FINE OF $5,000 FOR KIMBALL.

JUDGE THOMAS SUGGESTS OVER-CERTIFICATION INQUIRY.

Suppose Federal Officials Overhaul Every National Bank at 2:15 P. M.—The Court's Praise for Paying Teller Worth of the National Park Bank.

William H. Kimball, former president of the Seventh National Bank, was fined $5,000 by Judge Thomas in the United States Circuit Court, yesterday, for having violated the National Banking law by overcertification for the firm of Marquand & Co. Sentence was suspended in the case of Gamaliel S. Rose, the paying teller of the bank. Kimball paid the fine.

Kimball and Rose pleaded guilty last month. Another prosecution growing out of the failure of the bank is still pending against Kimball and Frank B. Poor of Marquand & Co.

In the court yesterday morning Kimball was represented by Edward Lauterbach. Rose by Lorenzo Semple. W. M. K. Alcott, attorney for Poor, was also present. Mr. Lauterbach said that Kimball had only followed the custom, and deserved sympathy. Lawyer Semple, in Rose's behalf, said the paying teller was only a clerk and obeyed the orders of his superiors.

In passing sentence, Judge Thomas said:

It may be stated at the outstart that not the slightest moral turpitude has been found to attach to either defendant, nor is either shown to have made any personal gain. In saying this it is not intended to diminish a just sense of the gross misjudgment which was displayed in the extension of credit to Marquand & Co. as the matter is viewed after the event. But the appreciation of affairs was somewhat different at the time. The firm of Marquand & Co. was a customer of the Seventh National bank, and was of apparently strong credit and responsibility. Each partner bore an honored name in financial circles, and his private wealth and contribution to the capital of the firm had been justly esteemed large. All over-certified checks were paid until the last which was on June 24. The firm was interested in projects that required the use of large sums of money, and it became indebted to the Seventh National Bank as follows: March 14, loan, $[illegible]; June 24, loan, $65,000; June 26, loan, $23,191.39; June 27, overdraft, $1,426,299.04. Total, $1,614,490.34.

The last item represented the over-certification of checks. This over-certification began, so far as appears in the information presented, in the early part of May, and increased from $300,000 to the sum named. Mr. Kimball, in permitting the over-certification, relied upon (1) the standing of the drawers, (2) the assurance of Poor of Marquand & Co. that he had arranged with the National Park Bank that the checks drawn by Marquand & Co. and deposited with the Seventh National Bank to meet the checks certified would be paid, (3) the fact that such checks drawn on the National Park Bank were honored on each and every day, except the last, (4) the notes of Marquand & Co. aggregating $1,150,000, (5) collateral securities, pledged from time to time, but maintained at about the same value.

To these explanations the defendants add that the bank was pursuing the custom of the local banks as regards brokers' accounts, this custom exists and is sought to be justified in this way. In the course of the brokers' business he is required to pay for the securities which he purchases for his customers or for the transfer of loans, and this payment must be made in certified checks, which are used to gain physical possession of the securities, which are thereupon used directly or indirectly to make good the account of the drawer at the bank certifying the check.

The state banks are not forbidden to do this, but the national banks are and should be, and although many national banks do in this way extend credit to brokers some do not.

In my view it is an offence to do it, and the statutory provision of imprisonment is available to put an end to the custom if the predicament of the present defendants be not a sufficient warning. As to the other ground of mitigation it should be said that, while as a whole they did furnish evidence that Marquand & Co. were entitled to large financial credit, they did not in fact commit offences against the law, nor that such credit should be extended in the form of over-certified checks, even for the few days of a day, nor that a bank with capital of $500,000 and a surplus of $125,000 should, during a business day, extend a credit of $1,614,490.34, of which $1,426,299.04 was in the form of over-certified checks.

