A NATIONAL REPORT

Consensus of Information from Correspondents in All States.

AS BANKERS VIEW TIMES

Review of National Crop, Business and Financial Conditions —General Tendency Here and Abroad.

The annual crop and business report of the Continental and Commercial Bank of Chicago, just issued, has covered at considerable length the agricultural and general business conditions of the country. The following is an extract covering various items:

"Considerable material progress has been made in the business world toward a complete recovery from the depression, resulting from the slowing down process, made necessary in 1910 by the too rapid expansion in our industrial and commercial activity, undue speculation in land and the tying up of too much liquid capital in projects in process of development and not sufficiently seasoned to make their securities readily convertible. In some instances, this progress toward a recovery has not only reached normal but has extended considerably beyond that. In others the condition of trade and business shows a full recovery. In a few, however, we are still below normal owing to peculiar conditions in those particular lines of human endeavor.

Suggest Business Improvement.

"With this presentation of the general financial situation, as we see it, it is with a much greater degree of confidence that the improvement in our domestic business situation is taken up and analyzed. A year ago fundamental conditions pointed rather definitely toward a gradual but slow improvement, yet there were in the financial horizon certain signs of a disturbing character, which might or might not be indicative of further liquidation and readjustment.

"Crop shortages in certain sections of the country were somewhat foreboding, and there is nothing so disturbing in this country as a serious crop failure. Fortunately the crop shortages were not so extensive as it was at first thought they would be, the most serious being the damage to the forage production, this being rather widespread and having a direct bearing upon the costs of meats. Late rains produced good pasturage, however, and in a measure mitigated against disastrous effects of the short hay crop.

Exceeds Nine Billions in Value.

"These estimates indicate an increase in the value of total crop production, allowing for the decrease in market values for cotton and grain, of approximately $617,000,000. Of this amount $365,200,000, or more than half, comes from ten crops of commodities which figure in our cereal and produce markets. It is therefore of considerable moment to note that present crop conditions justify an estimate of $9,033,966,000 in new wealth to be produced from the soil this year, against an actual production of $8,417,000,000 in 1911. What weather conditions will produce in the remaining weeks of the season it is impossible to say, but nature has smiled beneficently on this country, and as a result of the bountiful precipitation in the early part of the year has stored moisture sufficient under ordinary conditions to carry the crops to maturity. Soil conditions have been almost ideal and the severity of last winter has reduced the danger of the pests to a minimum.

Revival in the Steel Industry.

"Probably the greatest stimulus to general business activity is a revival in the steel industry, and the most striking feature of the development since the first of the year in the iron and steel trade is the tremendous tonnage and the high percentage of operation, induced, no doubt, by the low prices for finished products. Last fall, and in fact during the greater part of last year, steel operations were at low ebb, and the railroads, as a result of their enforced retrenchment, postponed buying for other than immediate requirements. The outcome of this policy was an accumulation of needs that forced them into the market in the early part of the present year, and in fact overwhelmed the steel mills and taxed the furnaces to their full capacity.

"Even in face of the tremendously increased steel producing capacity of the last few years the mills have found themselves so congested with orders that, even with the inducements of a premium, they are unable to promise delivery on new orders within the present year. This rather clearly indicates to what a remarkable extent the steel consuming capacity of this country has increased, and, while it is probable that our steel plants under normal times are ample, this development clearly shows what a brief period of reduced operation will produce in the way of an accumulation of orders.

Railroad Problem Difficult to Solve.

"At the same time, unless there is some means afforded the railroads to swell their gross income, the development in the transportation field must, for a time at least, be considerably curtailed. Just at present railroad earnings are showing an improvement, but the situation in the transportation world continues to show a smaller increase in gross than would justify the heavy operating costs even after the recent period of rigid retrenchment. Operating costs in the last year reflect the inroads made upon the treasury by a very trying winter. But the recovery from this period has not been as rapid as many had hoped for. The curtailment in the livestock production, growing out of the shortage of forage crops, and the rather restricted buying of merchandise, possibly account for this operating ratio.

Domestic Money Market Is Satisfactory.

"Money continues plentiful, and the agricultural outlook of the country is satisfactory, with a promise of a production considerably in excess of that of last year. Our foreign commerce, which a year ago reflected a complete reversal of the previous year's tendency, continues in our favor, with the result that there is a larger trade balance to the credit of this country growing out of our international trade than that of a year ago. This probably will be greatly augmented by our exports of cotton and grain. The cotton crop, despite the floods early in the season in the Mississippi Valley, is promising, and the price will be a more favorable factor in our export trade than last year. The volume promises to be sufficiently large to justify the assurance of our ability to protect our gold should that become necessary.

"During the last year the more friendly attitude of European bankers and investors toward our securities was turned to good account, and as a result of our large credit balances abroad our bankers were enabled to extend assistance to bankers both at Berlin and London. This was especially true when the international political situation in Europe last autumn became somewhat strained, and affected adversely not only the German market but other European money centres. Some of these loans have been renewed and are still being carried, but a considerable part of them has been repaid. As a result of this development American bankers have assumed a more important position in the world of finance.

