# THE REAL ESTATE MARKET

## FINE WORK DONE BY THE TENEMENT DEPARTMENT IN 1909.

**Few Dark Rooms Left As a Result of the Sanitary Census of the Year, and Commissioner Butler Turns Over a Reorganized Department to His Successor.**

The annual report of Edmond J. Butler, the retiring Tenement House Commissioner, was made public yesterday. Many important changes were introduced last year in the organization and procedure of the department as a result of amendments to the tenement house law, increased appropriations and a complete tenement house census covering the entire city. The report reads in part:

The amendments to the law were the result of a series of conferences between the Tenement House Commissioner, representatives of property owners' associations and the Tenement House Committee, a body composed almost entirely of the members of the Tenement House Commission of 1900. By these amendments many of the harsh features of the law as it had existed were eradicated without in any way impairing its effectiveness.

Thousands of pending violations in reference to old buildings were affected by these amendments. In fact almost every old building violation on file in the department contained at least one minor item affected. A vast amount of work was therefore entailed by the department in order that the violations should be modified to meet the changes made in the law. Time was necessary to accomplish all this, but the work is now well in hand and it is hoped to complete the work of modification by February 1, 1910.

Unquestionably the most important achievement of the department, because of its important bearing upon future work, was the complete tenement house census conducted during the present year. No complete tenement house census had ever been made before in this city, and consequently it was not even known how many tenements there were, much less how many dark rooms and halls there were and where they existed. An incomplete canvass of the city in 1902 showed 361,661 rooms with light and ventilation below the standard required by the law. Since the organization of the department to January 1, 1909, 39,051 of these rooms were provided with windows, the greater part of them, to be exact 34,460, during the administration of the present Commissioner, in the years 1906, 1907 and 1908.

Early in the year 1909, during the months of February and March, a complete canvass of the tenements of the greater city (including all boroughs) was made, which showed 361,217 rooms below the standard required by the law.

Critics of the department's work had been accustomed to say that the definition of "dark rooms" adopted by the department as all rooms falling below the standard required by law even in trifling respects misrepresented actual conditions and that the majority of the so-called "dark rooms" merely had windows of a few inches below the legal size or opened upon courts slightly smaller than the law permitted or showed some other minor defects.

To meet this criticism a distinction was made in taking the census of tenements between rooms having windows of illegal size opening upon an adjoining room, those having windows opening upon a court or shaft of inadequate size, those opening upon a covered shaft and those with absolutely no windows at all and no light or ventilation except through the doorway to the adjoining room, which latter class must be in the strictest sense termed "dark rooms."

As a result of the canvass made according to this classification it was found that of the total of 364,217 rooms below the legal standard 101,117 were entirely without windows, showing that notwithstanding the large number of changes already effected there remained before the department a serious and important task.

Of the 101,117 totally dark rooms then existing 16,768 were at that date covered by orders of the department requiring the removal of the unlawful conditions. From the date of the enumeration to December 31 orders were issued to cover 29,139 more. Meanwhile 468 of these dark rooms were taken from the jurisdiction of the department by removal from the tenement class or were disposed of entirely by the demolition of the house, leaving 54,742 on December 31, 1909, to be attended to by the department, only a little over one-half of the total number found in February.

Immediately after the completion of the census the directly practical work of issuing orders for the structural improvement of the tenements was begun. The tenements were first classified according to the seriousness of the defects they showed, as indicated by the census, and were then taken up for attention in the order of their condition, beginning with the lowest grade and taking up the higher grades one after the other in order. In addition to the houses showing the most serious structural defects a small number of houses in which alterations were being made or the occupancy of which was doubtful were also subjected to structural inspection and the appropriate orders issued. From the first of the year to December 31, with the addition of a few of higher grade on which alterations were being made, 9,666 tenements of both classes were inspected and structural orders issued.

The sanitary work also has been carried on in accordance with the budget provisions, as two complete sanitary inspections of the 81,160 tenements in the city with apartment rentals of $25 or less have been made.

With regard to the current work of the department for the year 1909 the statistical tables show that 1,398 plans were filed covering the erection of 2,587 new tenement houses, at an estimated cost of $112,845,700, and containing 38,670 apartments, or accommodations for 174,015 persons.