Disaster may or may not result from over-certification. Congress regards the practice as hazardous, and it is not for the Court to enforce the law accordingly as it finds it harmful or otherwise in a particular case, nor does the fact that disaster has been measurably retrieved remove the necessity of punishment. The cases of over-certification in the city of New York on any business day have been abundant. It is a custom; it is a part of the every-day banking history. Seldom is a bank wrecked by it. What losses result this Court has no opportunity of learning. But the practice is vicious in the eyes of the law. It is dangerous for the bank certifying and those receiving the checks.

In the present instance the loss was quite as said to fall on the National Park Bank as the other. The checks of each bank passed through the Clearing House on the day following their issue, and for many days each bank met the check drawn upon it. As I understand, if on any morning the Seventh National Bank had refused to certify the check presented, and the National Park Bank did not learn of the refusal in time to decline payment of the check drawn upon it the day before, the entire loss would have fallen on the National Park Bank. For instance, if the Seventh National Bank had refused to certify the last check, the previous certified checks would have been met by the checks drawn on the National Park Bank, and the latter would have borne the entire loss. This arises from the fact that both banks were honoring checks drawn upon accounts that had no existence. The Seventh National Bank certified the checks drawn on the National Park Bank did not, but paid them, and charged interest for paying them, when there were not sufficient funds therefor.

It was a mere question of which bank stopped first. The defendants bitterly complain that the National Park Bank first stopped contrary to its agreement, and thus ruined the Seventh National Bank, and that had it continued according to arrangement its checks would have been taken up and paid, either by the successful marketing of the securities by Marquand & Co. or by a specific arrangement that had been perfected therefor by gentlemen interested in the matter for the Seventh National Bank.

Admitting that the matter might have been arranged without the failure of the bank, the result illustrates the peril to which the action of these banks had exposed them, and which affected injuriously one of them. The Seventh National Bank lost, and the National Park Bank was extricated from its danger by the fidelity and intrepidity of Mr. Worth, its paying teller, who, fearing no superior official, after repeated protests against the continuance of the practice between the two banks, twice went of his own accord to the Clearing House and had the checks drawn by Marquand & Co. on his bank thrown out, and on the second occasion put an end to the transaction, with the result already known. If this action of Mr. Worth illustrates his general character and capacity, he should be esteemed highly in banking circles.

This is the first offence of the kind which has fallen to me to punish, and I do not think that imprisonment is required. The imprisonment would be only for the purpose of warning. If the misfortune and fame of a trial in this court, the publicity and condemnation of the practice by the press and the sentence to be imposed shall not put an end to the practice, future offenders cannot urge the absence of warning. But if public sentiment, so strongly urged for punishment in an isolated case, would demand daily examination of banks to discover violations of the statute, the offences would soon cease. I am told that visitations by officials at about 2:15 P. M. would result in detecting the conditions showing violations if any exist. I earnestly call the suggestion to the attention of Federal officers concerned. Let effective examinations be had and each offence brought to the attention of the grand jury, and the custom that braves the law will end.

FINED FOR EXPECTORATING.

Toledo Man Arrested in Buffalo—Paid $3.50 for Himself and $1.50 for a Laborer.

BUFFALO, Feb. 14.—"John Smith," of Toledo, Ohio, was arrested here to-day for violating the new ordinance that forbids expectorating in street cars and had the honor of being the first person tried in the Municipal Court on that charge. When he was fined $3.50 he pulled $1,000 in bills from his pocket, paid his fine and started to walk from the court room just as a laboring man was placed on trial on a similar charge.

"Here, I'll pay his fine, too," said Smith. He didn't know that the extreme penalty was $100 until after he had paid $1.50 for the laborer, but he said that it would have made no difference if it had been $100. Smith is said to be a banker in Toledo. He refused to disclose his right name.

TARIFF RATES ON GRAIN.

Interstate Commission's Decision in Case Against the Mobile and Ohio Road.

WASHINGTON, Feb. 14.—The Interstate Commerce Commission to-day, in an opinion by Commissioner Prouty, announced its decision in the matter of rates and practices of the Mobile and Ohio Railroad Company in the transportation of grain to Vicksburg, Miss., shipped from or through St. Louis and East St. Louis.