European Situation Is Well in Hand.

"While in some respects the European situation, especially that in Germany, shows indications of nearing a culmination of a rather extended period of business activity, expansion and prosperity, it seems to be so well in hand that at the moment it is causing little apprehension and considerably less anxiety than was the case prior to the midyear settlement. Unless some unforeseen international political development should disturb the situation there is every reason to believe that the check put upon speculative tendencies by the conservative banking element of Germany and the note of warning emanating from the Reichsbank will enable that market to readjust itself without violent liquidation or serious unsettlement of business conditions.

"To what extent this buying power will be enhanced by the production from the soil is a matter of conjecture, but accepting the government's estimates on the value of the crops based on the conditions at this season of the year, a fairly accurate idea of the new wealth created from this source can be obtained, and when compared with the value of the production a year ago an approximately accurate idea of the importance of the crops to the country's welfare is obtained.

The Investment Situation.

"Another phase of the situation, growing out of previous extravagances in the matter of employing new capital, which is rather troublesome, is the congested condition of the investment market, and especially as it relates to new securities. The volume of new financing which has been undertaken, both here and abroad, in the last twelve months has been enormous, while the totals for the first six months of the current year have been unprecedented.

"It is not surprising, therefore, that the investment appetite, which for some time has been none too vigorous, has been affected by a fit of indigestion. The high cost of living and high cost of doing business have resulted in a tendency on the part of investors to seek investments that would return a better rate of interest than 4 per cent. Consequently, many of the oldtime railroad issues have dragged on the market, because the investor has turned to public utility bonds and other similar issues, affording a better investment return. This market, for a time at least, seemed to have been overstocked with new flotations.

"While the fit of indigestion is not acute here, largely because of the increased gold production and new wealth created from the soil, the situation rather clearly indicates that, for the present, the volume of new capital available for fixed investment is rather limited, both here and abroad, although across the Atlantic the indigestion is more acute.

"Taking the situation as a whole, and weighing carefully those retarding influences, there is justification, judging from the advices in every line of trade, for the conclusion that there is ahead probably twelve months of good, active business, with moderate profits, providing, of course, that our crops turn out as favorably as present conditions indicate."

NEED INTENSIVE FARMING.

Under the heading "Thrift of the Heathen" in the issue of Saturday, August 10, Bache's Review has the following:

"As the importance of the crop is continually emphasized this year, attention is drawn to the really discreditable result at very best of American farming as a business, due to inefficiency of the farmers. It is shown that many heathen communities do as well, or better. In China, Japan and Corea nearly 500,000,000 people are being maintained chiefly upon the products of an area smaller than the improved farm lands of the United States. Complete a square on the lines drawn from Chicago southward to the Gulf and westward across Kansas, and there will be inclosed an area greater than the cultivated fields of China, Corea and Japan and from which five times our present population are fed.

"It is true that dire necessity has brought about this state of intelligence in the use of the soil, but according to the statement of H. H. Gross, president of the Bankers' Agricultural Conference, of St. Paul, the necessity is already upon us. He says: 'Statistics show that the agriculture in the United States has been so neglected that within twenty years we will be forced to import our principal food products from foreign lands. We are facing an inevitable famine, unless the soil is greatly improved.' James J. Hill was the first to call the attention of the nation in a prominent way to its great need of agricultural education, and is still using his powerful influence, as at the conference referred to, to bring about greater efficiency on the farms by agricultural training there and in the schools and colleges."

THE PRINT CLOTH MARKET

Fairly Good Demand Shown During Last Week.

[By Telegraph to The Tribune.]

Fall River, Mass., Aug. 11.—There was moderate business in the New England cloth markets last week and brokers estimate sales between 180,000 and 230,000 pieces. Both wide and narrow styles were in fair demand, and a sizeable business was put through in odd constructions of goods wider than 38½-inch styles. The narrow division was strong.

The call for 27-inch 64x60, 7.60 yards to the pound, was active, and bids of 3 13-16 cents were turned down for deliveries extending through October and November. There was moderate demand for 27-inch 56x52, 9 yards to the pound, at 3¼ cents a yard. Sateens and twills received some attention.

The large factors in the market after big consignments for immediate shipment were somewhat disappointed in finding that mills could not make the required deliveries. Staple prints have not moved with much freedom. Jobbers in gray goods are much pleased with the volume of business, and they believe that prices will go higher.

The cotton yarn markets have shown some life, and fairly large sales were made last week and at spinners' prices. The slump in cotton prices failed to influence manufacturers of yarn in offering concessions, and buyers felt that prices named by spinners were too high, but certain requirements had to be filled and the yarns were purchased.

