WANTS THE SAVINGS DEPOSITOR GUARDED

Superintendent of State Banking Offers Suggestions to Gov. Dix.

HITS LARGE DIVIDENDS

Would Extend Legislation to Cover Various Corporations Doing Banking Business.

ALBANY, Jan. 3. Although Gov. Dix in his annual message to the Legislature recommends that savings bank accounts of depositors who use these institutions for investment purposes be taxed annually, Supt. George C. Van Tuyl, Jr., of the State Banking Department in his annual report to the Legislature submitted to-day makes no reference to the subject.

Supt. Van Tuyl does, however, call the attention of the Legislature to the necessity of affording further protection to the depositors in savings banks by requiring every one of them to accumulate an adequate surplus. Upon this question he says:

While officers and trustees of savings banks are usually judicious and conservative, the rivalry that almost necessarily exists between different savings institutions and the competition for deposits with national and State banks and trust companies that has resulted from those institutions paying high rates of interest upon what are denominated "special interest accounts" accentuates and increases the natural desire of the officers and trustees of savings banks to make as large a return as possible to depositors. This desire to make a large immediate return to depositors by way of dividend, usually miscalled "interest," is of course in direct conflict with the even more important purpose of accumulating a sufficient surplus to safeguard beyond question the deposits themselves, and cannot be harmonized with it.

The possible dangers of allowing unrestricted dividend or interest payments to depositors by institutions which have a comparatively small surplus have become apparent to the officers of savings banks throughout the State and I am informed that both the State Savings Bank Association and others interested in this question will present bills making it compulsory upon officers and trustees of savings banks to accumulate a reasonable surplus. This of course can be accomplished only by limiting in some way the return to depositors until such surplus has been accumulated.

The report recommends that the provisions of the penal law designed to bring to justice those who have robbed or defrauded banking institutions should be changed to meet suggestions made by the District Attorneys of New York and Kings counties, and that the successful prosecution of such offenders would be greatly aided if the present provisions of the penal law were supplemented by a few additional sections from the national banking law which more clearly define crimes against financial institutions.

Amendments to the law governing the operation of foreign mortgage loan and investment companies in this State are suggested which will give the State Superintendent of Banks jurisdiction over companies known as "foreign trust companies" who have deposited of their bonds secured or insufficiently secured bonds to the general public in this State in large amounts.

Supt. Van Tuyl says:

People have generally supposed from the advertisements of these companies that they are mortgage loan or investment companies and are under some supervision. From time to time there have been claims of corporations of this character and the business continues to increase it is quite possible that the investors of this State will incur as great losses as those subjected to the original legislation on this subject.

I have no desire to extend the jurisdiction of this department or to add to its responsibilities. I think, however, that the Legislature might well give consideration to this matter and more clearly define mortgage loan or investment corporations and the jurisdiction of this department with reference to them. The advisability of attempting to protect the investing public, especially small investors, against the fraudulent or deceptive sale of inadequately secured bonds, contracts and even stocks, is receiving the attention of the Legislatures of many states.

It is pointed out in the report that a general revision of the banking laws involving a simplification of its requirements and a restatement of them in clear and concise terms, will soon become necessary. For the present, however, Supt. Van Tuyl makes few recommendations or changes in the law.

Attention is called to the efforts of the Department to bring to book those who were responsible for the failed banks in Brooklyn following the panic of 1907 and to realize upon the assets as early as possible in order that the depositors might get the money remaining as soon as possible.

The savings banks of the State show an increase in aggregate deposits during the last year of $8 for each of the 9,000,000 inhabitants.

The dividends of the State banks last year amounted to $4,137,123, which was an increase of $802,590 over the previous year and which was in excess of 5 per cent. on the combined capital of the State banks of deposit and discount. The report says that this apparently indicates that, notwithstanding all that has been said in recent months of a depression in business, the banking business has been generally prosperous. During the year ended June 30, 1910, the aggregate dividends paid by the State banks were $3,334,555, which was about 4 per cent. on the aggregate capital and surplus.

The resources of the State banks, savings banks, trust companies, safe deposit companies, mortgage loan and investment companies, security companies, cooperative savings and loan associations and personal loan associations aggregated during the last year $4,134,165,563, or an increase over the previous year of $260,153,270.

This aggregate of resources is a new high record, showing a gain of $178,979,576 over 1909, when the previous maximum was attained.

THE GRAIN MARKETS.

Wheat Advances Early on Argentine News, but Recedes Later.