A feature of the present year's work relative to the buildings built under the new law has been an inspection to ascertain whether they have been illegally altered or occupied since completion. The department found many serious violations as a result of this inspection, such, for instance, as the subdividing of apartments in such a manner as to cut off access to the fire escapes. In some instances also fire passages were found to be closed off and rented for store purposes, while in other cases inside stairs leading to the cellar had been installed, thereby increasingthe danger from fire. The department immediately instituted a vigorous presecution of all such cases.

The department is now in a better position than ever to carry on its work in such a manner as will insure progress in all divisions by reason of the increased force provided for structural and sanitary work during the present year and by the removal of many hampering clauses in the tenement house law which had previously been a serious obstacle to the work of the department.

### Private Sales.

AMSTERDAM AVENUE.—R. E. L. Mordecai has sold for the Central Realty Company the Hotel Lucerne, at the northwest corner of Amsterdam avenue and Seventy-ninth street, a twelve-story apartment hotel, on a plot 102.2x100. The buyer is George C. Engel, a wholesale butcher, who gave in part payment the seven story apartment house known as the Hudson at the southeast corner of Riverside Drive and Ninety-fifth street, on plot 75x100. Mr. Engel, who is also the proprietor of the Hotel Willard, on Seventy-sixth street between Broadway and West End avenue, has purchased the furniture and good will of the Lucerne, together with the lease of the property held by the Hotel Lucerne Company, of which James Runciman is president. The entire transaction involves a total of about $1,300,000.

SIXTH AVENUE.—Andrew F. Gilsey has practically completed negotiations for the sale of his property at No. 468 Sixth avenue to a candy company. Mr. Gilsey said last night that unless something unexpected happened the deal would be closed in a few days. The property consists of a five story building, on a lot 24.8x40, about fifty feet north of Twenty-eighth street and directly opposite the stairway of the uptown station of the Sixth avenue elevated road. It is understood that the prospective buyer intends replacing the present building with a modern structure.

SEVENTY-THIRD STREET.—Pease & Elliman have sold for Mrs. Mary Ryan No. 166 West Seventy-third street, a four story and basement dwelling, on lot 18.8x102.2. The adjoining property at No. 168 was sold last month by Mrs. E. W. Fulton to R. S. Hooker through the same brokers.

SEVENTY-FIFTH STREET.—Fred Schmitt has sold for a client No. 166 East Seventy-fifth street, a four story single flat, on lot 18.9x102.2.

EIGHTY-FIFTH STREET.—John Lucker has sold for A. Szilage to Jacob Schmitt No. 534 East Eighty-fifth street a five story double flat with stores, on lot 25x102.2.

106TH STREET.—Fred Schmitt has sold for a Mr. Lasch to Henry Landers and others No. 77 East 106th street, a five story flat with stores, on lot 27x75.8.

TWENTY-FIFTH STREET.—Negotiations are pending for the sale of No. 54 West Twenty-fifth street, a four story building, on lot 23x89.9, owned by Martha S. Wittnauer.

TWENTY-FIFTH STREET.—James C. Walsh has sold No. 353 West Twenty-fifth street, a five story building on lot 25x98.9, adjoining the building of Engine Company No. 19.

TWENTY-SIXTH STREET.—Wilhelmine L. M. Koch has sold No. 231 West Twenty-sixth street, a four story building on lot 24.10x98.9.

THIRTIETH STREET.—Maria S. Simpson has sold No. 149 West Thirtieth street, a five story building on lot 25x98.9.

THIRTY-SECOND STREET.—Ross A. Mackay has sold No. 134 West Thirty-second street, a four story building on lot 22x98.9.

EIGHTIETH STREET.—Herman Ahrens has sold No. 103 (old No. 117) West Eightieth street, a five story flat, on lot 25.10x127.8, adjoining the Warwick Arms apartment house, at the northwest corner of Columbus avenue.

RIVERSIDE DRIVE.—Charles M. Rosenthal has bought from Emanuel Doctor a plot of five lots on Riverside Drive opposite 170th street, extending through to Haven avenue, having frontages of 50 and 25 feet respectively, with a depth of about 300 feet.

CANAL STREET.—Warren & Skillin have sold for the estate of John W. Haaren to Henry Leerburger the four story store and loft building at No. 528 Canal street, adjoining the southwest corner of Washington street, on lot 20x60. Mr. Leerburger recently bought through the same brokers the abutting eigh story building, on plot 70x100, at No. 466 to 470 Washington street.

