Gold Insured By Germans Here Aids Foe

Shipments to South America Used to Bolster Foreign Credit

Loans Obtained On Resources in U. S.

Profits of Agencies Made Security in Neutral Money Markets

The representative of a large German insurance company here, who for obvious reasons did not wish his name or the name of his company used, protested yesterday that no harm could be done to the United States through the continuance of business by companies such as his during the war.

"If any harm could come," he asked, "do you think that American insurance companies would continue doing business with us? Can any one question their patriotism?"

The answer to this question is that many men buying and writing insurance not only question the patriotism of such companies, but are refraining from giving business to agencies unless assured that not only will the information they have to give be withheld from German agents, but that their money will not be used to bolster up German credit.

Direct Benefit to Germany

That moneys so paid to German companies benefit Germany directly and indirectly was pointed out by a prominent banker yesterday.

"The only marine insurance that cannot be placed in this country without the aid of any German company," said he, "is insurance that as a matter of public policy and welfare it should not be possible to place. It is insurance on gold sent to South America for German account. Without German insurance and reinsurance it would not be possible to protect gold so shipped.

"It is within a short while that a German owned property in Pennsylvania was sold to Schwab interests for $7,000,000. The price was paid in gold. The next day that gold was sent to South America. The man in the street may not know enough about international banking to know that gold in South America can help Germany, but it can. For instance, it can be used there as a basis of credit to be extended in Holland or Sweden or Norway or Switzerland.

"And, as Lloyd George said at the beginning of the war—or was it Asquith?—the last £100,000,000 may decide the war.

Can Borrow on Securities Here

"Again, it is urged that the piling up of resources by the American branches of German companies cannot help Germany. Perhaps not. But there is nothing under the sun to prevent the negotiation of loans in neutral Europe against securities held here in the United States. It would, of course, be necessary to pay a stiff price for the accommodation. It would be pawnbrokers' rates plus, but as an individual sorely pressed will pawn the family jewels and pay through the nose, if necessary, so will a nation.

"And it should not be forgotten that for generations Amsterdam, for example, has been known to bankers as the pawnshop of the world. There is always money to lend there—if one will pay the price."

The American companies doing business with German companies do so in most cases under contracts—treaties they are called in the trade. Most, if not all, of these contain cancellation clauses, and it was reported in the insurance district yesterday that the question of cancellation had been taken up by the directors of some companies in at least an informal way.

There was nothing to indicate, however, that such action had as yet been taken by any company.

German Insurance President Suddenly Leaves Hartford

Hartford, Conn., July 2.—"The Hartford Courant" says:

"Following an ineffectual attempt to get a permit to secure the unrestricted freedom of an enemy alien, in accordance with President Wilson's barred zone proclamation, Carl Schreiner, president of the First Reinsurance Company, of Hartford, and manager of the United States branch of the Munich Reinsurance Company, with offices in the Hartford-Ætna Bank Building, has taken matters into his own hands and has left the state, it was learned yesterday from his associates in the reinsurance business. Mr. Schreiner, who escaped from England during the early period of the war, is now in the Adirondacks. His movements, according to news from New York, are being watched by Federal agents.

United States Marshal C. C. Middlebrook was surprised to learn yesterday that Schreiner had left the state. He said Schreiner's permit was held up pending an investigation. He announced that he would look into Screiner's departure immediately, but he believed that the Federal authorities were keeping a close watch on the man. Marshal Middlebrook said that Albert F. Sadler, assistant secretary of the First Reinsurance Company, had also applied for a permit, and that an investigation was being conducted into his case as well. Sadler is attending to the business of his company in this city and was in town yesterday.

The case of Mr. Schreiner was studied with more than usual interest yesterday by Federal authorities as the result of an article in The New York Tribune, which criticised the New York State Superintendent of Insurance for favoring the President's immunity proclamation relating to German owned and enemy managed insurance companies.

German Language Press Attacks Conduct of War

Papers Offer Their Teutonic-Minded Readers Bold Criticism of President's Policy—Liken Liberty Bonds to Gold Bricks

By a Loyal Citizen of German Origin

German writers who have been arrested recently and interned as dangerous enemy aliens are in no wise exceptional. They are quite typical German-American newspaper writers, a large number of whom have not been naturalized. And the longer the war goes on the bitterer are the sentiments spread by the German language newspapers. Publications that at the beginning of the present war took a conservative and pretty sensible stand have changed front and assail this country in the most vehement language. That is the result of an endless chain connecting the un-Americanized Germans and their press.