Wheat advanced, impelled by higher Buenos Ayres cables, rumors with or without reason of a crop failure in the southern part of Argentina, small Northwestern receipts and decreasing stocks at the Northwest. Reports from Argentina state that the threshing yields in the western part of Buenos Ayres are less than expected. The estimates of the Argentine exportable surplus are being reduced. Buenos Ayres opened ¼ to ⅝c. up. Liverpool closed ⅛ to ¼c. higher and Berlin advanced ¼c. The Northwestern receipts were 162 cars, against 415 last week and 127 last year. Minneapolis stocks decreased 75,000 in four days. The aggregate receipts of spring wheat at Minneapolis and Duluth last week were 2,078,000 bushels, a decrease of 517,000 bushels from the previous week. Kansas City stocks of wheat decreased 51,000 bushels yesterday. A report from there stated that within ten days the stocks of wheat there will be less than a year ago. The contract stocks at Chicago decreased 200,000 bushels and are now 9,475,000 bushels. The Northwestern cash markets were strong. A fair milling demand prevailed. Low grade wheat was being worked for export at Montreal. The visible supply decreased for the week according to *Bradstreet's* 3,150,000 bushels, against 1,768,000 last year.

Yet Northwestern markets were weak and led a decline later in the day. After all the total supply in the United States is 77,063,000 bushels, against 55,189,000 bushels last year. The weather conditions in the Missouri Valley continue favorable. The day's setback was regarded by many, however, as only a natural reaction after the recent advances, especially as speculation is fairly inactive.

Corn declined. All the small country commission and receiving houses sold. The interior receipts were heavy. The Chicago contract stocks increased 572,000 bushels and are now 820,000 bushels, in striking contrast with next to nothing a short time ago. The predictions point to a further decrease in the movement. The demand at the West was slow. Liverpool advanced ¼d. *Bradstreet's* visible supply statement showed an increase for the week of only 132,000 bushels, against 2,402,000 last year. A Chicago despatch said: "Continued good weather, with freer offerings from the country, especially Ohio and Indiana, caused a somewhat easier tone to our market to-day, prices, however, showing only a fractional decline. The points above referred to are supplying the Eastern demand at prices lower than shipments could be made from this market, thereby causing a decline of 1 to 1½ cents a bushel, as compared with yesterday. Advices from Illinois state that there is more corn offered, which is to be expected with favorable weather conditions."

Oats opened higher but reacted later with corn, yet for all that showing a steady undertone. Indeed cash prices at Chicago, in contrast with futures, advanced ½c. and the receipts were only moderate. Chicago received 127 cars and expects 102 to-day.

Wheat on the spot steady. No 2 red, 95½c. elevator, export basis. Exporters took 72,000 bush. Corn lower. No 2, nominal f. o. b. Exporters took 92,000 bush. Oats quiet, standards 34½. No 2 white, 34c. Futures were as follows:

	Open	High	Low	Close	Prev. Close
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Chicago, Jan. 3. Futures were as follows:

	Open	High	Low	Close	Prev. Close
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

OTHER MARKETS.

	Open	High	Low	Close	Prev. Close
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

The grain movement was as follows:

RECEIPTS.

	Yesterday	To-day	Last year
[illegible]	[illegible]	[illegible]	[illegible]

SHIPMENTS.

	Yesterday	To-day	Last year
[illegible]	[illegible]	[illegible]	[illegible]

COTTON MARKETS SHOW REACTION

Heavy Selling by the South Generally, Including Memphis, and Also by Liverpool.

NATIONAL GINNERS' REPORT

Contrary Rumors About an Early Settlement of the Big Lancashire Strike.

A natural downward reaction occurred yesterday. That is really all it amounted to. The wonder is that prices have been so well sustained, and even sharply advanced, in the face of a strike involving 250,000 hands and fraught with grave possibilities of other industrial complications in Great Britain. The firmness of late is explained by the readiness of European mills and large spot houses to buy at prices which they consider relatively low after seeing them as high as 16 to 20 cents within a couple of years. Yesterday, however, the big spot interests which have been buying freely of late bought in a rather smaller scale, and moreover the South sold more freely as a hedge against the actual cotton. Wall Street houses were realizing profits on the recent advance. Memphis and Liverpool were sellers. So, it appears, were certain uptown interests. The price of some descriptions of prints have been reduced. Southern spot markets showed no particular snap. The receipts at the ports were large, offsetting the effect of big exports, and it looks now as though the quantity brought into sight this week would be rather large. Reports from Alabama stated that the supply of cotton to be ginned in that State is still heavy.

The certificated stock here is gradually increasing and now amounts to nearly 140,000 bales. Finally a rumor was in circulation that the National Ginners Association had issued a report stating the quantity ginned up to January 1 at 14,350,000 bales, which looks large in view of the fact that the Government crop estimate issued in December was only 14,885,000 bales. All this counted for more than an active and higher market in Liverpool, some buying of January and July by spot interests and not a little covering by scattered shorts as well as vague rumors that the Lancashire strike is likely to be settled in the near future. There was an advance, it is true, at the opening here, but it soon gave way to a reaction on general selling, to secure profits and also the inevitable Southern hedge selling on all bulges. Yet the net changes for the day were slight, and in this aspect of the matter it was a case of "Much Ado About Nothing."

