial Association Employment Agency, 17 West 42d. 'Phone, 5210—Bryant.

OFFICE GIRLS—Seven wanted; must be neat and bright; salary from $6 to $8. Jupp Exchange (Agency), 87 Nassau st.

SECOND COOK, under chef, for country; wages, $30-$35; must have experience and good references. Industrial Association Employment Agency, 17 West 42d. 'Phone, 5210—Bryant.

STENOGRAPHER—Wanted, bright young lady, who is quick and accurate in figures for billing, also rapid in taking dictations; good chance for advancement; high school education preferred. Call Automobile Supply Manufacturing Co., 220 Taaffe Place, near DeKalb ave., Brooklyn.

STENOGRAPHER, Broadway law office; $15. Jupp Exchange (Agency), 87 Nassau st.

TWO GIRLS—Entire work private family; no washing; any nationality; country; steady position. Morrow's Agency, 721 Lexington ave., corner 58th st.

TWO GIRLS—Cook, $30; chambermaid-waitress, $25; German. Miss FitzGerald's Employment Bureau, 503 5th ave.; entrance on 42d st.

TWO GIRLS—Cook, $30; chambermaid-waitress, $25; three in family; city; German or Swedish. Miss FitzGerald's Agency, 503 5th ave.

TYPISTS—Five young ladies; must be neat and competent and have good reference; four correspondents; $15; all permanent. Jupp Exchange (Agency), 87 Nassau st.

WAITRESS.—Experienced, in small private family; good wages; any nationality; references. Industrial Association Employment Agency, 17 West 42d. 'Phone, 5210—Bryant.

WAITRESS, for city; two in family; $25. Miss Margaret Smith's Agency, 25 West 42d st., Room 207.

WAITRESS-PARLORMAID—Family two; wages $25; city; any nationality. 'Phone Plaza 1928. Morrow's Agency, 721 Lexington ave., corner 58th st.

WAITRESS and PARLORMAID, for Norfolk, Va.; five in family; $25. Miss FitzGerald's Employment Bureau, 503 5th ave.; entrance on 42d st.

WOMAN to cook lunches and clean in girls' club; 8 to 3; $20. Miss FitzGerald's Employment Bureau, 503 5th ave.; entrance on 42d st.

WORK WANTED.
Male.

JAPANESE Reliable Employment Bureau, 826 Sixth Ave. Phone 3089 Bryant. Best Japanese servants furnished to private families; references investigated.

CHAUFFEUR.—Gentleman desires position for experienced man; Scotch; good mechanic; highly recommended; city or country; moderate wages. Box 60, Tribune Uptown Office, 1364 Broadway.

CHAUFFEUR—City or country; good mechanic; able to drive any car; good references. Nester, 86 Eldridge st., New York.

ELECTRICAL foreman, lighting or street railway, maintenance or construction; six years' experience; can estimate and handle men. 23 Bank st., Manhattan.

ENGINEER with New York and Jersey City license; take any kind of plant; also electrician. Engineer, 155 St. Paul ave., Jersey City Heights, N. J.

JANITOR—Colored; church, school or porter work. John Jefferes, 5 West 133d st.

OFFICE ASSISTANT.—Draughting; to be utilized, with commercial ability; manufacturing preferred. B. C., Box 17, Tribune Office.

YOUNG MAN, 19, neat, ambitious, wants position at anything where energy means advancement; moderate salary. Rogers, 590 West 152d st.

YOUNG MAN, 20 years of age, wishes position with architect, having had two years' experience with a well known architect. A. Baecht, 139 Griffith st., Jersey City.

YOUNG MAN wants work in city institution, as improver in provision store, now employed. Write, W., Box 40, Tribune Office.

Female.

A.—DRESSMAKER, formerly with 5th ave. house, assures you design, fit and workmanship equal to the best houses in city; remodelling equal to new; prompt, reliable and reasonable. Mme. Cully, 138 West 48th st. Telephone.

ATTENDANT or COMPANION to elderly or semi-invalid lady, by refined woman; reference, city preferred; small salary. Walsh, 206 St. Nicholas ave.

CASHIER, with knowledge of bookkeeping; three years' experience; A1 references; competent and willing. Box 37, Tribune Office.

COMPANION.—By experienced, well educated woman, an engagement to be generally useful to young mother or invalid. Address Experienced, Box 50, Tribune Uptown Office, 1364 Broadway.

OFFICE, or any kind of clerical work; by a woman; Christian Scientists preferred. Box 43, Tribune Office.

MILLINERY-DESIGNER.—Many years experience with 5th ave. trade; will do work out or at home. Milliner, 173 West 79th st.

STENOGRAPHER, typewriter and office assistant; desires position; thorough business education; quick, accurate, reliable, industrious; neat appearance; salary, $6; excellent references. A. W. M., 51 West 14th st.

DOMESTIC SITUATIONS WANTED.
Male.

JAPANESE Employment Agency of Japanese Y. M. A. FURNISHES MOST RELIABLE HELP. 726 Lexington ave., bet. 58th and 59th sts. TELEPHONE 6580 PLAZA.