The decision is that a published tariff regulation, permitting grain to be shipped through from point of origin to final destination, with a stop-over privilege in East St. Louis for cleaning, sacking or other legitimate purpose, the shipment covering a proportional or balance of a through rate from East St. Louis, is not shown to be objectionable in this case but that part of defendant's tariff regulation which provides that grain may be shipped to East St. Louis on a local rate and forwarded as a new shipment from that point on a 12-cent proportional rate to Vicksburg, Miss., and common points disregards the higher 15-cent local rate from East St. Louis to those destinations, and is not in accord with the doctrine announced by the commission, relative to alleged unlawful rates and practices in the transportation of grain and grain products by the Atchison, Topeka and Santa Fé Railway Company, et al.

GOSSIP OF WALL STREET.

The violent selling movement having ceased as abruptly as it began, there being no trace of it in the short session yesterday, traders were increasingly puzzled for explanations. The subject was uppermost in market conversation. The most comfortable opinion, and one, too, that had wide acceptance, was that Friday's attack on the market was in the interest of buyers. Friday is commonly regarded as an unpropitious day for selling large amounts of long stock, and last Friday, coming just after a holiday, was by all ordinary calculations particularly unpropitious for genuine selling operations on a big scale. By the same reasoning it was a very good day for depressing stock in order to buy them. Not only was the resistance likely to be somewhat lax, but there would be the additional consideration that stocks bought on Friday do not have to be paid for until the following Monday.

The judgment of some brokers is that there cannot be a genuine bull market until the disparity between time and call interest rates is further reduced. The money brokers, when they hear that said, retort: "Why, what do these stock brokers want?" But even the money brokers admit privately that cheaper time money is needed to encourage a bull market, and hint that it will be forthcoming presently. Stock brokers who bulled the market on call money last summer averaged very poorly for the year in their interest accounts. It is complained by some of the older houses that ambitious new firms, looking sharply for business, offer, among other inducements, to carry stocks for less than the customary interest charges. This rivalry tends to increase the reluctance of "speculative" houses to pay more than 4 per cent. for six months' money.

The buying of Smelter stocks again yesterday was of a character to invite favorable comment. Clark, Dodge & Co. were buyers of the common and Albert Loeb was the principal buyer of the preferred. Clark, Dodge & Co. have been accumulating the stock for several weeks past. Talk of a dividend on the common shares has been revived. Inside interests are very reticent. The old short interest is believed to have been pretty thoroughly eliminated. Its losses were severe.

In the loan crowd yesterday there was only a moderate borrowing demand for stocks. A feature of the transactions was the active borrowing of United States Steel preferred by Content. There was also a fairly good demand for Baltimore and Ohio. The average loaning rate was 2½ per cent. Frank Savin has been borrowing United States Leather preferred at 2 per cent. for several days. He was a persistent seller of stocks around the room all last week.

The exodus from Wall Street is at its height. Washington Connor is the latest addition to the list of absentees. He left last week for the South to be gone six or eight weeks. A prominent financier whose influence in the market is important will depart this week. Several others are preparing to go. This is to say nothing of the brokers and traders who have gone and are about going. In these circumstances, with the market largely dependent upon room operations, small pool exploits in specialties, otherwise "cats and dogs," are generally the order, and that is what many of the faithful are now expecting to see. Periods such as this are usually prolific of three and four-point movements in unimportant stocks, which begin mysteriously, end abruptly and are forgotten in an hour.

Sharp advances yesterday in "Soo" common and preferred on small transactions attracted attention to this and another favorite specialty of the Canadian Pacific party. The other is Duluth, South Shore and Atlantic, which along with the "Soo" issues was bulled to very good advantage a year ago. Neither has been prominent lately in a speculative way, but it is said that pool operations have been, or are about to be resumed. Both stocks are narrowly held, and for that reason are easily bulled.