The raw cotton market declined somewhat last week, although the recessions did not have any actual effect on cloth values. The following are the cloth quotations for last week: 28-inch 64x64, 4c to 4 1-16c; 28-inch 64x60, 3 15-16c; 27-inch 64x60, 3 13-16c; 27-inch 56x56, 3⅜c; 27-inch 56x52, 3¼c; 38½-inch 64x64, 5⅜c; 39-inch 68x72, 5¾c.

G. M. Haffards & Co.'s statement of dividends for the third quarter shows that on a total capitalization of $27,810,000, excluding the Ancona common stock of $200,000, $208,117 was paid. The average dividend rate is 1.11 plus per cent, while the average dividend rate for the second quarter is 1.04 plus per cent. The average dividend rate for the corresponding period of a year ago is 1.12 plus per cent.

MARINE INTELLIGENCE.

MINIATURE ALMANAC.

Sunrise, 5:07; sunset, 7:03; moon sets, —; moon's age, 28.

HIGH WATER.

	A.M.	P.M.
Sandy Hook	7:00	7:17
Governor's Island	7:25	7:43
Hell Gate	9:18	9:36

WIRELESS REPORTS.

The Moltke, reported as 200 miles east of Sandy Hook at noon yesterday, is expected to dock this forenoon.

The Chicago, reported as 553 miles east of Sandy Hook at 4:30 a m yesterday, is expected to dock this afternoon.

The Stampfia, reported as 300 miles east of Sandy Hook at 9 a m yesterday, is expected to dock this forenoon.

The Canada, reported as 240 miles east of Sandy Hook at noon yesterday, is expected to dock this forenoon.

The Westerwald, reported as 110 miles east of Sandy Hook at 3:30 p m yesterday, is expected to dock this forenoon.

The Cosmo, reported as 134 miles east of Sandy Hook at noon yesterday, is expected to dock this forenoon.

The Bermudian, reported as 300 miles east of Sandy Hook at noon yesterday, is expected to dock this afternoon.

The Potsdam, reported as 537 miles east of Sandy Hook at noon yesterday, is expected to dock Tuesday forenoon.

INCOMING STEAMERS.

TO-DAY.

Vessel.	From.	Line.
*Berlin	Bremen, Aug 3	N G Lloyd
*Bermudian	Bermuda, Aug 10	Quebec
*Coamo	San Juan, Aug 7	N Y & P R
*Minnetonka	London, Aug 3	Atl Trans
*Westerwald	Inagua, Aug 7	Hamb-Am
*Potsdam	Rotterdam, Aug 3	Holl Am
Californie	Havre, July 25	French
Moltke	Gibraltar, Aug 3	Hamb-Am
Manzanillo	Santa Cruz, Aug 3	Ward
Columbia	Palermo, July 29	Aus-Am
Creole	New Orleans, Aug 6	So Pac
Canada	Gibraltar, Aug 3	Fabre
Chicago	Havre, Aug 3	French

TUESDAY, AUGUST 13.

*Kronprinz W	Bremen, Aug 6	N G Lloyd
*Cincinnati	Southampton, Aug 4	H-A
*Marowijne	Barbados, Aug 5	R D W I
*Nevines	Kingston, Aug 8	U F Co
*Havana	Havana, Aug 10	Ward
M Washington	Algiers, Aug 2	Austrian
C of Montgomery	Savannah, Aug 10	Savannah

WEDNESDAY, AUGUST 14.

*Olympic	Southampton, Aug 7	Wh Star
*Oruba	Colon, Aug 6	R M S P
*P Sigismund	Kingston, Aug 8	N G Lloyd
Dominic	Manaos, July 27	Booth
Comanche	Hamburg, Aug 1	
Egremont Castle	Gibraltar, Aug 1	Harber
Kansan	Puerto Mexico, Aug 6	Am-H
Parima	Demerara, Aug 6	
El Monte	Galveston, Aug 8	So Pac

*Brings mail.

OUTGOING STEAMERS.

TO-DAY.

Vessel.	For.	Line.	Mail closes.	Vessel sails.
Rio Grande	Brunswick, Mal	—	—	1:00 p m

TUESDAY, AUGUST 13.

Guiana, St Vincent, Quebec			11:30 a m	2:00 p m
Grenada, Grenada, Trinidad			10:00 a m	12:00 a m
Saramacca, Parbo, RDW			11:30 a m	3:00 p m
Rotterdam, R'dam, Holl-A			—	10:00 a m
Fr d Grasse, Bremen, NGL			6:30 a m	10:00 a m
Gregory, Para, Booth			—	10:00 a m
Iroquois, J'ksonville, Clyde			—	1:00 p m
C of Atlanta, Savan'h, Sav			—	3:00 p m

WEDNESDAY, AUGUST 14.