131ST STREET.—Porter & Co., in conjunction with F. E. Barnes, have sold for the Zendraf estate the three story dwelling at No. 120 West 131st street, on lot 20x99.11.

LEXINGTON AVENUE.—E. Sharum has sold to the Armor Realty Company No. 1835 Lexington avenue, a four story flat, on lot 19.9x78. A seventy acre farm in Mercer county, Pennsylvania, was given in part payment.

127TH STREET.—Ebbitt & Reynolds have sold for Morris Weinstein No. 282 West 127th street, a three story dwelling, on lot 15x99.11.

EIGHTY-NINTH STREET.—Nathan H. Weil has sold for Henry C. Gerhards to Jacob Koch No. 321 East Eighty-ninth street, a five story flat, on lot 25x100.8.

SIXTY-NINTH STREET.—Christopher Volzing & Son have sold for Levenson & Meyer to Valentine Ubl No. 215 East Sixty-ninth street, a five story tenement, on lot 28x100.5.

### Recent Buyers.

Robert D. Graham is the buyer of the lot, 21x100.5, at the northwest corner of Seventieth street and Madison avenue, sold recently by the trustees of the New York Public Library through Henry D. Winans & May. Mr. Graham, who is an architect, will erect a dwelling on the site.

The Ideal Homes Construction Company is the purchaser of the plot, 100x100, at the northwest corner of Convent avenue and 147th street, sold recently by Dwyer & Haigh. It is planned to erect on the site a six story cooperative apartment house, which will be the first operation of this character on Washington Heights.

### Leases.

J. Arthur Fisher has leased for S. May to Pearson Bros. the store at No. 638 Sixth avenue; also the store in No. 636 Sixth avenue to H. Chleurel, and for the Cantrell estate the three upper lofts in No. 626 Sixth avenue.

Sheldon & Becker have leased for Walter E. Thompson the four story dwelling at No. 325 West Seventieth street to Henry L. Hinton.

### Miscellaneous.

Harry G. Wales has sold his property comprising a tract of about 110 acres at River Edge, N. J.

Joseph D. Cronan, who has been identified with many large real estate transactions in Manhattan, is now associated with the Charles F. Noyes Company, with offices at No. 92 William street.

### Building News.

Plans were filed with Building Superintendent Miller yesterday by Emery Roth, architect, for the twelve story hotel to be called Art-Students Inn and to be built at a cost of $250,000 at the corner of Claremont avenue and 120th street, opposite the Union Theological Seminary quadrangle and Barnard College, in the style of the modern French renaissance, with a roof garden and loggia.

Plans have been filed for remodelling the five story stable at the northwest corner of Amsterdam avenue and Seventy-fifth street and installing stores on the Amsterdam avenue front, the improvements being made from designs by George F. Pelham at a cost of $6,000, for the estate of W. T. Walton as owner.

Plans have been filed for enlarging the stores in the six story tenement at No. 53 Avenue B for H. C. Moray as owner from designs by O. Reissmann, and substitute plans were filed by Robert E. Kelly as architect for the Henry Phipps estate for the proposed making over of the five story private dwelling at No. 28 East Forty-sixth street into an apartment building with stores in the lower floors, the change of occupancy being made for Grace O'Hara as lessee.

The Manhattan plans for new building provide for a six story loft building with ground floor stores to be built for Samuel J. Silberman from designs by Max Muller, at No. 88 Eldridge street at a cost of $25,000.

No plans for new buildings were reported in The Bronx.

## MONEY AND EXCHANGE.

Money on call on the floor of the Stock Exchange to-day loaned at 4 to 6 per cent. and closed at 4 per cent. The ruling rate was 5½ per cent., as against a similar rate last week of 7 per cent. The time money market was quiet and inclined toward greater ease. The demand was not urgent and offerings were in fair volume. Rates were unchanged at 4½ to 4¾ per cent. for sixty and ninety days and 4½ per cent. for longer maturities. Commercial paper was quoted at 4½ to 5¼ per cent. for prime single names and indorsed bills receivable; other names, 5½ per cent.