When an independent traders' pool took profits around 70 on a line of Brooklyn Rapid Transit a few days ago the stock was expected to sell off four or five points, for it was understood that the inside interests had not participated in the advance. The way the stock has held on this level, therefore, has occasioned some surprise, and traders have been watching it to discover signs of accumulation at these figures. Some are satisfied that there has been accumulation of it around and under 70. The trading element is waiting anxiously for what it is pleased to call a "Ream movement."

When exchange hovers near the gold-exporting point there is always more or less idle speculation as to which of the international banking houses will be first to break the suspense, and it is so frequently asserted that a kind of odium attaches to the initial shipment that the saying has come to be accepted as truth. Indeed, there is no lack of seeming that banking houses are reluctant to take the initiative, but as for the odium, that is largely a fiction perpetuated by traders because, whether it is warranted or not, gold exports almost invariably have a bearish effect upon speculative values.

There is wide difference of opinion as to whether Amalgamated Copper is being distributed or accumulated around 70. Certain it is that the stock holds very firmly on this level. John Stanton, the copper trade statistician, who was for so long a bear on the situation, now appears to have turned bull. A Boston operator whose past writings on copper stocks have been voluminous, but who has been silent for a long time, now appears with a statement to his "following" in which he announces frankly that he knows absolutely nothing about the situation except that some copper stocks are good and others are bad, and that the bad had better be let alone.

It is denied that there will be withdrawals other than that of Isaac L. Ellwood from the firm of Harris, Gates & Co. There may be some additions to the firm membership, it is said, but no retirements, except the one already announced. It is particularly denied that Mr. Harris intends to withdraw.

Imports and Exports of Specie.

The imports of specie for the week were $10,229, of which $9,765 was gold, making total specie imports since Jan. 1 $742,455. Exports of specie were: Gold, $10,000; silver, $982,595, a total of $992,595, against $852,824 the previous week. The exports of specie since Jan. 1 have been: Gold, $52,707, and silver, $5,895,364, a total of $5,948,071.

EXAMINER FOR TRUST CO.

DIRECTORS ASKED FOR ONE TO PROVE STABILITY.

And to Prevent the Run That Was Sure to Follow Suspension of Payment—First National Bank Knew Real Estate Holdings Were Poor—Hoped Against Hope.

ASBURY PARK, N. J., Feb. 14.—The Monmouth Trust Company of this city, which suspended business temporarily yesterday afternoon, one hour after the doors of the First National Bank were closed by the bank examiner, to avoid a run because of the failure of the bank, did not open its doors for business this morning. Some of the directors met last night with the president, A. C. Twining, in the office of a lawyer, and on the advice of Senator Oliver H. Brown, one of the most prominent of the trust company's directors, it was decided to send for the State Bank Examiner and ask that an examination of the company's financial condition be made at once.

In response to this State Bank Examiner James R. Friedenberg arrived here this forenoon with an assistant and began an examination of the affairs of the company. Meanwhile the doors were kept locked and the notice announcing the temporary suspension kept posted.

At 9 o'clock, the usual hour for opening, a crowd of savings depositors, most of them poor people, filled the hall of the building in which both institutions are located, and another crowd waited on the street. When they saw that the company was going to remain closed they went away, a lot of the women crying.

Many felt disturbed because the trust company, instead of opening for business, called for the examiner, but the officers say that this is a precautionary measure to show their depositors that the company is sound. Mr. Friedenberg's formal statement is expected to be ready by Tuesday or Wednesday, when the officers say the company will reopen, believing that the showing made in the statement will allay the fears of depositors, and obviate the danger of a run.

Mr. Twining, the president of the trust company and the organizer and one of the leading spirits of the bank, recently promoted the Frazer Copper Company of New Mexico. Some of the stock was sold for 20 cents a share and Asbury Park has a lot of it. It was said to-day that the bank held some of this stock as collateral on a loan. Mr. Kroehl, the bank's president, said that the amount was very small. It is said that the trust company has considerable of the stock, too.

To many the situation is far from reassuring, although a lot of conservative citizens say that they believe the trust company to be sound. The company's last statement, made on Dec. 31, showed it to be in good condition.