*Campania, L'pool, Cunard			—	1:00 a m
Caracas, Curacao, Red D			8:30 a m	12:00 m
Metapan, Colon, U F Co			9:30 a m	12:00 m
Bermudian, Bermuda, Que			12:00 m	2:00 p m
Nueces, Galveston, Mallory			—	1:00 p m

*Mail for Campania closes 9:30 p m Tuesday.

TRANSPACIFIC MAILS.

Destination and steamer.	Closes in N. Y. P M
Hawaii, Japan, Corea, China (via San Francisco)—China	To-day, 6:30
Tahiti, Marquesas, Cook Islands, New Zealand, Australia (via San Francisco)—Aorangi	Aug. 16, 6:30
Japan, Corea, China (via Tacoma)—Tacoma Maru	Aug. 16, 6:30
Hawaii (via San Francisco)—Lur line	Aug. 16, 6:30
Hawaii, Japan, Corea, China, Philippines (via San Francisco)—Manchuria	Aug. 18, 6:30
Japan, Corea, China (via Seattle)—Hercules	Aug. 20, 6:30
Hawaii, Samoan Islands, New Zealand, Australia (via San Francisco)—Sonoma	Aug. 22, 6:30
Japan, Corea, China, Philippines (via Seattle)—Awa Maru	Aug. 22, 6:30
Japan, Corea, China, Philippines (via Victoria)—Monteagle	Aug. 29, 6:30
Hawaii, Fiji Islands, Samoan Islands, New Zealand, Australia (via Tacoma)—Makura	Aug 30, 6:30
Hawaii, Guam, Philippines (via San Francisco)—U S Transport	Aug. 31, 6:30

SHIPPING NEWS

Port of New York, Sunday, August 11, 1912.

ARRIVED.

Steamer Segurança, Puerto Mexico July 31, Vera Cruz August 2, Progreso 5 and Havana 7, to the New York and Cuba Mail Ss Co, with 93 passengers, mails and mdse. Arrived at the Bar at 11 p m 10th.

Steamer American (Dutch), Antwerp July 28, to David T Warden, in ballast. Arrived at the Bar at 11 p m 10th.

Steamer Scottish Prince (Br), Santos July 19, Rio de Janeiro 29, Victoria 22, Bahia 25 and Trinidad August 3, to Paul F Gerhard & Co, with 14 passengers and mdse. Arrived at the Bar at 4 a m.

Steamer Robert C Clowry, Canso, N S, August 7, to the Western Union Telegraph Co, in ballast. Arrived at the Bar at 5 a m.

Steamer Greenbank (Br), Baltimore August 9, to Simpson, Spence & Young, in ballast. Left Quarantine at 8:50 a m.

Steamer El Oriente, Galveston August 5, to the Southern Pacific Co, with mdse. Left Quarantine at 8:15 a m.

Steamer Mereddo (Br), Perth Amboy, to United States Shipping Co, in ballast. Left Quarantine at 10:20 a m.

Steamer Ingelfingen (Ger), Santa Fe June 23, Porto Borghi July 5 and St Lucia August 3, to the Munson Ss Line, with quebracho wood. Arrived at the Bar at 9 a m.

Steamer Deutschland (Ger), Shields July 29, to David T Warden, in ballast. Arrived at the Bar at 9:45 a m.

Steamer La Lorraine (Fr), Havre August 3, to the Compagnie Generale Transatlantique, with 40 first and 119 second cabin and 440 steerage passengers, mails and mdse. Arrived at the Bar at 3 p m.

Steamer New York, Southampton and Cherbourg August 3, to the American Line, with 64 first and 148 second cabin and 184 steerage passengers, mails and mdse. Arrived at the Bar at 1:49 p m.

Steamer Maartensdyk (Dutch), Rotterdam July 28, to the Holland-American Line, with mdse. Arrived at the Bar at 12:30 p m.

Steamer Grenada (Br), Perth Amboy, to the Trinidad Shipping and Trading Co, in ballast. Left Quarantine at 9:15 a m.

Steamer City of Atlanta, Savannah August 8, to the Ocean Ss Co, with passengers and mdse. Passed in Quarantine at 4:05 a m.

Steamer Madison, Newport News and Norfolk, to the Old Dominion Ss Co, with passengers and mdse. Passed in Quarantine at 2:20 p m.

Steamer Pawnee, Philadelphia, to the Clyde Ss Co, with mdse. Passed in Quarantine at 11:54 a m.

Sandy Hook, N J, Aug 11, 9:30 p m—Wind south; moderate breeze; clear; moderate ground swell.

SAILED.

Steamers Ikaria (Br), Montevideo; Cavour (Br), Montevideo; Rhodesian (Br), St John, N B; Tyskland (Dan), Jacksonville; Florida, Port Arthur; Chesapeake, Baltimore; bark Rendova (Br), Seville.

STEAMERS AT FOREIGN PORTS.

ARRIVED.

Moville, Aug 11—Columbia (Br), New York for Glasgow (and proceeded).

Southampton, Aug 11—Majestic (Br), New York via Plymouth and Cherbourg.