Futures closed barely steady, with prices unchanged to 5 net. Estimated sales were 375,000 bales. Prices as follows:

	Open	High	Low	Close	Prev. Close
January	9.01	9.11	8.97	9.01	9.00
March	9.21	9.31	9.21	9.14	9.17
May	9.34	9.44	9.31	9.30	9.30
July	9.47	9.56	9.45	9.39	9.39
October	9.28	9.38	9.28	9.32	9.33

Futures in New Orleans were as follows:

	Open	High	Low	Close	Prev. Close
January	9.01	9.11	9.15	9.21	9.24
March	9.19	9.31	9.23	9.29	9.25
May	9.31	9.51	9.44	9.40	9.4[illegible]

Spot cotton here was quiet and unchanged. A price for middling uplands. Southern spot prices

	Yesterday	Prev. day	Last year
Galveston	9¾	9¾	7.30
New Orleans	9 5-16	9 3-16	7.50
Savannah	[illegible]	[illegible]	7.50

Port receipts were 76,285 bales against 85,000 bales last week and 60,000 bales last year. Since September 1 receipts have been 4,900,000 bales against 4,700,000 bales last year. Exports were 28,000 bales since September 1, 3,000,000 bales, against 4,015,000 bales for the same time last year. Estimated receipts were

	To-day	To-morrow	Last year
Galveston	25,000	19,000	49,000
New Orleans	10,000	12,000	40,000

New Liverpool spot cotton was in good demand and fair business was done. Futures opened steady, with an advance of 4 points and closed barely steady. Prices as follows:

	Open	Close	Prev. Close
January	[illegible]	[illegible]	[illegible]
February-March	[illegible]	[illegible]	4.8[illegible]
March-April	[illegible]	[illegible]	[illegible]

Liverpool is due to come 2 to 3½ lower. Buyers reported were Messrs. Weil, Riordan (2,000 May), McFadden, Wigan (supposedly for Scales) and Carpenter. Sellers were Messrs. Shearson (1,000 October), Hubbard and Dick.

Cotton Closes Steady at Liverpool.

Special Cable Despatch to THE SUN.

LIVERPOOL, Jan. 3. Higher American advices and buying therefore raised cotton futures at the opening of the market to-day by 8 points. There was a drop later, and the market closed steady at 4½ to 5½ up.

MISCELLANEOUS MARKETS.

Coffee Declines Under Aggressive Selling. Prospects Are for Bearish Visible Supply Statement.

Coffee declined, depressed by heavy selling for both foreign and local account. In fact with the reopening of the Havre market selling became more aggressive and some large sized orders came from that market. Havre closed 1 to 1½ francs lower. Hamburg prices also declined.

Cables from Europe indicated that the world's visible supply for the month of December would show an increase of about 133,000 bags, comparing with a decrease of 576,000 bags for the same month last year, suggesting there has been a falling off in warehouse deliveries abroad as well as in this country. Warehouse deliveries in the United States, supposedly as a result of the high prices, show a decrease of approximately 50,000 bags for the first six months of the season, and this view of the statistical situation in connection with expectations of some announcement regarding valorization offerings in the near future appeared to be the chief factor on the decline. Receipts at the two Brazilian ports yesterday were 22,000 bags against 19,000 last year. Rain was reported in all districts of Sao Paulo.

Coffee on the spot was quiet, 14½c. for Rio No. 7. Futures closed steady, with sales of 74,500 bags. Havre closed 1 to 1½ francs lower. Hamburg closed ⅛ to ¼ pfg. lower. Rio closed unchanged, 75 reis higher; receipts, 5,000 bags. Santos closed unchanged; receipts, 16,000 bags. Sao Paulo receipts were 23,000 bags. Jundiaby receipts, 13,000 bags. Futures were as follows:

	High	Low	Close	Prev. Close
January	13.71	13.60	13.63	13.74
March	13.99	13.81	13.86	13.96
May	14.08	13.97	14.00	14.11
July	14.05	13.90	13.95	14.07
September	14.14	13.92	14.04	14.23

PROVISIONS. Lard steady, prime Western, $9.50 refined to Continent, $9.50. Futures were as follows: January, 9.37½@9.42; March, 9.32½@9.40. Butter, Creamery extras, 36@37c. Cheese, New, fancy, 16@16½. Eggs—Western firsts, 30@31c. Chicago, Jan. 3. Provisions were depressed a little early by the bearish showing of monthly statistics. Selling of pork was rather light and a fair demand from local shorts put prices back to about yesterday's final figures and the market closed steady. A stronger tone to the late hog market influenced most of the buying the last hour. Cash trade was fair. 32,000 hogs estimated for to-morrow.