Bank Examiner J. W. Schofield, who is at work in the bank, has found that a lot of "squeezing" must be done, particularly in the real estate. The bank has been valuing this at $68,000. It will be a good deal less in the bank examiner's report, $4,000 being lopped off in one case where old unimproved property was put down at $20,000. One piece is a hotel that hasn't paid for years. This real estate the bank had to take for bad debts.

The banking laws say that such real estate shall be disposed of within a certain period. This real estate was not disposed of even when the Comptroller of the Currency peremptorily ordered it to be sold. Mr. Kroehl said to-day:

"We knew that if we charged off our losses our surplus would disappear and we have simply been hoping against hope."

COAL AGREEMENT RENEWED.

Between Anthracite Railroads and Independent Operators.

The old selling agreement between the anthracite coal carrying railroads and the independent coal mine operators, by which the railroads act as sales agents as well as carriers for the independent product is in force again, having been renewed under date of Feb. 1. Under the agreement the railroads pay to the independent operators 65 per cent. of the tidewater price, which is $5 a ton, the independents thus getting $3.25 a ton.

This agreement was suspended on Jan. 1, when the independent operators threatened the coal carriers with litigation if they insisted upon holding them to the agreement. They started in to get all they could. The retail price of anthracite in the local market ran up above $10 a ton. It has since receded to about $6.50.

The reinstitution of the agreement, it was said yesterday, puts back again into the control of the railroads 15 per cent. of the total output of the anthracite region or about 750,000 tons a month. The anthracite railroads include the Reading, Lehigh Valley, Erie, Delaware, Lackawanna and Western, Delaware and Hudson and New York, Ontario and Western.

ROBBED R. H. MACY & CO.

Night Watchman and an Ex-Crook Accused of Stealing From Their Store.

John Wittmer, a night watchman, of 505 West Forty-first street, and John Williams, alias Cullen, said to be a professional crook, were arraigned in the Jefferson Market police court yesterday on a charge of having stolen large quantities of silverware and other valuable goods from the firm of R. H. Macy & Co. by whom Wittmer was employed.

The arrest of Wittmer was made by Detective Sergeants Vallely, Stripp and Kerr after they followed him several days while he was paying visits to a pawnshop. They found $500 in his pockets and $2,000 worth of silverware and silks in his rooms. All the goods were later identified as the property of Macy & Co. The total amount stolen from the firm is said to be about $5,000.

Williams was arrested on information furnished by Wittmer, for whom he had been acting as "stall." Both prisoners are said by the police to have served terms in prison.

Erie Bonds Underwritten Abroad.

It was learned yesterday that a large amount, said to be two-thirds, of the new $10,000,000 issue of convertible bonds by the Erie Railroad will be underwritten abroad. London, it was said, takes $5,000,000 and Amsterdam about $800,000. The underwriters, it is reported, secure the bonds at practically 82 net.

FINANCIAL.

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THE EARTH.

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and when its new mine equipment is in place it should produce many millions more. The mine never before asked a dollar for development. Every stroke of the pick brought forth profit, but new machinery is now needed. Do you want to assist in the erection of that machinery? If so, the mine will pay you well, and even during the time the work of equipment is under way you shall receive

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until dividends again commence. This is the first time in 17 years that a share of the Great Peck has been offered for sale.

Shares are $1.00 each; par value $5.00. There is no better place to invest money than in a proven mine. Write for descriptive literature describing these shares and the wonderful Great Peck.

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Chicago Union Traction Company, North Chicago St. R. R. Company, and West Chicago St. R. R. Company

as provided by the call heretofore made by the Protective Committee, dated January 20th, 1903, is hereby extended to and including March 2d, 1903. By order of the Committee.

(Signed) WILLIAM H. HENKLE, Secretary.

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FINANCIAL.

Orange Oil and Refining Company,
27 William Street, New York,
Beaumont and Orange, Texas.

Capital Stock, $5,000,000.
Par Value of Shares, $10.
$2,000,000 of the Stock Still in the Treasury.