The German language newspaper publishers in this country are responsible for a large percentage of the German immigrants remaining what they had been before their arrival in this country—Germans at heart. These immigrants are taken in tow by Berlin-subsidized institutions and colonized in German sections. They find a German newspaper in their home. Their daily papers carried, even in times of peace, petty and sinister criticism of this country, and praise, high praise, for the "Fatherland" that the Germans had not left because they liked the conditions over there too much. They become, by and by, more zealous Germans than they were when they came to our shores.

The German societies and German colonization have been fostered by the German language newspapers, which have a material interest to preserve the German and un-American spirit of their readers. They make fanatics out of their readers, but, on the other hand, are driven by them to a more and more extreme policy of anti-Americanism and even open treason. And they have found in our public authorities unsuspecting supporters. They have not been censored by a member of the President's Cabinet for their treasonable stand, as American newspapers, published by Americans, for Americans, and in an American spirit, have been for fair criticism.

Smaller Papers Boldest

The same conditions regarding the German language press prevail all over the country. The German language newspapers with a large circulation know that they are watched, and are in their policy more cautious than the smaller ones, and the boldest are those practically published *in camera*.

But even the Chicago "Abendpost," one of the most conservative German language newspapers, and credited with the largest circulation of all German publications in this country, which pleaded for the reelection of President Wilson last autumn, in spite of the indorsement of the candidacy of Mr. Hughes by the representative German-American organizations, attacked the American policy in its editorial of June 19, as follows:

"Where democracy is not yet supreme there is everywhere a strong commotion among the masses of the peoples and a demand for greater influence upon the governments, a strong desire for betterment of the economic situation.

"Only America, that was democratic from the start, is evidently an exception. While the wings of autocracy are cut in all countries where autocratic institutions exist, and everything tends and works to eradicate wholly autocracy, it seems that autocracy shall be established here more and more to promote democracy elsewhere on the earth."

On the following day, June 20, the same paper carried an editorial that said, in part:

"The masses of the peoples of all warring countries are tired of the war and long for peace. America attempts to keep them in the war until the enemies are totally destroyed. But the mass of the American people who are expected to sacrifice treasure and blood for the continuation of the war in favor of the democratic idea wants peace. Its interests demand peace."

To understand the true meaning of these utterances one must read not only the lines, but also between the lines.

More explicit than the Chicago "Abendpost" is the Buffalo "Arbeiter-Zeitung." Said this paper:

"The money invested in Liberty bonds is used to further mass murder, and the dividends will be the tears of millions of American mothers.

Calls Bonds Gold Bricks

"Our pro-British papers complain that the farmers of the State of New York are not patriotic at all, and that only a few of them buy Liberty bonds. . . . Perhaps the farmers consider the Liberty bonds as gold bricks."

That is editorial comment. In the news columns is reprinted a correspondence to the "Gruetlianer," a German language newspaper, published in Zurich, Switzerland. The correspondence is not commented on and so, as every reader must understand, approved by the "Arbeiter-Zeitung." It reads, in part, as follows:

"He (the President of the United States) is at the same time servant of the Congress and the people behind this Congress, and judge and destroyer of the laws. He is, therefore, master of the Congress and the people.

"The Presidency, as it exists to-day, is perhaps the greatest source of corruption and of a party government looking for plunder."

Does anybody suppose these lines are apt to instil love for this country into the German readers of this paper? Are these utterances not made to ridicule the official statement that America entered the war for the sake of democracy and humanity? Are the editorial comments not more dangerous than the anti-conscriptionists' propaganda?

Of the same type is an editorial that was carried by the "Brooklyner Freie Presse," Brooklyn, on June 17. This paper, the existence of which depends on state and city advertisements, praised, under the heading "The Courage of Conviction," Mrs. Jennie Louise Shultz, 1255 East Fortieth Street, Brooklyn, because she denounced the war against Germany and had sent to Mayor Thompson of Chicago the following letter:

"Stand by your guns! Ninety per cent (90%) of True Blue Americans think as you do, but they 'dassent' say. I am of Holland-Dutch descent, and as Holland is neutral—so am I. Thanks be to Peter for one city in the United States that is not war-mad—the next train to Chicago for mine!"