Madeira, Aug 10—Saxonia (Br), New York for Gibraltar, Genoa, Naples, etc.

Brow Head, Aug 11—Kronprinzessin Cecilie, New York for Plymouth, Cherbourg and Bremen, reported by wireless telegraph 300 miles southwest at 1:38 p m. Due at Plymouth about 6:30 a m to-day.

SAILED.

Plume, Aug 10—Carpathia (Br), New York, Queenstown, Aug 11, 8:10 a m—Mauretania (Br) (from Liverpool), New York.

Southampton, Aug 11, 1 p m—Prinz Friedrich Wilhelm (Ger) (from Bremen), New York via Cherbourg.

Havre, Aug 11, 8 a m—France (Fr), New York.

PASSED.

Gibraltar, Aug 11—Swazi (Br), Calcutta and Colombo for Boston and New York.

SUNDAY'S NEW-YORK TRIBUNE
Mailed anywhere in the United States for $2.50 a year.

THE AUCTION OFFERINGS

Parcels To Be Sold Under the Hammer This Week.

Parcels to be sold at auction at the Vesey street and The Bronx salesrooms this week follow:

TO-DAY.

AT NO. 14 VESEY STREET.

By J. H. Mayers.

118TH ST, 447 East, n s, 107.9 ft w of Pleasant ave, 19.9x100.10, 3 sty dwg; G C Clark agt E T Simes et al; R L Scott, atty; 93 Nassau st; Peter J Everett, ref; due, $5,353 20; taxes, etc, $643 92.

By Joseph P. Day.

102D ST, 161 East, n s, 74.6 ft e of Lexington ave, 27x100.11, 5 sty tenmt; Jacob Ganefried agt Yetta Gottlieb et al; Herman Gottlieb, atty; Hugo Wintner, ref; due, $8,031 61; taxes, etc, $70; sub to a first mtg of $17,000.

By Herbert A. Sherman.

116TH ST, 338 East, s s, 225 ft w of 1st ave, 16.8x100.10, 3 sty dwlg; A A Corso agt Eliza Celia et al; Brady & B, attys; John Cardone, ref; due, $8,588 07; taxes, etc, $993 60.

AT NO. 3208 THIRD AVENUE.

By Joseph P. Day.

BARNES AVE, e s, 80 ft s of 214th st, 26.5x103.4x25x112.1; State Savings Bank agt Rachela Bracco et al; R H Grimes, atty; E L Parris, ref; due, $11,708 81; taxes, etc, $392 86.

ON WEDNESDAY.

AT NO. 14 VESEY STREET.

By Joseph P. Day.

75TH ST, 46 West, s s, 500 ft w of Central Park West, 20x102.2; 4 sty dwlg; John Ingle, jr, agt S E Crowell; Friend Hoar, atty; J C Thompson, ref; due, $5,376 82; taxes, etc, $340 07; sub first mtg $28,000.

119TH ST, 15 West, n s, 151.5 ft w of 5th ave, 14x75x14.6x69.2, 3 sty dwlg; Rosine Massett agt Nathan Rubenstein et al; Baylis & S, attys; A J Talley, ref; due, $5,842 20; taxes, etc, $171 11.

3D ST, 13 East, n s, 275 ft w of 2d ave, 25x87, 5 sty tenmt and stores; Amelia Hanford agt B V Schlesinger et al; Wilson, H & W, attys; J F Cowan, ref; due, $28,673 8; taxes, etc, $291.

RIDGE ST, 119, w s, 125 ft n of Stanton, 25x100, 5 sty tenmt and stores; B A Smith agt Michael Kramer et al; Goldfogle, Cohn & L, attys; J J Hynes, ref; due, $29,613 71; taxes, etc, $634 41.

By Henry Brady.

120TH ST, 168 East, s s, 110.10 ft e of Park ave, 20.10x100.10, 4 sty tenmt; German Savings Bank agt C W Bauschat et al; Alfred Roelker, jr, atty; W T Kelcher, ref; due, $7,941 43; taxes, etc, $453 25.

AT NO. 3208 THIRD AVENUE.

By Joseph P. Day.

138TH ST, 590 East, s s, 237.2 ft e of St Ann's ave, 37.6x100, 5 sty tenmt; F G Kneer agt C J W Boehm et al; Edw Miehling, atty; Benno Loewy, ref; due, $4,913 12; sub to a first mtg of $28,000.

WASHINGTON AVE, 1477, w s, 90 ft s of 171st st, 37.6x100, 5 sty tenmt; F C Kneer agt C J W Boehm et al; Edw Miehling, atty; Benno Loewy, ref; due, $8,504 97; sub to a first mtg of $22,000.

ON THURSDAY.

AT NO. 14 VESEY STREET.

By Joseph P. Day.