Futures were as follows:

	Open	High	Low	Close	Prev. Close
Lard:					
Jan	9.12½	9.17½	9.12½	9.15	9.12½
May	9.37½@.50	9.40	9.35	9.40	9.40
July	9.47½@.50	9.52½	9.47½	9.52½	9.50
Sept				9.62½	

TO HOLDERS OF

First Refunding and Extensions Mortgage Bonds of the

WABASH RAILROAD COMPANY

Receivers have been appointed of the Wabash Railroad Company, and the coupons for interest on the above bonds which matured on January 1, 1912, have not been paid.

The undersigned, owning and representing large amounts of the above bonds, have formed a Committee for the protection of the holders thereof. No one of the undersigned Committee is in any way connected with the present management of the Wabash Railroad, under which the recent receivership and default have been brought about.

To the end that co-operation of all of the bondholders may be secured, the undersigned Committee requests the holders of the Refunding and Extensions Mortgage Bonds to deposit their bonds, with coupons maturing on and after January 1, 1912, with the Central Trust Company of New York, 54 Wall Street, New York City, as Depositary, which will issue its certificates of deposits therefor under the Agreement of Deposit dated December 20, 1911, under which this Committee has been formed.

The Committee has arranged to advance to the bondholders who may deposit under this agreement the amount of the unpaid instalment of interest defaulted on January 1, 1912, but it should be clearly understood that such advance constitutes a loan secured by the bonds and coupons deposited. The offer to advance interest on deposited bonds—by this or any other committee—is intended merely for convenience of depositors, who should realize that the acceptance of such advance is optional with them. Depositors who do not care to accept will be at no disadvantage, since any reorganization terms must apply equitably to all depositors under this agreement.

Copies of the agreement of deposit may be obtained from the Depositary. The agreement provides opportunity for depositing bondholders to withdraw in case the plan of reorganization formulated by the Committee is not approved by them, and limits the contribution to the expenses of the reorganization of bondholders who so withdraw to one per cent. of the face amount thereof. Application will be made in due course to list the certificates of deposit on the New York Stock Exchange.

New York, January 2, 1912.

JAMES N. WALLACE, Chairman,
President Central Trust Company of New York.
HENRY R. CARSE,
Vice-President Hanover National Bank, New York.
WILLARD V. KING,
President Columbia Trust Company, New York.
JOHN J. MITCHELL,
President Illinois Trust & Savings Bank, Chicago.
ROBERT L. MONTGOMERY,
Montgomery, Clothier & Tyler, Philadelphia.
H. K. POMROY,
Pomroy Brothers, New York.
WILLIAM A. READ,
William A. Read & Co., New York.
J. HERNDON SMITH,
A. G. Edwards & Sons, St. Louis and New York.
ALEXANDER M. WHITE,
White, Weld & Co., New York.
ALBERT H. WIGGIN,
President Chase National Bank, New York.

SPOONER & COTTON, Counsel.
FRANKLIN L. BABCOCK, Secretary.

CENTRAL TRUST COMPANY OF NEW YORK, Depositary,
54 Wall Street, New York City.

COPPER PRICES HOLD FIRM.

Shortage in the Metal Predicted by J. Parke Channing.

Copper prices were unchanged yesterday on a dull market. Electrolytic in small quantity sold at 14¼ cents, thirty days, but no transactions of Lake copper came to light, although quotations named to prospective buyers were 14¼@14½c. Stocks in producers' hands have been boiled down to a minimum, thanks to heavy foreign purchases. American consumers have bought two months copper, but according to one seller they will be obliged to come into the market more heavily before many weeks have elapsed to place themselves in a position as strong as that of the producers.

J. Parke Channing, vice president and consulting engineer of the General Development Company, believes that advancing metal prices have but discounted future conditions which must come to light early in 1913, he said yesterday.

"The world's visible supply of copper is relatively limited and by the beginning of 1913, if consumption of copper in the past is any criterion of its use in the future, the world will face a shortage of that metal. For the present at least no large undeveloped deposits are staring us in the face.

"I estimate that the total amount of this new copper for the year 1912 cannot exceed 175,000,000 pounds, which is nothing more than the normal annual increase, and from this must be deducted the possible falling off of some of the old properties, though this in turn may be offset by an increased production from Anaconda.

"The only possibility in the way of large deposits before us are those of Tanganyika in Central Africa. Experience with this property up to date has been far from satisfactory, and it will take a great many years and the solving of both transportation and metallurgical problems before this copper can become available, and then probably with only an increasing production over a period of years. It is reported also that there are possibilities along the Andes in South America, but, judging from the time and capital which it has taken to develop the Cerro de Pasco and the Braden, these new properties, even if developed, will only slightly influence the world's production.