Sterling exchange was weak to-day, rates declining some 15 points for sight drafts. The market closed at 4.8345@4.8375 for sixty days, 4.8560@4.8670 for demand bills and 4.8650@4.87 for cables. France were quoted at 5.16¼ less 3-64@5.16¼ and 5.19¾ less 1-16@5.19¾; reichsmarks, 95 3-16 less 1-64@94¼ less 1-64 and 94½@94 11-16.

Domestic exchange on New York: Boston—Par. Chicago—5c. discount. Charleston—Buying, par; selling, 1-10c. premium. Cincinnati—Par. New Orleans—Commercial, 50c. discount; banks, $1 premium. Minneapolis—60c. premium. Montreal—31¼c. premium. St. Paul—70c. premium. St. Louis—35c. premium. San Francisco—20c. premium.

Money in London, 2@2½ per cent. Rate of discount in the open market for short and three-months bills, 3 5-16@3⅜ per cent. The closing price of consols was 82 3-16 for money and 82 13-16 for the account. Paris cables quote the price of 3 per cent. rentes at 99 francs 10 centimes. Private rate of discount was 2¾ per cent. Exchange on London, 25 francs 18 centimes. Private rate of discount in Berlin, 3 per cent. Exchange on London, 20 marks 44½ pfgs. The weekly statement of the Imperial Bank of Germany shows an increase in cash on hand of 75,983,000 marks, and a decrease in loans of 172,703,000 marks.

New York Clearing House statement: Exchanges, $232,440,528; balances, $10,095,466; Sub-Treasury debit balance, $925,256.

Commercial price of bar silver in New York, 52½c. Silver in London, 24 3-16d. Mexican silver dollars were quoted at 43c.

## RAILROAD EARNINGS.

| Wabash: | 1909. | 1908. | Changes. | |
|---|---|---|---|---|
| 1st week Jan. | $477,802 | $449,238 | Inc. | $28,564 |
| From July 1 | 13,509,579 | 12,008,521 | Inc. | 1,501,058 |


CITY REAL ESTATE.

**You are certain** in dealing with us, of: A careful examination of title, a reasonable charge for our services, fair treatment and protection against loss.

**Lawyers Title Insurance and Trust Company**

CAPITAL - - $4,000,000
SURPLUS - - 5,500,000
($5,000,000 added to surplus in last 17 years)
160 Broadway, New York.
188 Montague Street, Brooklyn.
375 Fulton Street, Jamaica.

**Geo. R. Read & Co.**
REAL ESTATE
Head Office, 60 Liberty St., near B'way.
Branch: 3 East 35th St.

**Horace S. Ely & Co.**
REAL ESTATE,
21 Liberty St. 27 W. 30th St.

**Landlords Back Rents**
Collected; no charge unless successful.
STANDARD ADJUSTMENT CO.,
Flatiron Building. Tel. 5534 Gramercy.

**REDUCE PLUMBING BILLS**
We will tell you how. Write or 'phone to The Soles Plumbing Inspection System, 1591 Park av. Tel. 359 Harlem.

BOROUGH OF BROOKLYN—FOR SALE

$500 CASH—Bay av., near Ocean av., just south of East Midwood; five new two story one family houses; 7 rooms, tile bath; open plumbing; furnace heat; price $3,500. JOHN PERRY COMPANY, 373 Fulton st., Brooklyn.

REAL ESTATE FOR SALE.

**Virginia Farms and Homes**
FREE CATALOGUE OF SPLENDID BARGAINS
R. B. CHAFFIN & CO., Inc., Richmond, Va.

SELECT APARTMENTS.
ABOVE 14TH ST., WEST SIDE.

DOCTOR OR DENTIST—3 ROOMS, ground floor; reasonable rent. HOTEL CALUMET, 340 West 57th st.


## THE COTTON MARKET.

**A Severe Fall—Rumors of Dissensions Among Leading Bulls—Heavy Liquidation—Liverpool Disappointing—Spot Prices Reported Firm in Many Sections.**

Prices yawned wide again. The break in cotton was the sensation of the day. It bore all the earmarks of heavy and persistent liquidation by big men, notably Messrs. Brown, Hayne, Scales and Patten. The impression was that the New Orleans party were perhaps the largest sellers, though bulls everywhere, big and little, took part in furious liquidation, which gave the market another sensational setback. There was drastic selling, in other words, attributed to New Orleans, Philadelphia, Chicago, Liverpool and Memphis. There were rumors of dissensions among principal bulls. James A. Patten is understood to have sold heavily again after, it is said, unloading on the clique last week and then taking hold again at the drop. Room traders hammered, but they were not the really depressing force. The effect of a bullish ginners' report was disappointing. Spinners, too are apparently determined to persist in their policy of buying from hand to mouth and with the season approaching for new crop preparations leading bulls, although they expressed the opinion that before the season is over prices must move to a higher level, were plainly disposed to play for safety.