BUTLER (Useful, Scotch); thoroughly experienced; city or country; 4 years' excellent references; $35-$40. Industrial Employment Agency, 17 West 42d. 'Phone, 5210 Bryant.

BUTLER—Young German, recently arrived, speaking very little English; good waiter; willing do anything. Intelligent 25. 104 East 14th st.

BUTLER.—English, understands his duties; thoroughly honest, trustworthy; $50; fine references. Olson's Agency, 722 Lexington ave. (58th st.). Tel., 4696, Plaza.

BUTLER.—Colored man; experienced; first class butler; private family; personal city reference. Address Hazel, 43 West 66th st.

BUTLER, VALET.—Japanese, Christian; wages, $55-$60; excellent references; city or country. Industrial Employment Agency, 17 West 42d. 'Phone, 5210 Bryant.

BUTLER, VALET.—Young, tall, nice appearing Swede; understands his work thoroughly; excellent references; $50-$60. Osterberg's Agency, 716 Lexington ave. Tel., 1055 Plaza.

BUTLER, VALET; English; thoroughly understands his duties; excellent references; go anywhere. Miss Margaret Smith's Agency, 25 West 42d. 'Phone, 3089 Bryant.

COACHMAN.—Single; well experienced; all around, capable servant; understands routine of gentleman's place; city, country practice; strictly sober, honest, obliging; references; anywhere. M. N., 203 East 48th st.

COUPLE, cook and butler, both competent; highly recommended; do entire work; small private family. Morrow's Agency, 721 Lexington ave., cor. 58th st.

COUPLE.—Swiss; butler, useful; cook, laundress; entire work of family; city or country; $50; excellent references. F., Industrial Employment Agency, 17 West 42d. 'Phone, 5210 Bryant.

COUPLE.—North of Ireland; first class cook, assist ironing; man, coachman, useful; $60; excellent references; city or country. H. Industrial Employment Agency, 17 West 42d.

FARMER or GARDENER—COOK and LAUNDRESS.—Young Irish couple, no children; man understands machinery; wife cook, laundress; well recommended. Carpenter's Agency, 154 6th ave.

FARMHAND—Good milker; experienced in all branches of farm work; strictly temperate; $12 monthly during winter. Irwin's Agency, 77 West 11th st.

HOUSEMAN.—All around; in private family; references. V. Brown, 235 East 74th st.

MAN, single; can milk, drive, tend poultry, furnace; generally useful. James Wallis, 160 Bleecker st.

USEFUL MAN.—Young, strong, willing; Swede; capable, honest, sober; good references; could take second man's place. Osterberg's Agency, 716 Lexington ave. Tel., 1055 Plaza.

EMPLOYMENT AGENCIES.

Miss FitzGerald's Employment Bureau
FOR FIRST CLASS HELP ONLY.
503 5TH AVE., Cor. 42nd St., Seymour Building.
ENTRANCE ON 42D ST. TEL. 7238 BRYANT.

A. OSTERBERG'S
Swedish Employment Agency,
716 LEXINGTON AVE., Between 57th and 58th Sts.
Tel. 1055—Plaza.
STRICTLY FIRST CLASS HELP TO PRIVATE FAMILIES EXCLUSIVELY. THE CHARACTER AND ABILITY OF EVERY APPLICANT IS THOROUGHLY INVESTIGATED, AND NO ONE IS ACCEPTED UNLESS WELL RECOMMENDED.

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12 West 33rd St., 2d Floor.
MRS. MACK, Proprietress.
Opposite Waldorf-Astoria. Formerly of Eaton Terrace, London, England. 'Phone 800 Madison.
First class help of every description for private families only. References on file after personal investigation.

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Tel. 3039—Bryant.
All References Investigated.

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INDUSTRIAL ASS'N Employment Agency
for select help; all nationalities; references strictly investigated and on file. Telephone 5210 Bryant.

SAMPSON & NELSON Employment Bureau
412 Fourth Avenue. First class help, all nationalities, for private families. References investigated. Telephone, 1868 Madison Square.

NEW YORK AND NEW JERSEY INDUSTRIAL EXCHANGE.
Located 237 West 63d st. (Phipps Model Tenements). Colored help; 1-10 years' references. Agency.

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IRWIN'S AGENCY, 77 West 11th Street. Tel. 4267 Chelsea.
Private families, estates, farms, corporations supplied with best male and female help. Established 27 years.

ALBANY EMPLOYMENT BUREAU, 20 East 33d st., near 5th ave.—For select help, all nationalities; references carefully investigated. Tel 5255—Madison Square.

ASTOR EMPLOYMENT AGENCY for select help of all nationalities, male and female. 767 Lexington ave., cor. 60th st. Tel. 6189—Plaza.

AT CARPENTER'S Employment Agency, 154 6th ave. Established 1847. We have best coachmen, gardeners, grooms, married couples, farm foremen, farm hands. All nations, well recommended.

BRIGHT & MURRAY Employment Agency.—White and colored, male and female help, with investigated references. 30 West 135th st. Telephone 5154—Harlem.

COOKS, butlers, second men, waitresses, laundresses, chambermaids, kitchenmaids,