"Copper is almost a sine qua non in electrical development, and it would be unfortunate if it should be wasted in those industries which can get along without it and eventually leave the electrical industry short. No better means of conserving the product can be devised than to increase its price to the consumer, and the present price simply indicates a better understanding by both sides of the fact that our supply of copper is not unlimited and that the consumer who has had dreams of 9 cent copper has been rudely awakened from his slumber."

Prices for standard copper closed as follows:

	Yesterday Bid	Yesterday Asked	To-day Bid	To-day Asked
Spot	14 [illegible]	14 [illegible]	14 [illegible]	14 [illegible]
January	13 [illegible]	14 [illegible]	13 [illegible]	14 [illegible]
February	13 [illegible]	14 [illegible]	13 90	14 25
March	13 [illegible]	14 [illegible]	13 90	14 25
Lead	4 30	4 40	4 40	4 50
Spelter	6 25	6 35	6 25	6 35
Tin	41 87½	42 50	40 87½	41 65

London prices were

	Yesterday £ s. d.	Yesterday £ s. d.	To-day £ s. d.	To-day £ s. d.
Copper, Spot	63 11 0		63 8 9	
Copper, Futures	61 7 6		61 5 0	
Tin, spot	191 0 0		191 6 0	
Tin, futures	184 15 0		188 10 0	
Lead	15 12 6		15 12 0	
Spelter	26 15 0		25 15 0	
Pig iron, c. w.	50 7½		50 6	

SEABOARD CO. DISSOLVING.

Stock to Be Exchanged for Seaboard Air Line at a Premium.

The stockholders of the Seaboard Company voted unanimously yesterday to dissolve the company. The Seaboard Company owns 8[illegible] per cent. of the Seaboard Air Line Railway Company stock, and $6,75[illegible],000 of the railway adjustment bonds. The stockholders voted to dissolve by retiring their own first preferred stock for cash at par, by exchanging shares of the second preferred for one and one-third shares each of the Seaboard Air Line preferred and by exchanging the common for common stock of the Air Line at a little above par.

The Seaboard Air Line adjustment mortgage 5s, the total outstanding issue of which is $25,000,000, are being offered in the Amsterdam market up to January 5 by the Rotterdamsche Bankvereeniging. It is expected that these bonds will be listed on the Amsterdam Stock Exchange. They are now listed on the New York and London exchanges. It is reported that the bonds have been well received in London.

Court Calendars This Day.

Supreme Court Appellate Division. Before Laughlin, P. J., Ingraham, Clarke, Scott and Dowling, JJ. Court opens at 2 P. M. 312 Miller [illegible] 314 Jennings vs. Clyde S. S. Co. 315 Seaman [illegible] vs. same. 316 Clement [illegible] vs. Grand Lodge. 317 Brooks vs. Bissell [illegible] 321 Dowling vs. Dowling. 322 Pratt [illegible] 326 Cherry vs. Pratt. 327 Brooks vs. Bissell [illegible] 329 Cherry vs. Pratt. 337 Wood vs. Engler & Muller. 338 Pepper vs. Finch. 339 Muller vs. Kling. 342 Schechter vs. Bristor. 346 Schwartz vs. Gelb. 350 Flindell vs. Hallenbaker. 351 Hallenbaker vs. Flindell.

Supreme Court Appellate Term. Recess.