The editorial comment on this letter concluded: "Indeed, Brooklyn has suffered a great loss in this courageous woman. For this reason I say: 'Hats off before Mrs. Shultz. It is to be desired that her example bear thousandfold fruit!'"

The motives of the United States for entering the war are put under suspicion by the same paper in an editorial of June 13. The editorial says in part:

"The sophistic tricks of the Allies will not be able to justify the reasons in the face of the world, although they have been used to condemn the enemy up to the present time. . . . Whoever condemns Germany on account of Belgium must now pass the same judgment on the Allies, or he is just as untrue as the programme of justice and liberty which the Allies proclaim."

The United States is one of the Allies, and thus accused of hypocrisy.

Would Align Neutrals Against U. S.

Another editorial of the "Brooklyner Freie Presse" (June 26) says the new food control law amounts practically to an embargo, as far as neutrals are concerned, and continues: "We may not be astonished if the neutrals themselves doubt the solidity and permanency of these (friendly) relations, and if the neutrality of Holland and, perhaps, Norway and Switzerland, goes to pieces."

The writer of this editorial hopes, evidently, that Holland, Norway and Switzerland, which up to now exported foodstuffs to Germany, will align themselves with the Kaiser and against us.

The New York "Deutsches Journal" is published by William Randolph Hearst. It said in an editorial, on June 26, that the United States government, like those of other warring nations, attempts to deceive the American people. Said the editorial:

"All war-making governments contend again and again that they don't conduct a war of conquest. Can these governments be trusted in the face of their conduct during the last years? Don't they, without exception, attempt to deceive their peoples and the world by hollow phrases?"

That this country declared war on Germany in the interest of the creditors of England and France was contended in an editorial of the evening edition of the "New Yorker Herold" June 26:

"The exportation (of democracy) must be the more lurid because one hopes to reconstruct the solvency of his big debtors."

In the same edition of the paper is quoted a speech by Immigration Commissioner Howe:

"It (dollar diplomacy) is the economic exploitation of such countries as Africa, China, Central and South America, that is finally nothing but the exaction of usurious interest on loans."

The speech was made some time before. It was not published as news by the "Herold." But the editor indorsed it by giving it space on the editorial page.

LOST, FOUND AND REWARDS

LOST BANKBOOKS

LOST—Bankbook No. 614,180 of Dry Dock Savings Institution. Any person having claims upon said book is called upon to present the same to the bank within thirty days or said book will be declared cancelled and a new one issued in lieu thereof.

LOST—Bankbook No. 402,322 of the Union Dime Savings Bank is missing. Any person have a claim to it is hereby called upon to present the same within ten days or submit to having the said passbook cancelled and a new one issued.

LOST—Passbook No. 294,775 of the Franklin Savings Bank, issued to Frank Esposito. Payment stopped. Please return to bank, 658 Eighth ave., New York City. All persons are cautioned not to purchase or negotiate the same.

LOST—Passbook No. 274,591 of the Franklin Savings Bank, issued to Julius Petrich or Lida Petrich. Payment stopped. Please return to bank, 656 Eighth ave., New York City. All persons are cautioned not to purchase or negotiate the same.

LOST—Bankbook No. 328,848 of the German Savings Bank in the City of New York. Payment stopped. Please return book to bank.

LOST—Bankbook No. 668,658 of the German Savings Bank in the City of New York. Payment stopped. Please return book to bank.

LOST—Bankbook No. 240,614, The Greenwich Savings Bank, 216 and 218 Sixth ave., New York City. Payment stopped. Please return to bank.

STORAGE NOTICE

PUBLIC NOTICE IS HEREBY GIVEN that on the 12th day of July, 1917, at 10 a. m., the undersigned will sell at Public Auction, at his warehouses, 311-313-315-317 West 146th Street, Borough of Manhattan, New York City, for account of Mr. and Mrs. M. Both, Mrs. E. I. Cowan, Mr. R. D. Clarkson, Mr. Warren De Sheilds, Mr. David Davis, Mr. and Mrs. M. Devlin, Mrs. Drummond, Mr. C. Friedman, Mr. Edw. Farrell, Mrs. R. Green, Mrs. Key, Mr. Kohlmorgan, Mrs. J. L. Lindsey, Mrs. Lippe, Mrs. B. E. McGibbons, Mr. Edw. Shanley, Mrs. E. A. Thompson, Mrs. F. Thompson, Mrs. F. F. Van Auken, Mr. Whitaker, Mr. Williams and Mr. Wilson, the following described property: Household goods, pianos, pictures, books, barrels and boxes, contents unknown.