MADISON AVE, 1526, s w cor 94th st, 100.8x87.9, 7 sty apt house; Aug Oppenheimer agt Simon Uhlfelder et al; F G Kremer, atty; I M Wilkinson, ref; due, $57,261 16; taxes, etc, $2,785 68; sub to a first mtg of $190,000.

117TH ST, 335 East, n s, 200 ft w of 1st ave, 25x100.11, 4 sty tenmt and stores; Margaret Marx agt George Mele et al; A W Venino, atty; Grant Hoerner, ref; due, $16,681 35; taxes, etc, $628.

By Henry Brady.

1ST AVE, 1941 and 1943, w s, 80.11 ft s of 100th st, 40x100, 6 sty tenmt and stores; Metropolitan Trust Co agt M M Stone et al; W H Hagen, atty; J J Hynes, ref; due, $33,204 01; taxes, etc, $1,280 31.

AT NO. 3208 THIRD AVENUE.

By Joseph P. Day.

CONCORD AVE, s w cor 142d st, 20x100, 2 sty dwg; John Kudlich agt Brigida Lomonte et al; H C Kudlich, atty; Lester Lazarus, ref; due, $5,488 04; taxes, etc, $1,035 88.

162TH ST, 316, s w cor Findlay ave, 26.11x88.9x25.6x90.5, 5 sty brk tenmt and stores; A M Lesser et al agt Mountain Construction Co et al; S B Hamburger, atty; T H Maley, ref; due, $6,199 59; taxes, etc, $1,129 43; sub to a first mtg of $24,000.

By Samuel Marx.

UNION AVE, 610, e s, 17.6 ft s of 151st st, 17.6x90, 4 sty tenmt; Max Cohen et al agt M J Doernberg et al; Davis & D, attys; H A Gustafson, ref; due, $1,589 60; taxes, etc, $459 96; sub to a first mtg of $6,000.

ON FRIDAY.

AT NO. 14 VESEY STREET.

By Joseph P. Day.

33D ST, 205 and 207 West, n s, 69.10 ft w of 7th ave, 30x98.9; two 3 sty dwgs; New York Life Insurance Co agt G L Kobbe et al; Cary & C, attys; John Reilly, ref; due, $110,257 20; taxes, etc, $4,743 94.

156TH ST, 533 West, n s, 435.6 ft e of Broadway, 39.3x99.11; 5 sty tenmt; Equitable Trust Co agt Harris Shapiro et al; Cary & C, attys; H E Warner, ref; due, $44,091 09; taxes, etc, $3,647 49.

AT NO. 3208 THIRD AVENUE.

By J. H. Mayers.

N CHESTNUT DR, 801, n s cor of Barnes ave, 26x96, Wakefield; George Dell et al agt Martin Pietscher et al; Lewkowitz & M, attys; Marcel Levy, ref; due, $1,194 13; taxes, etc, $447; sub to a first mtg of $4,000.

By H. C. Mapes & Co.

OVERING ST, 1522, e s, 217.8 ft n of Frisby ave, 22.6x94.11, Westchester; Willman Finance and Realty Co agt Pelham Improvement Co et al; action 1; R H Arnold, atty; C L Hoffman, ref; due, $1,209 02; taxes, etc, $663 96; subject to a prior mtg of $9,750.

OVERING ST, 1524, e s, 240.3 ft n of Frisby ave, 20x94.11, Westchester; same agt same; action 2; same atty; same ref; due, $1,209 02; taxes, etc, $663 96; subject to prior mtg $5,750.

OVERING ST, 1526, e s, 260.3 ft n of Frisby ave, 20x94.11, Westchester; same agt same; action 3; same attorney; same ref; due, $1,209 02; taxes, etc, $663 96; subject to prior mtg $4,000.

OVERING ST, 1532, e s, 320.3 ft n of Frisby ave, 22.6x94.11, Westchester; same agt same; action 6; same attorney; same ref; due, $1,209 02; taxes, etc, $663 96; subject to prior mtg $4,250.

OVERING ST, 1528, e s, 280.3 ft n of Frisby ave, 20x93.11x20x94.11, Westchester; Herman Wolfson agt Pelham Improvement Co et al; action 4; same atty; same ref; due, $848 82; taxes, etc, $663 96; subject to prior mtg $4,000.

OVERING ST, 1530, e s, 300.3 ft n of Frisby ave, 20x94.11, Westchester; same agt same; action 5; same atty; same ref; due, $1,209 02; taxes, etc, $663 96; subject to prior mtg $4,267.

RECORDED LEASES.

(With name and address of lessee.)

AUGUST 10.

BROADWAY, 3571A, store; Mary C O'Brien to Samuel Eschelman; 5 yrs from Aug 1, 1912; $600; address, premises.

WEBSTER AVE, 1922, all; Raydolph Realty Co to A Freund & Co, Inc, a corporation; 5 yrs from Aug 1, 1912; excess taxes and $5,000; address, 1922 Webster ave.