Supreme Court Special Term. Part I. Before Lehman, J. Court opens at 10:30 A. M. 1 Savior vs. Gilsonite. 2 Same vs. same. 3 Same vs. same. 4 Same vs. same. 5 Same vs. same. 6 Shafer vs. Louis. 7 Same vs. same. 8 Shafer vs. Louis. 9 Same vs. same. 10 Kelly, Jr., vs. Hedenhamp Glass Co. 12 Miller vs. Palmer Singer Mfg. Co. 13 Kaufman vs. Klein. 14 German Mutual vs. Ingram. 15 Waring vs. Waring. 16 Wilson vs. Miller. 17 Angell vs. R. Ford Co. 18 Same vs. Wanamaker. 19 Matter of First Church of Christ, Christ. 20 Schweiger vs. Harris. 21 Carson vs. N. Y. Central & H. R. R. Co. 22 Bittner vs. Bittner. 23 Same vs. same. 24 Rotter vs. Dunnan. 24 Same vs. same. 25 Same vs. same. 26 Anderson vs. same. 27 Same vs. same. 28 Same vs. same. 29 Boteler vs. Frank. 30 Samson vs. Henry & Co. 31 Cathedral Incat. Rather vs. Chalmers. 32 Matter of Hyde & Meyers. 33 Story vs. Story. 34 Acker, Merrall & Condit vs. Barnhart. 35 H. B. Gerlach vs. Guenther Pub. Co. 36 Matter of McClellan. 37 Westinghouse Elec. Co. vs. Jones. 38 Davis vs. Davis. 39 Same vs. same. 40 Hanrahan vs. Glover. 41 Clement vs. Horn. 42 Kornbluth vs. Isaacs. 43 Matter of Hamberger. 44 Melen vs. Chases Point Co. 45 Matter of Bill of N. Y. 46 Matter of Dowling. 47 Vanderbilt vs. Armstrong & Sperling. 48 Schmitt vs. Matter of Brandt. 50 Bickman vs. W. T. Keough Auto Co. 51 Weinrab vs. Wilson. 52 Standard Oil vs. Lindsay. 53 Beating vs. McCready. 54 Mark vs. Cunningham. 55 Jones vs. Jones. 56 Weaver vs. Weaver. 58 Thomas vs. Cerlo. 59 Matter of Dennis. 78 Matter of Hohenlader. 79 Dey vs. Tilley et Curnen vs. Curnen. 80 Schoen vs. Hanman. 82 A. C. Forsbergs vs. Hawkins. 83 Lawler vs. Lawler. 84 Tobias vs. Tobias. 85 Burke vs. Turf. 86 Matter of Schaan. 87 Matter of Alexander. 88 Weiner vs. Morris. 89 Hanrahan vs. Harris. 90 Clarke vs. Atlantic & Pacific Tea Co. 91 Lawton vs. Lawton. 92 Baker vs. Harris. 93 Clarke vs. Atlantic & Pacific Tea Co. 94 Grace vs. Hunt and anex vs. Kanter. 95 Gossin vs. Miller. 97 Calner vs. Solomon. 98 Brakerfield vs. Amer Loading Co. 99 Mosler Safe Co. vs. Guardian Trust Co. 96 Garcia vs. Hargood. 100 Cooper vs. Wallace. 2 Dreyer vs. Duryea. 83 Greenman vs. Highwood Realty Co. 84 Logan vs. Walton. 85 Matter of Carnegie Trust Co. 86 Logan vs. Walton. 87 Dowling vs. Dowling. 88 Sommerstadt vs. Sommerstadt. 89 Smith vs. Peck. 90 Bagnall vs. Teague vs. Battle.

Supreme Court Special Term. Part II. Before Giegerich, J. Court opens at 10:30 A. M. Ex parte matters.

Supreme Court Special Term. Part III, before Bischoff, J. Court opens at 10:30 A. M. Motion calendar. General calendar. 2778 Abdullah vs. Heetz. 2905 Werthmeier vs. Rechenstein. 2857 Zellmo vs. Bracco. 3105 Stevens vs. Coolidge. 3155 Tilt vs. Realty Co. vs. Auslander. 484 Richards vs. Richards. 3124 Cogan vs. Maxwell. 3104 Murray & Ehl Co. vs. Vorras Realty Co. 3290 Paisley vs. Mason. 871 Coffin vs. Nichols. 3372 Sutterlind Gen. Irr. Co. vs. C. M. & St. P. Ry. 2980 Oestreicher & Assn. vs. S. Salater. Ex Arch. 3257 Contractors Supply Co. vs. City of N. Y. 3263 Carlson vs. Dollar Territory. Illum. Gil Co. 3585 Weamakers vs. Fibach. 3866 Erling vs. Monahan. 3847 Shafer vs. Shafer. 3872 Zimmerman vs. Zimmerman. 3380 Mellon vs. McDonald. Causes to be sent from Part III to Parts IV, V, VI and VIII for trial. Trial Term. Part I. Before Goodrich, J. Court opens at 10:30 A. M. Short cases. 448 Carnegie Trust Co. vs. Bell. 566 Ward vs. Siebrecht. 620 Carnegie Trust Co. vs. Tunell. 3319 Cross vs. Tunell.

Part III. Before Gaynor, J. Court opens at 10:15 A. M. Day calendar. 514 Sleeper vs. Joline. 483 De Luca vs. Interborough R. T. Co. 255 Edelman vs. Interborough R. T. Co. 513 Myers vs. Whitridge. 547 Luttinger vs. Lynch. 485 Livingston vs. Interborough R. T. Co. 535 Stickley vs. N. Y. City Int. Ry. 545 J. Harris vs. Union Ry. 548 J. Harris vs. Union Ry. 576 Hogeglan vs. Joline. 599 Sorentino vs. Joline. 601 Polcek vs. Inter. R. R. Co. 603 Campbell vs. N. Y. Central & H. R. R. R. Co.