Such sale will be to satisfy all liens of the undersigned on said property.

The sale will be conducted by Daniel R. Kennedy, Auctioneer.

MATT DWYER.

Dated June 25th, 1917.

AUCTION SALES

TO CREDITORS OF BECKE BALLENBERG: Sale of fixtures takes place on July 7, 1917, at 8 p. m. at 270 Avenue B, Manhattan Borough. Present claims to Louis Dalle, Attorney for purchasers, 145 Nassau st., City.

Business Troubles

Bankruptcy Petitions

LAFAYETTE BATHS AND HOTEL—A petition in bankruptcy has been filed against the Lafayette Baths and Hotel at 463 to 467 Lafayette st., conducting baths and a hotel, by Robert P. Leris for these creditors: Samuel Levin, $50; Sam Axelrod, $100; W. Jacob Graft, $50. Judge L. Hand appointed L. Lottie receiver. Liabilities are $10,000 and assets $3,000. The officers desire to reorganize, provided the landlord, who has instituted dispossess proceedings, can be stayed. The baths have been established twenty years. Henry R. Terwilliger, secretary and treasurer of the company, committed suicide on December 7 last. The company was incorporated in February, 1907, with capital stock $10,000.

MEYER KRAVITZ—A petition in bankruptcy has been filed against Meyer Kravitz, retail clothing, at 97½ E. Houston st., by these creditors: R. Dorn, $400; C. Siegel, $500, and H. Schachter, $6. Liabilities are stated to be $10,000 and assets $1,500.

CHEMIN RAMER, known as Emil Ramer, formerly a partner in Werheimer & Ramer, liquor dealers, at 163 Ave. A, has filed a petition in bankruptcy, with liabilities $9,417 and no assets.

LOUIS KUPFERMAN.—A petition in bankruptcy has been filed against Louis Kupferman, manufacturer of clothing, at 105 Bleecker st., by these creditors: Morris Israel, $1,000; S. Pinger, $400, and Sackheim, $600. Judge L. Hand appointed Samuel Rosenohn receiver with a bond of $5,000 on application of Samuel S. Myers. The merchandise on hand is $10,000.

VINCENT VOLENCE, JR.—A petition in bankruptcy was filed against Vincent Volence, Jr., doing business as the Profit Sharing Market, at 1054 Westchester ave., by these creditors: Arthur R. Roach, $650, and Sara V. Tirrits, $1,209. Liabilities are $10,000 and assets $5,000.

LESTER N. GARDNER, restaurant, at 62 W. 26th st., has filed a petition in bankruptcy, with liabilities $20,423 and no assets.

Compositions Confirmed

A. ROSENBERG & SON—Judge L. Hand has confirmed a composition of A. Rosenberg & Son, manufacturers of cloaks and suits at 19 W. 21st st., with creditors at 50 cents on the dollar.

LOUIS SCHWEN—Judge L. Hand has confirmed a composition of Louis Schwen, furniture dealer, at Yonkers, with creditors at 50 cents on the dollar.

Petition Dismissed

STANDARD TOY MANUFACTURING CO.—Judge Manton has dismissed a petition in bankruptcy filed against the Standard Toy Manufacturing Co., 50 W. Houston st., in a settlement with creditors at 50 cents on the dollar.

Receiver Appointed

MORRIS & PAPE—Judge Manton has appointed James A. Foley receiver for Morris & Pape, stock brokers, of 50 Broad st., on application of Archibald Palmer and his bond was fixed at $25,000. Wm. H. Bolynge, the former trustee, and John D. Peabody, the assignee, are directed to turn over all property in their hands to the receiver.

Schedules

RATTY PAPER CO.—Aaron A. Jacobus, trading as the Ratty Paper Co., at 490 6th ave., has filed schedules showing liabilities $2,016 and assets $1,183.