The effect of such a decline must be to confirm spinners in their determination to buy as sparingly as possible, while the outside public will no doubt keep further outside until the market has a more settled appearance. The retching from which the speculation has suffered of late indicates plainly enough that whatever may be the fundamental condition of the cotton trade from the legitimate standpoint the speculative situation had become sick. Yesterday, as may be readily inferred, a good many stop orders were reached. Liquidation came from all quarters. Some unfavorable trade reports were received from Europe. Manchester cabled that the violent fluctuations in raw cotton make business increasingly difficult. The local stock increased 1,800 bales. Liverpool despatches asserted that spinners in some cases were reselling their cotton. The speculation here looks like too ticklish an affair for the average trader to safely touch. There was a drop in a very short time yesterday from 16.19 for May to 15.65 and later to 15.32. It made many decidedly sceptical as to the immediate future of the market from the bullish viewpoint. The outlook for the next crop, in view of existing high prices, is attracting wide attention. The "season" in the ground at the South is said, it seems, to be favorable; also low temperatures have been destructive to insect life.

Yet early in the day there was an advance of roughly 75c. a bale on a bullish report on the ginning to January 1 by the Census Bureau at Washington. It was a report that in very many respects substantially confirms the low crop estimate by the Government of about 10,100,000 bales issued in December last. The ginning up to January 1 was only 9,646,285 bales, against 12,465,298 for the same time last season and 9,951,505 in the previous year. This makes the ginning from December 13 to January 1 287,597 bales, against 561,029 for the same time last season, 667,435 in 1907, 628,250 in 1906 and 427,807 in 1905. This report was followed by more or less Wall Street and other buying. A big short interest is said to exist in March and May. Fall River reports were firm and seemed to point to some advance in regular goods. Chicago reports are to the effect that there is pronounced activity there in all seasonable fabrics. It is contended that only about 7,200,000 bales will be available to the mills during the rest of the season, against 9,800,000 during the same time last year.

It is stated that many spot dealers have engagements to fill this month and are not likely to oppose an advance. It is also said that although preparations are likely to be vast for an increased acreage during the coming season the outlook in the Mississippi Valley States can hardly be called favorable, owing to the danger from boll weevil. But whether people will now dance to bull piping is doubtful. As some bluntly put it, "the average trader now has no more chance than a tallow dog in Hades." The leading house issued margin calls of $10 a bale. On the curb prices were 8 to 10 points lower than the official closing quotations.

Futures advanced 12 to 16 points, but lost it and declined 55 to 79, closing weak. Estimated sales 900,000 bales. Prices as follows:

| | Open-ing. | High-est. | Low-est. | Clos-ing. | Prev. Close. |
|---|---|---|---|---|---|
| January | 15.70 | 15.72 | 15.05 | 15.03-04 | 15.60 |
| March | 15.95 | 16.02 | 15.05 | 15.11-14 | 15.85 |
| May | 16.16 | 16.19 | 15.32 | 15.34-36 | 16.06 |
| July | 16.13 | 16.19 | 15.32 | 15.33-37 | 16.06 |
| August | 15.80 | 15.82 | 15.00 | 15.00-02 | 15.68 |
| October | 15.45 | 15.46 | 14.70 | 14.73-75 | 15.39 |

New Orleans futures were as follows:

| | Open-ing. | High-est. | Low-est. | Clos-ing. | Prev. Close. |
|---|---|---|---|---|---|
| March | 16.07 | 16.09 | 15.06 | 15.08 | 15.88 |
| May | 16.41 | 16.41 | 15.36 | 15.38 | 16.21 |
| July | 16.16 | 16.20 | 15.40 | 15.41 | 16.20 |