Part VIII. Before Brady, J. Court opens at 10:30 A. M. Inquest. 330 Tokarski vs. Moulton. Stable Co. Day calendar. 296 Talbot vs. F. G. Patterson. 252 Mc Sweeney vs. City of N. Y. 277 Stenz vs. Simonson & Son Co. 398 Egan, Jr., vs. Quayle Co. 3157 Bordeaux vs. Boomer. 2603 Berge vs. Rheinfrank Co. 2383 Keating vs. Cortland Field Bishop. 2742 Walker vs. Hanna. 2852 Bozzo vs. Canavan Bros. Co. 3182 Bedigsohn vs. Newcomb. 3522 Weir vs. Loftus. 3246 Stahl vs. Weisman & Hy. 3325 Fahrenbach vs. Tidewater Bldg. Co. 3329 Pagano vs. Saadino. 3332 Smith vs. Boomer. 3334 Epstein vs. Adler. 3336 Walters vs. Hilmentant. 3337 Heine vs. City Auto Co. 3346 Cooper vs. Holden Const. Co. 3376 Lynch vs. O'Brien. 3414 Torante vs. Hy. Egan Brew. Co. 3425 Schmer vs. City of N. Y. 2728 Honinger vs. Mands. 3350 Sala vs. Hall. 3351 Martens vs. Brinkerhoff. 3353 Shoim vs. Met. Life Ins. Co. 3361 Hamer vs. N. Y. Taxicab Co. 3364 Latin vs. Weber Co. 3365 Wilinger vs. Zimmer. 3374 Lewis vs. Ryan. 3375 Swezie vs. Mooney. 3378 Dress vs. Freeman. Baker & Hampley. 3385 Norton vs. Dalman. 3389 M. Malone vs. Fox Music Co. 3394 Wasserman vs. Fitzerman. 3395 Ross vs. Zeltzel vs. Barnett & Stein. 3396 Moffatt vs. De Barry. 3398 Benovics vs. Hochman. 3399 Le Sowitz vs. Lazarus. 3397 Lacin vs. City of N. Y. Corporation vs. Fox. 3400 Longo vs. Romanno vs. same. 3400 Fox vs. Barrett. 3402 Hoegbert vs. Leary. 3408 Sachar vs. Haez. 3412 Hamilton vs. City of N. Y. 3413 Bosnen vs. Hamilton Drug Co. 3414 Bewlay vs. Capital Trust. Taxicab Co. Causes to be sent from Part VIII to Parts IV, V, VI, VII, IX, X and XI for trial.

Part XIV. Before Hoar, J. Court opens at 10 A. M. Day calendar. 3270 Corrigan vs. Hall. 3364 Imparter & Mrs. Human Hair Co. vs. Dieterle. 3365 Nolan vs. Sweegan. 3366 Simpson vs. Sherman at Bank. 3374 Marks vs. Wright. 3385 Rothschild vs. Philadelphia Co. 3386 City of N. Y. vs. Van Buren S. & Eng. Bank. R. 3374 O'Brien vs. M. Mahon. 3316 Leopolstadt vs. Sahn. 3417 Nat. Surety Co. vs. Home State Savings Co. 3418 Sipe vs. Eden. 3419 Hammer vs. Rosen. 3405 Flanagan vs. Potter. 3406 Canavan Bros. Co. vs. Hedden Const. Co. 3420 Wilson vs. Emanuel. 3404 Wright vs. Wernstein Co. 3406 Stone vs. Lee. 3426 Canavan Bros. Co. vs. Berlinger. 3429 Little vs. Martin. 3431 Gottar vs. Hassler. 3432 Morton vs. Arrowsmith. 340 Russell vs. Wadsworth. 3435 Canavan Bros. Co. vs. Hedden Const. Co. 3437 Simpson vs. Bend. 364 Wardys Textile Co. vs. Hirsch. 3438 Hirsch vs. Frazer. 3439 Irish & Bros. vs. Dexter. 3440 Cassidy vs. Vanbiver vs. Williams. 3529 Gaeser vs. De Wolf. 3443 Allison vs. Troutridge. 3767 Garlin vs. Garlin. 2143 McNeil & Bros. Co. vs. Cogbern. 3444 Gaynor vs. Dalell. 3674 Williams vs. Williams. 3447 Adams vs. 1298 Tonker vs. Bolton. 3449 Morgenthau, Jr., Co. vs. Friedlander. 3450 South Shet. Bank vs. Chelsea Const. Co. 3451 Solmer vs. Confroder vs. Hamilton. 3453 Lamb Co. vs. Sulzman vs. Polstein. 3455 Bay Co. vs. Shea. 3457 Zaman vs. Berger & Co.

Causes to be sent from Part XIV to Parts VII, IX, X and XI for trial.

Separate Court Chambers. Before Fowler, J. Estate of Marie L. Campbell, Herrick Goodchaves B. Reed, Henry Hunter, Ella Wheeler Wilcox, Fanny Levy, Louis Harrison, Betty Friedman, John J. Quikey, Ella M. Thomas, Sophie S. Burshall, Isabella Smith, Wilhelmina Penniman, Charles Carlson, Andrew B. Yard, Ferdinand Lowenthal, Maud Potetin, Charles E. Gildersleeve, at 10:30 A. M.