8TH AVE, 671, store floor; Mary A McPartland et al to Samuel Fisher, 543 West 162d st; 5 yrs from May 1, 1912; $2,700 to $3,700; address, 671 8th ave.

32D ST, 43-47 West, part first floor and basement; Jno Mojo to Alpine Tonsorial Parlors; 15 yrs and 2 mos from May 1, 1912; $2,750 and $3,075; address, 43 West 32d st.

39TH ST, 534 East, east store and basement; Patrick and Michael J McCauley to Patrick McHale; 5 yrs from Aug 1, 1912; 5 yrs renewal; $720; address, 210 East 49th st.

118TH ST, 535 East, store and basement; Geo Pavelka to Jos Chetneki; 5 yrs from July 15, 1911; $480; address, 505 East 118th st.

SAME PROPERTY; assignment of lease; Jos Chetneki to Stephen Hnath; all title; April 30, 1912; $1; address, 525 East 118th st.

SAME PROPERTY; Stephen Hnath to Jno. Woytovich; all title; Aug 3, 1912; $1; address, 535 East 118th st.

RECORDED TRANSFERS.

(With name and address of purchaser and attorney.)

AUGUST 10.

Manhattan.

AUDUBON AVE, s e cor 173d st, 100x92; Audubon ave, n e cor 172d st, 94.6x95; Henrietta C S, wife of E W Burley, to Brown Brothers (inc), owners and builders (a corporation), 33 East 20th st (mtg $285,000); Aug 5; $1; attorney, Lawyers Title Insurance and Trust Co, 160 Broadway.

BEDFORD ST, w s, 20 ft n of Morton st, 20x80, except gore strip on n s, runs s w 40x n w 0.2⅜x n e 40 to beginning; Mary A H Hillyer to George D Bartholomew, 85 Washington Place; c a g; all liens; Aug 8; $1; attorney, Lawyers Title Insurance and Trust Co, 160 Broadway.

LEXINGTON AVE, s e cor 74th st (144 East), 68.2x18.9; Frank O and Nellie S Manning to Josephine A Waydell, Millington, N J (mtg $17,000); Aug 9; $1; address, 144 East 74th st.

SAME PROPERTY; Josephine A Waydell, widow, to Nellie S Manning, 144 East 74th st (mtg $17,000); q c; Aug 9; $1; attorney, F O Manning, 144 East 74th st.

LEXINGTON AVE, s e cor 74th st (144 East), 67.8x18.9; Frank O and Nellie S Manning to Josephine A Waydell, Millington, N J (mtg $17,000); Aug 9; $1; address, 144 East 74th st.

SAME PROPERTY; Josephine A Waydell to Nellie S Manning, 144 East 74th st (mtg $17,000); Aug 9; $1; address, 174 East 74th st.

MADISON ST, 353, 25x96; Henry J Abrahams to Mattie H Sniffen, 531 West 143d st (mtg $18,000); Aug 5; $100; attorney, Samuel A Potter, 140 Nassau st.

SAME PROPERTY; Mattie H Sniffen to Lottie Belden, 21 Hanover Place, Brooklyn (mtg $18,000); Aug 5; $1.

SAME PROPERTY; Lottie Belden to Morris Florea, 227 East 4th st, Brooklyn (mtg $21,000); Aug 5; $100; attorney as above.

WASHINGTON ST, 741, 20x87.6x20x82.5; William L Radford and ano, exrs, etc, to Samuel Kilpatrick, 159 West 80th st; June 27, 1912; $100; attorneys, Bowers & Sands, 31 Nassau st.

WASHINGTON ST, 743, 20x82.5x20x78; same to same; June 27, 1912; attorneys as above.

WASHINGTON ST, 745, 20x74x20x78; Walter Radford to Samuel Kilpatrick; July 15; $100; attorneys as above.

47TH ST, 80 East; Henry Falk, individually and as exr, to Louis H Ravner, 14 West 119th st; all title (mtg $11,000); all liens; Aug 8; $100; attorney, Philip V Brown, 2 Wall st.

22D ST, 457 West; 4 sty brk, 16.5x98.9 (foreclosure, July 9); John H Rogan, ref, to Elizabeth E Hanson, 210 West 4th st (mtg $8,500); Aug 9; $2,900; attorney, Lawyers Title Insurance and Trust Co, 160 Broadway.

26TH ST, s s, 167.6 ft w of 2d ave, 27.6x98.9; Joseph S Coyte to Jennie Meshel, 267 Atlantic ave, Brooklyn (mtg $30,000); all liens; May 9; $1; attorney, Title Guarantee and Trust Co, 176 Broadway.

80TH ST, 134 East; 3 sty brk, 18.4x102.2; Alexa C Bowden to Constance B Washington, 1618 Walnut st, Philadelphia (mtg $12,000); all liens; Aug 3; $100; address, Philadelphia.