We believe the stock to be a good purchase because

1. We have the finest oil-producing property—with the possible exception of that of the Standard Oil Company—in the Southwestern field.

Although only three months old, the company is already more than self-supporting from its oil production alone, and its income from this source is steadily increasing as it opens up and equips new wells on its rich and extensive property.

2. The Company has the best refining process yet discovered for the separation into their valuable component parts of the heavy oils of Texas and Louisiana.

Its refining plant at Orange, Texas, is about half completed. It will be finished in say six months, and the income from its refinery will then be even larger than its large and increasing income from oil production. The profit on the crude oil produced is at present prices about forty cents a barrel on the refined oil it is $3 a barrel.

3. The best opinion is that Spindletop Hill is good for twenty years and that new deposits within the field will be discovered faster than the old ones are exhausted, so that the field itself will be permanent. We own most valuable, promising and extensive territory off as well as on Spindletop, and lightning cannot very well strike anywhere in the district without hitting us somewhere, but our property is so well selected, so favorably situated, so valuable for a multitude of purposes and so extensive that even if we never produced another barrel of oil we could pay dividends and make the stock a good investment at par.

For the purpose of completing the refinery and extending and improving the equipment of the property a limited amount of the Treasury stock is offered for sale at $4 a share up to February 20th and $4.25 a share after that date.

Make checks payable to the order of the ORANGE OIL AND REFINING COMPANY, and send to 27 William Street, New York.

MYRA B. MARTIN, Secretary.

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PROPOSALS.

AQUEDUCT COMMISSIONERS' OFFICE,
Room No. 307, Stewart Building, No. 280 Broadway
NEW YORK, Jan. 29, 1903.
TO CONTRACTORS.
Bids or proposals for doing the work and furnishing the materials called for in the approved forms of contract now on file in the office of the Aqueduct Commissioners for building fourteen highway bridge steel superstructures across the Croton Lake and River and its tributaries in the towns of Yorktown, New Castle, Somers, Lewisboro, Bedford and North Salem, Westchester county, New York, will be received at this office until 12 o'clock noon on Wednesday, Feb. 18, 1903, and they will be publicly opened by the Aqueduct Commissioners soon thereafter as possible, and the award of the contract for doing said work and furnishing said materials will be made by said Commissioners as soon thereafter as practicable.
Blank forms of said approved contract and the specifications thereof, and bids or proposals and proper envelopes for their inclosure, form of bonds and all other information can be obtained at the above office of the Aqueduct Commissioners on application to the Secretary.
For further particulars see CITY RECORD published at No. 2 City Hall.
By order of the Aqueduct Commissioners.
WILLIAM H. TEN EYCK, President.
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MILLINERY AND DRESSMAKING.

DRESSMAKING—MILLINERY taught. Easy purpose. Unlimited Lessons. Perfect-fitting shirtwaist or skirt patterns cut to fit, 50c. McDOWELL SCHOOL, 310-318 Sixth av., cor. 20th st.

DRESSMAKER wishes work cut by the day; fitting work; good fitting. MRS. HOLMES, 159 West 125th st.

REAL ESTATE.

COLORED TENEMENTS WANTED—Colored man makes a specialty of managing colored tenements; references; bond. PHILIP A. PAYTON, Jr., agent and broker, 67 West 134th st. Telephone No. 1919 Harlem and 119 Nassau. Telephone 380 Cortl.

CITY REAL ESTATE.

PHILIP A. PAYTON, JR.
EXCHANGING PROPERTY.
67 W. 134TH STREET.
TELEPHONE, 1919 HARLEM.

EAST 81ST—7-story flat; price, $41,000; rent, $4,600; mortgage, $25,000. 4½. PAYTON, 67 W. 134TH.

WEST 134TH—4-story double flat; price, $16,000; rent, $2,760; mortgage, $13,000. PAYTON, 67 WEST 134TH.