Assignment

BENJAMIN KWARTNER, dealer in dry goods, at 152 Orchard st., has made an assignment to Meyer Jacobs.

RESORTS

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The many attractions of this wonderful mountain section are fully described in an illustrated book containing list of hotels and boarding houses, which will be mailed free on receipt of 6 cents postage.
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The Sinclair, BETHLEHEM, N. H. CAPACITY 225
Mountain View House, WHITEFIELD, N. H. CAPACITY 200
Forest Hills Hotel, FRANCONIA, N. H. CAPACITY 150
Twin Mountain House, TWIN MOUNTAIN, N. H. CAPACITY 50
New Waumbek Hotel, JEFFERSON, N. H. CAPACITY 500
New Profile House and Cottages, FRANCONIA NOTCH, N. H. CAPACITY 400
Sunset Hill House, SUGAR HILL, N. H. CAPACITY 225
Fabyan House, FABYAN, N. H. CAPACITY 300
The Mount Pleasant, BRETTON WOODS, N. H. CAPACITY 250
Intervale House, INTERVALE, N. H. CAPACITY 125
Flume House, FRANCONIA NOTCH, N. H. CAPACITY 50

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Afternoon and Evening Concerts
$1.00 and $2.00 Outside Staterooms Inside Staterooms Always Cool
NEW BEDFORD LINE
To New Bedford and Summer resorts on Buzzard's Bay, Cape Cod, Martha's Vineyard and Nantucket. Lv. Pier 40, N. R., Houston St., 6:00 P. M.; July 3, 6, 9, 11, 13. Then Daily except Sun.
BRIDGEPORT LINE
Lv. Pier 27, East River, week days, 3:00 P. M. Leave Pier 70, E. R., foot East 22d St., week days, 3:15 P. M., Sundays, 4:45 P. M.
NEW HAVEN LINE
To New Haven, Hartford, Springfield. Lv. Pier 28, E. R., near Catharine st., week days, 2:00 P. M., Sundays 10 A. M. Lv. Pier 70, E. R., foot East 22d St., week days, 2:15 P. M., Sundays, 10:00 A. M.
NEW LONDON LINE
To New London and Norwich. Lv. Pier 40, N. R., ft. Houston St., week days, 5:30 P. M. Pier 70, E. R., ft. East 22d St., 6:00 P. M.
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Special Schedule, TUESDAY, JULY 3rd, Lvs. W. 129th St., 9:30, 10:40, 11:40, 12:40, 2, 3, 4, 5, 6:30, 7:30, 8:30. Pier 1, N. R., 10:15, 11:25, 12:25, 1:25, 2:45, 3:45, 4:45, 5:45, 7, 8:20, 9:30. Coney Isl. 10:30, 11:30, 12:30, 1:30, 2:30, 3:30, 4:30, 5:30, 6:30, 8:25, 9:25, 10:30, 12:25, 1:25, 2:25, 3:45, 4:45, 5:45, 6:55, 8:25, 9:25, 10:30.
ROCKAWAY BEACH
LEAVE WEST 129TH STREET, 9:30 A. M.
" PIER 1, N. R., 10:15 A. M., 2:15 P. M.
" ROCKAWAY BEACH, 12:15, 5 P. M.
Telephone Rector 872

4TH OF JULY OUTING
Sail the Hudson to Newburgh, Beacon, Poughkeepsie and return on the spacious
STR. "BENJ. B. ODELL"
MUSIC—RESTAURANT—LUNCH ROOM
Leave Franklin St. 9 A. M. W. 129th St. 9:30 A. M.
Same Outing Every Sunday.
CENTRAL HUDSON LINE

"THE PUBLIC BE PLEASED."
BOSTON, $3.05
PROVIDENCE Boat Direct $2.00
COLONIAL LINE
ALL OUTSIDE STATEROOMS, $1 TO $3.
Week days and Sundays at 5:30 P. M. from Pier 29, N. R., foot West Houston St. 'Phone, Spring—9491.

BAY STATE LINE
$2.80 BOSTON $2.80
Via Boat and Trolley, $2.60.
Worcester, $2.85; Providence direct, $1.75
STATEROOMS $1.00, $1.50 and $2.00.
Daily, including Sunday, 5:30 P. M.
From Pier 19, E.R. Phone 2700 Beekman
City Ticket Office, 290 Broadway, N.Y.