116TH ST, s s, 164 ft w of Pleasant ave, 20x100.10; Percival H Gregory, ref, to Lawyers Mortgage Co, 59 Liberty st (foreclosed and executed Aug 9); $15,000; attorneys, Cary & Carroll, 59 Wall st.

116TH ST, s s, 144 ft w of Pleasant ave, 20x100.10 (foreclosure, Aug 9); $10,000; attorneys as above.

129TH ST, 165 West; 5 sty brk, 27x99.11; Mary H Esler to John A Megargee (mtg $26,500); July 16, 1906; $100; address, 1 East 124th st.

The Bronx.

BATHGATE AVE, 1993, n w s, 37.6x100; Fordham View Realty Co to Annie M Cox, 4534 Lake ave, Chicago (mtg $29,000); Aug 7; $100; attorney, Title Guarantee Co, 176 Broadway.

BATHGATE AVE, 1991, n w s, 37.6x100; same to Mary E John, 124 West 123d st (mtg $29,000); Aug 7; $100; attorney, Title Guarantee Co, 176 Broadway.

BATHGATE AVE, 1991, n w s, 37.6x100 (prior mtg $29,000); Hughes ave, 2017, w s, 32.10x85.8 (prior mtg $19,000); 179th st, 615 East, n s, 33.2x irreg (prior mtg $18,500); Mary E John to Clinton Mackey, 25 8th ave, Brooklyn; Aug 7; $100; attorney, Title Guarantee Co, 176 Broadway.

BRYANT ST, e s, 145 ft s of 173d st, 20x100; Marian R Mainhart to Lavelle Construction Co, 271 Broadway; Aug 5; $1; attorney, E L Barnard, 271 Broadway.

BELMONT AVE, s e cor of 187th st, 70x100; De Feo & Del Gaudio Construction Co to Anna De Feo, 652 East 187th st (mtg $58,000); Aug 1; $100; attorney, N Cella, 220 Broadway.

BELMONT AVE, e s, 34 ft s of 187th st; Anna De Feo to Rebecca Del Gaudio, 1812 Gleason ave (mtg $23,000); Aug 1; $100; attorney, same as above.

BOONE ST, w s, 162.4 ft n of Jennings st, 97.1x irreg; Thomas J Ford to Agnes V Ford, 716 East 179th st; Aug 10; $1; attorney, B F Gerding, 1901 Bathgate ave.

COMMONWEALTH AVE, 1440, —x—; Jos L Young to Andrew P Bowne, 28 13th ave, Newark, N J; Aug 10; $1; attorney, J Clancy, 148 East 30th st.

CYPRESS AVE, n w cor of 140th st, 95.9x188.4x95x200.5; Francis S McAvoy, ref, to Moses Arndstein, 50 Cathedral Parkway; Aug 9; $26,800; attorney, Title Guarantee Co, 176 Broadway.

DECATUR or Norwood ave, n w s, 391.7 ft n e of 205th st, 25x100; Joseph Pool, ref, to Henry R Wood, at Englewood, N J; July 31; $5,000; attorneys, Dutton & Kilsheimer, 203 Broadway.

DITMAR ST, s s, — ft w of City Island ave, 25x104.4, lot 748, map Elizabeth R B King, City Island; Thomas Barton to Frank Barton, City Island, N Y; Dec 27, 1909; $1; attorney, J F Condon, City Island.

50-FOOT ST, n w s, 220 ft from road leading to White Stone Ferry, runs e 25x n 150x w 25x s 150 to begining, being lot 55, map S F Myers, at Throg's Neck; Thomas J Ford to Agnes V Ford, 716 East 179th st; Aug 10; $1; attorney, B F Gerding, 1901 Bathgate ave.

HUGHES AVE, 2017, w s, 32.10x85.8 (prior mtg $19,000); 179th st, 615 East, n s, 33.2x irreg (prior mtg $18,500); Fordham View Realty Co to Mary E John, 124 West 123d st; Aug 7; $100; attorney, Title Guarantee Co, 176 Broadway.

HUGHES AVE, 2019, w s, 32.10x85.8 (prior mtg $16,000); 179th st, 617 East, n s, 33.2x irreg (prior mtg $18,500); same to Annie M Cox, 4534 Lake ave, Chicago; Aug 7; $100; attorney, Title Guarantee Co, 176 Broadway.

LOT 264 to 268, map Lohbauer Park, 1275; Thomas J Ford to Agnes V Ford, 716 East 179th st (mtg $1,120); ½ part; Aug 10; $100; attorney, B F Gerding, 1901 Bathgate ave.

LOT 532, map Van Cortlandt estate, 1628; Adam Wiener, ref, to Minna N Hoffmann, 686 Eastern Parkway, Brooklyn; July 22; $2,250; attorney, Lawyers Title Co, 160 Broadway.

LOT 519, same map; same to same; July 22; $1,550; attorney, same as above.

LOTS 611 and 612, same map; same to William H Commons, 406 West 24th st; July