WEST 117TH—5-story flat; rent, $3,275; price, $27,500; mortgage, $21,000. PAYTON, 67 WEST 134TH.

WEST 131TH—Two 5-story flats, 28.3x90x99.11; price, $26,000; rent, $3,200. PAYTON, 67 W. 134TH.

WEST 134TH—5-story double flat to exchange for small Harlem private. PAYTON, 67 W. 134TH.

WEST 52D—5-story with stores; mtge. $14,000; price, $23,500; rent, $2,700. PAYTON, 67 W. 134TH.

WEST 61ST—Three 4-story tenements, 25 foot; price, $8,250 each. PAYTON, 67 WEST 134TH.

EAST 104TH—2-story and basement; price, $7,500; mortgage, $6,000. PAYTON, 67 WEST 134TH.

WEST 134TH—3-story and basement; price, $10,000; mortgage, $6,000; 4½. PAYTON, 67 W. 134TH.

WEST 60TH—5-story; 4 families; price, $24,500; rent, $2,820; mortgage, $16,000; 4½. PAYTON, 67 WEST 134TH.

LONG ACRE SQUARE—66x100; 7-story apartment; price, $225,000; rent, $21,600. PAYTON, 67 WEST 134TH.

PARK AV., near 110th—100x¼ block, excavated; price, $24,000. PAYTON, 67 WEST 134TH.

WEST 86TH—4-story tenement; price, $9,500; rent, $1,320. PAYTON, 67 WEST 134TH.

WEST 95TH—5-story apartment; 31x100; mortgage, $21,000; price, $41,000; rent, $4,794. PAYTON, 67 WEST 134TH.

LEXINGTON AV., near 75th—3-story and basement; mortgage, $13,500; 4½; asking $24,000. PAYTON, 67 WEST 134TH.

WEST 130D—Triple flat; price, $23,500; rent, $2,600. PAYTON 67 WEST 134TH.

WEST 61ST—5-story tenement; price $16,000; rent, $2,000. PAYTON, 67 WEST 134TH.

PHILIP A. PAYTON, JR.
EXCHANGING PROPERTY.
67 W. 134TH STREET.
TELEPHONE, 1919 HARLEM.

$250 CASH, $250 mortgage, lots near Broadway and rapid transit station. OWNER, 154 Broadway.

ABOVE 14TH ST., 5TH AVE. TO EAST RIVER.

SYDNEY FISHER,
REAL ESTATE,
58 LEXINGTON AV.

E. 22D ST.—5-story front; 5-story rear; "money maker;" rented, $2,358; price, $22,500. Sydney Fisher.

E. 137TH ST.—3-story and basement; brick and stone; 10 rooms; price, $9,000. Sydney Fisher.

E. 23D ST.—Two 5-story double, on plot 37x92; $4,464; price for both, $50,000; Sydney Fisher.

E. 76TH ST.—4-story high stoop, lower hall; bath-room extension; price, $70,000. Sydney Fisher.

SYDNEY FISHER,
REAL ESTATE,
58 LEXINGTON AV.

ABOVE 14TH ST., 5TH AV. TO NORTH RIVER.

SYDNEY FISHER,
REAL ESTATE,
58 LEXINGTON AV.

W. 83D ST.—4-story brownstone and brick; Central Park West; 16.8x102; price, $36,000. Sydney Fisher.

W. 78TH ST.—4-story, high stoop, brownstone; "something nice;" 16x97.2; price, $35,000. Sydney Fisher.

W. 136TH ST.—3-story and basement; "Modern;" 17x100; brick and stone; price, $15,000. Sydney Fisher.

W. 96TH ST.—2 high-class apartment houses; rents, $6,450; price for both, $76,000. Sydney Fisher.

SYDNEY FISHER,
REAL ESTATE,
58 LEXINGTON AV.

BOROUGH OF BRONX.

BARGAIN IN BRONX—[illegible] frame house; good location; $7,250; mortgage to suit; also 6-family cottage, $1,500, $7,000 cash; principals only. J. A. MOUNT, 769 Melrose av.