Spot cotton here declined 40 points. Middling, 15.45c. Southern spots, ½c. higher to ¼c. lower. Sales, Houston, 3,083 bales; Savannah, 2,228; Memphis, 1,400; Galveston, 1,000. The movement was as follows:

| | Yesterday. | Last week. | 1909. |
|---|---|---|---|
| Port receipts | 25,190 | 19,794 | 31,674 |
| Since September 1 | 5,296,710 | | 6,710,416 |
| Port exports | 25,926 | | |
| Since September 1 | 3,873,831 | | 5,050,522 |
| Interior receipts | 18,427 | 22,695 | 19,391 |
| Interior shipments | 20,020 | 21,872 | 24,175 |

In Liverpool spot cotton advanced 5 points. Middling, 8.32d. Sales, 5,000 bales; imports, 6,000. Futures advanced 7 to 12 points, but reacted and declined 3 to 7, closing weak. Prices were as follows:

| | Yesterday. | Prev. day. | 1909. |
|---|---|---|---|
| January-February | 8.01 | 8.04½ | 4.92½ |
| May-June | 8.08½ | 8.13½ | 4.99½ |
| July-August | 8.07 | 8.12 | 4.99 |
| October-November | 7.10 | 7.16 | 4.71 |

Liverpool is due to come 23 to 30 points lower to-day.


WINTER RESORTS. FLORIDA.

NEW JERSEY. Atlantic City

**Marlborough-Blenheim**
THE LEADING RESORT HOUSE OF THE WORLD
PARTICULARLY ATTRACTIVE DURING
Atlantic's Great Winter and Spring Season
(EXTENDING FROM DECEMBER TO JUNE)
The house holds 1100 Guests and has 400 private baths, each with sea and fresh water. White service in both American plan and a la Carte dining Rooms. Exquisite music. Golf, Rolling Chairs, Theatres. Ownership Management
JOSIAH WHITE & SONS COMPANY.

**Atlantic City**
**Hotel Brighton and Casino**
Are open throughout the year.
F. W. Hemsley's Son

**HOTEL DENNIS**
WINTER DAYS AT ATLANTIC CITY ARE DELIGHTFUL
HOTEL DENNIS directly on the ocean front, is always open and is an ideal home for the Winter guest. WALTER J. BUZBY

**SEASIDE HOUSE**
Directly on the Ocean Front.
Sea water baths. Open all the year.
F. P. COOK'S SONS.

**The St. Charles**
Most select location on the ocean front. Sea water in all baths. Orchestra of Soloists. Illustrated booklet. NEWLIN HAINES.

Lakewood.

**LAKEWOOD**
Among the Pines of New Jersey.
Season October to June.
Offers exceptional attractions for the enjoyment of outdoor life. Ideal conditions for motoring.
**LAUREL HOUSE**
NOW OPEN. A. J. MURPHY, Manager.
**LAUREL IN THE PINES**
NOW OPEN. FRANK F. SHUTE, Manager.
These Hotels are favorably known for their standard of excellence.
Reached via New Jersey Central.

Montclair.

OVERLOOKS THEM ALL
**THE MONTCLAIR,**
MONTCLAIR, N. J.
Apply Am. Hotel Bureau, 1122 B'way, N. Y.

DIVIDENDS AND INTEREST.

THE MILWAUKEE ELECTRIC RAILWAY AND LIGHT COMPANY.
30 Broad Street, New York, January 10, 1910.
FORTY-FIRST REGULAR DIVIDEND.
The regular quarterly dividend of One and one-half per cent. upon this Company's Preferred Capital Stock will be paid on January 31, 1910, to all stockholders of record at the close of business on January 20, 1910. Cheques will be mailed to stockholders who have filed permanent dividend orders at this office.
SILAS W. BURT, Secretary.

THE H. B. CLAFLIN COMPANY.
Church & Worth Streets, New York, Jan. 10th, 1910.
A regular quarterly dividend of one and one-quarter (1¼%) per cent. on the First Preferred stock and one and one-half (1½%) per cent. on the Second Preferred stock will be paid February 1st, 1910, to holders of the Preferred stocks of this company of record Friday, January 21st, 1910.
D. N. FORCE, Treasurer.

The Continental Insurance Company.
46 Cedar Street, New York, January 7, 1910.
The Board of Directors of this Company have this day declared a semi-annual dividend on the capital stock of THIRTY-FIVE PER CENT., payable on demand.
HUGH RANKIN, Secretary.

Savings Banks.