Trial Term. Before Cohalan, S. No day calendar.

City Court. Special Term. Part I. Before La Fetra, J. Motion calendar called at 10 A. M. City Court. Special Term. Part II. Before O'Dwyer, C. J. Court opens at 10 A. M.

Trial Term. Part I. Before Lynch, J. Court opens at 9:45 A. M. Day calendar. 5158 Geoghegan vs. Thomas. 5168 Stratz vs. Sauge. 5170 Hilpert vs. Shults Brewing Co. 4854 Kaplan vs. Am. Credit Ind. Co. 4477 Hoffman vs. Security Storage Warehouse Co. 5205 Van Houten vs. Morgan & Co. 5228 Humphreys vs. Allen. 5278 Merle-Smith vs. Metcalf. 5291 Canadian Int. Ins. Co. 1731 Brown vs. Coates. 5320 Carey vs. Interborough Co. 4471 Ponor vs. Lane. 5307 Yorkville Coal Co. vs. Weyl. 5309 Lane vs. Farley. 4775 Keely vs. Lane. 5308 Mouitz vs. Quinlan. 5315 Ryan Co. vs. Kelly vs. W. H. M. Kirkpatrick Co. 5276 Nance vs. Morris. 5321 Mahoney vs. Carey. 5341 McLaughlin vs. Edwards Realty. 5298 Vaughan vs. James. 5316 Ralph vs. Jones. 5347 Osborne vs. S. Goldwin's Sons. 5270 C. Hofman vs. Steinberg. 5291 Handler vs. Sc. Co. 1261 Hoffman vs. Kaufman. 1647 Dodge vs. Zanlio. 5155 Sauer vs. Best Realty Co. 5353 Gilbert vs. N. Y. Taxicab Co. 5350 Tupper vs. Puller. 5355 Brett vs. Gibson vs. Hoch. 5222 Brooks vs. Thorpe & Sellers vs. Schuber. 5219 Kaufman vs. Gilbert. 4378 Gluberg vs. Rosenthal. 4381 Vanderbilt vs. Greenhaus. 4403 Langer vs. Kempner. 4428 Katz vs. Marks. 4475 Cohen vs. Levy. 4458 Grundell vs. Ferreira. 4419 Simmons Hardware Co. vs. Olson. Causes to be sent from Part I to Parts III, IV, V, VI, VII and VIII for trial.

Part II. Before Green, J. Court opens at 10 A. M.

Short causes. 818 Lachmann vs. Carlson. 988 Hoffer vs. Jacobson. Safety Fuel Soc. v. 1025 Lombardi vs. Ferrero. 1049 Williamson vs. No Ax. Wireless Co. 1051 Dubois vs. Dubois. 1070 Popham vs. Dolan. 1077 Stratted P. C. A. vs. International Post Card Co. 1087 McCartney vs. Atlantic Coast Co. 1098 Maskin vs. Gold. 1131 Rosenberg vs. Rich. 1328 Davis vs. Lewis. 1339 Picturegraph Co. vs. same. 1393 Gilbert vs. Sussman & N. S. Co. 1749 Rohn vs. Herzog. 1873 De Angelis vs. Italian Sav. Bank. 1942 Sayles vs. Hutchinson. 2037 Cornell vs. Cornell. 2111 Orleans Peal Estate Co. vs. Liebers. 2157 Sarmeyer vs. Essential. 2174 Bradley vs. Lake Co. vs. Lipbridge. 2427 Mayer vs. Schweigler. 2578 Silver vs. A. I. Const. Co. vs. Zittel. 2587 Well Bond Printing vs. Leonardi. 2588 Gordon vs. Larkin. 2589 Pierson vs. Dunlap et. 2811 Polacra vs. Fison. 2670 Bond Co. vs. Friedman. 2815 Glaz vs. Perez. 2817 Sorelli vs. Seifert. 2875 Richens vs. Met. Opera Co. 2883 Alves vs. Moscone. 2879 Goldenkrang vs. Goldenkrang. 2880 Lowenstein vs. Zeller. 2881 Teresteds vs. Lowenstein. 2780 Waldstein vs. Sharkopp. 2891 Mason Const. Co. vs. Pesano Pub. 2898 Beltzer vs. Hobbard. 2871 Berman vs. Fecom Realty Co. 2876 Moore vs. Coppman. 2880 Grabelsky vs. Gutschuldt. 2881 Meyer vs. Lehmann. 2882 Bagan vs. Berman. 2883 Silverman vs. Binzler. 2884 Schneider vs. Solomon. 2894 Monaghan vs. Hemming.

Emigrant Industrial Savings Bank

51 Chambers St., New York

The Board of Trust