AT WOODLAWN HEIGHTS, New York city, choice cottages for sale or to let; 8 rooms, all improvements, rent $18.00. IRVING, 237th St., Woodlawn.

TO LET FOR BUSINESS PURPOSES.

OFFICES—$8.00, $10.00, $18.00.
SYDNEY FISHER, 58 LEXINGTON AV.

REAL ESTATE—OUT OF THE CITY.

LONG ISLAND—SALE OR RENT.

EASTHAMPTON AND WAINSCOTT, L. I. Furnished cottages for rent. G. V. RICHARDS, 180 Broadway.

MISCELLANEOUS.

COMPLETE FARM, 16 acres, 11 cultivated, 12-room house, barn, outbuildings, horse, cow, calf, pig, poultry, plenty fruit, complete farm implements, whole crop; fine boarding place; 75 minutes from New York; 2 miles from station; price, $3,000. WOLFERT, 376 Broadway, Brooklyn.

HELP WANTED—FEMALES.

ARTIFICIAL FLOWERS — Learners wanted; paid while learning. LA VAKE & HASKELL, 747 Broadway.

ARTIFICIAL FLOWERS — Experienced branchers wanted; liberal prices. LA VAKE & HASKELL, 747 Broadway.

ARTIFICIAL FLOWERS—Branchers and outside hands on roses and pinyets; also girls to learn; paid while learning. Apply all week. GOLDBERG & HARRISON, 648 Broadway.

ARTIFICIAL FLOWERS. Experienced rose-makers wanted. LA VAKE & HASKELL, 747 Broadway.

ARTIFICIAL FLOWERS—Experienced branchers on flowers. DAVID SILVA, 35 Bond st.

ARTIFICIAL FLOWERS—Good flower makers wanted; also learners; good pay. Apply all week. MAX MEYER, 65-67-69 Bleecker st.

ARTIFICIAL FLOWERS—Wanted, first-class flower makers and picquet makers; steady work; highest prices paid; work given home; also learners; paid while learning. L. PRAGER, 92 to 96 Bleecker st.

ARTIFICIAL FLOWERS—Bright, tidy learners; paid while learning. L. Henry & Co., 721 B'way.

GOVERNESSES—French, German and American, for desirable positions; companion, nurse for invalid; governess (South), $15.00; chaperon for motherless girls; assistant housekeeper; wanted immediately. MISS HOPKINS, Lincoln building, 1 Union Square, corner 14th st.

Millinery apprentices wanted at Rothschilds, 18 West 30th street, basement floor.

HELP WANTED—MALES.

EXPERIENCED FLOWER and feather dyer wanted by large house; must be reliable and thoroughly understand the business; give particulars as to experience; good salary; steady position; communications will be considered strictly confidential. Address DYER, box 12 Sun office.

Wanted an experienced washer and helper on ostrich feathers. Apply Wurzburger & Hecht, 3 and 5 West 19th Street.

WANTED, experienced bank clerk; state experience and salary expected. J., box 125 Sun Office.

WANTED, by retail house collector able to furnish best references and give bond. Address W., box 400 Sun uptown office, 1765 Broadway.

SITUATIONS WANTED—FEMALES.

AMERICAN girl wishes situation chambermaid, good reference; can be seen at present employer's, 66 West 68th street, Monday morning.

SITUATIONS WANTED—MALES.

COLORED BOY wishes a place with private family or boardinghouse as waiter; references; please call 114 West 126th st., 3d floor west.

BOARDERS WANTED.

West Side.

49TH ST., 114 W.—Newly and handsomely furnished rooms, front parlor; suitable for studio, modes; all conveniences; excellent board.

ATTRACTIVE suite single rooms, with or without board; references. LELAND BOARD DIRECTORY, 1 West 34d St.

MEDICAL.

DR. AND MRS. SCHROEDER female specialists, careful, skilful, confidential treatment, absolutely private. 340 East 84th st.

Other advertisements under these classifications will be found in Fourth Section.