**Metropolitan Savings Bank**
1 and 3 THIRD AVE. (opp. Cooper Institute).
CHARTERED 1862.
**113th DIVIDEND**
INTEREST FOR THE HALF YEAR ENDING DEC. 31ST, 1909, at the rate of
**Four Per Cent. Per Annum**
will be credited to depositors entitled thereto under the by-laws of the bank on sums from $5 to $3,000.
INTEREST PAYABLE JANUARY 19TH, 1910.
MONEY DEPOSITED on or before January 13th will draw interest from January 1st.
JONATHAN B. CURREY, President.
EDWARD SHERER, Secretary.


## MISCELLANEOUS MARKETS.

**Coffee Lower—Foreign Prices Off—Provisions Easier.**

Coffee declined moderately, though the trading was extremely light. But the European markets were easier, there was a small amount of selling, attributed to foreign houses, and scattered longs liquidated.

Spot coffee was quiet. Rio No. 7, 8¼c. Futures declined 5 to 10 points, closing inactive. Sales, 6,000 bags. Havre unchanged to ¼f. lower. Hamburg declined ¼ pfg. Rio advanced 25 reis; receipts, 6,000 bags; stock, 486,000. Santos declined 25 to 50 reis; receipts, 11,000 bags; stock, 1,069,000. Sao Paulo receipts, 8,000 bags; Jundiahy, 6,800. Prices here as follows:

| | Highest. | Lowest. | Closing. | Prev. close. |
|---|---|---|---|---|
| January | 6.85 | 6.85 | 6.80@6.85 | 6.85@6.90 |
| March | 6.95 | 6.95 | 6.90@6.95 | 6.95@7.00 |
| May | 7.00 | 7.00 | 7.00@7.05 | 7.05@7.10 |
| July | | | 7.05@7.10 | 7.15@7.20 |
| September | 7.15 | 7.10 | 7.05@7.10 | 7.15@7.20 |

PROVISIONS.—Lard was dull. Prime Western, $13.30; refined continent, $13.50; South American, $14.60. Pork was quiet; mess, $24.25@$24.50. Beef was firm; family, $16.@$16.50. Butter—Creamery extras, 35c. Cheese—State, f. c., September, fancy, 17½c. Eggs—Western firsts, 36@39c.

Chicago, Jan. 10.—The increased hog movement and lower prices for same gave a lower opening to provisions. The selling pressure was rather light and a pretty fair demand in part from interests who sold last week brought about a good recovery and a steady closing. Cash trade is dull. Advices from numerous Western points indicate a liberal marketing of hogs this week. Prices were as follows:

| Lard: | Open-ing. | High-est. | Low-est. | Clos-ing. | Prev. Close. |
|---|---|---|---|---|---|
| Jan. | 12.17½ | 12.50 | 12.42½ | 12.50 | 12.60 |
| May | 12.00 | 12.07½ | 12.00 | 12.07½ | 12.07½ |
| July | 11.95 | 12.02½ | 11.95 | 12.02½ | 12.02½ |
| Ribs: | | | | | |
| Jan. | 11.55 | 11.57½ | 11.55 | 11.57½ | 11.60 |
| May | 11.40-2½ | 11.40 | 11.40 | 11.40 | 11.52½ |
| July | 11.40-2½ | 11.50 | 11.40 | 11.50 | 11.52½ |
| Pork: | | | | | |
| Jan. | 21.82½ | 21.82½ | 21.50 | 21.50 | 21.75 |
| May | 21.82½@22.00 | 21.90 | 21.90 | 21.90 | 21.82½ |
| July | 21.85 | 21.92½ | 21.82½ | 21.92½ | 21.95 |

SUGAR.—Raw was firmer. Centrifugal 96 test, 4.06c.; muscovados 89 test, 3.56c. Refined was firm. Granulated, 4.85c.

NAVAL STORES.—Spirits of turpentine, 67c. Common to good strained rosin, $4.20.


WINTER RESORTS. FLORIDA.

VIRGINIA.

**SKERWOOD INN** Old Point Comfort, Va. (Fortress Monroe).
The most charming and healthful spot in America. Hotel beautifully located. Refined and in every way attractive. New and entirely modern throughout. Terms very moderate. Special weekly. Open all year. Write for booklet. F. M. CUNNINGHAM, Manager.

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