4TH OF JULY SAIL
Newburgh, Beacon and Return
Str. "NEWBURGH"
Good Music, Restaurant, Lunchroom. Franklin St., 9:30 A. M.; W. 129th St., 10:00 A. M. Round Trip, $1.10.
CENTRAL HUDSON LINE

STEAMER 'Mandalay'
DAY AND NIGHT TRIPS.
To ATLANTIC HIGHLANDS Fare 25c Each Way.
Lv. N. Y. Battery Pier. *9:45 A. M., 1:45, 8 P. M.
MUSIC, DANCING. (*9:45 Trip omitted Mons.) Tel. 110-3263 Broad.

7 DAYS on the WATER
The Magnificent Steel Steamship "Minnesota" $50
Buffalo to Chicago & Ret. via Great Lakes.
Including Meals and Berth. For folder and complete information ask any rail line or steamship tourist agency.

KEANSBURG, N.J.
Boats leave Battery TO-DAY, JULY 3rd.
1:00, 2:00, 4:30, 5:30, 7:30, 9:30 P. M.

HUDSON RIVER DAY LINE
All Service Daily Except Sunday.
Direct Rail Connections to all points in the Catskills, Saratoga, the Adirondacks, the West and North. All through tickets between New York and Albany accepted. Music. Restaurant.
UP BOATS

	A. M. Through Service.	A. M. Poughkeepsie Express.	P. M.
Desbrosses St.	8:45	9:00	3:00
West 42d St.	9:00	10:00	...
West 129th St.	9:20	10:20	...
Yonkers	9:45	10:50	...
Bear Mountain	...	*12:30	...
West Point	...	*1:00	...
Cornwall	...	*1:25	...
Newburgh	*12:15	*1:45	...
Poughkeepsie	*1:10	*2:35	...
Kingston	2:10	...	...
Catskill	3:35	...	...
Hudson	3:40	...	...
Albany	6:10	...	...

*One-Day Outings to Poughkeepsie, Newburgh, West Point or Bear Mountain.
Special 4th of July Trips to Bear Mountain, West Point and return on Strs. HENDRICK HUDSON and WASHINGTON IRVING.
For information telephone Canal 800.
CATSKILL EVENING LINE
Leaves daily except Sunday (no trip to July 4th) of Christopher St., foot W. 129th St., 8:30 P. M. for Newburgh, Catskill, Hudson, Cornwall. Interchangeable with those of Day Line. To Spring.

ALASKA tours via all lines. FRANK TOURIST CO., 355 Broadway and 489 Fifth Ave., bet. 41st and 42d Sts. 'Phone 4530 Franklin. Established 1875.

CALIFORNIA
RAYMOND-WHITCOMB TOURS
225 FIFTH AVE. Tel. Mad. Sq. 6300

OLD DOMINION LINE
To all Points South and West. Lv. Pier 36, N. R., foot Wall St., at 3 p. m. Tel. 2262 Franklin.

EXCURSIONS

A Day's Pleasure
EXCURSIONS New Jersey Central
Hard Coal, No Smoke, Comfort.
To-morrow and Every Sunday and Holiday
Lake Hopatcong
$1.50 for adults. Children 5 to 12 75c.
Lv. W. 23d St., 8:50; Liberty St., 9 A.M. Jackson Av., Jersey City, 9:17 A.M. Broad St., Newark, 9:30 A.M.
To-morrow, July 4
Mauch Chunk
$2.00 for adults. Children 5 to 12 $1.00
Lv. W. 23d St., 8:20; Liberty St., 8:30 A.M. Jackson Av., Jersey City, 8:47 A.M. Broad St., Newark, 9:15 A.M.
VIA NEW JERSEY CENTRAL

July 4th Excursion To New Haven
Steamer Richard Peck
Lv. Pier 28, E. R., Catharine St., 8:30 A. M. Lv. Pier 70, E. R., 22nd St., 10:00 A. M. Due New Haven, 2:30 P. M. Return, leave New Haven, 4:30 P. M. Due N. Y., Pier 70, E. R., 9:00 P. M.
An Ideal Outing on Long Island Sound
Music—Dining Room—Lunch Counter.
Tickets $1.50. Children 75 Cents.
Tickets limited. On sale only at Piers on day of Excursion.
The New England Steamship Co.