

# GOLD DEPOSITS STOPPED BY BANKERS

## BANKERS ACT TO KEEP GOLD HERE

Clearing House Certificates Half Dangerous Drain of Cash.

\$20,274,000 PUT OUT

Emergency Currency Will Also Be Issued To-day.

SEE END OF MENACE

Financiers Believe Action Taken Guards Interests of Country.

Out of the cooperation of the Government and the banking interests, out of the unanimous deliberations of every shade of private business came concerted plans yesterday whereby the gold reserve of the country will be protected and local panic put beyond the reach of probability.

The close of the day found bankers weary for the first time in fifty or more hours, and confident that the business of the country will at least remain orderly.

The words are those of the head of one of the largest institutions in the world, and he meant that if no one was cheerful, joyous or hilarious, he believed that the country could take care of anything that might happen, and if business was not to be normal it was not to be so seriously disturbed that it could not be handled.

Summed up, the acts, public and private, which allowed the leaders of finance to sleep a little for the first time in two days were:

The removal by Congress of the \$500,000,000 limit on emergency and the inclusion in the participation of State banks and trust companies who are to join the Federal Reserve Association. This will give business the use of unlimited bank note currency, \$100,000,000 of which or more will come to New York, the financial center, if it is needed. About \$45,000,000 will be issued to-day.

**Certificates Release Cash.**

The use of Clearing House certificates by the New York Clearing House Association whereby the great financial institutions will do business with certificates, thus releasing the general public from the burden of the emergency currency, which otherwise would be tied up in immense amounts.

Certificates to the amount of \$20,274,000 were issued yesterday, but the committee of the association passed upon and approved securities presented, commercial paper in very large amounts, principally, and stocks and bonds, which enable it to issue more than \$100,000,000 if necessary.

**Refusal of all New York exchanges to open their doors, thus preventing a heavy sale by foreign holders of all securities and the consequent withdrawal of gold.**

The action of the Savings Banks Association in announcing that they were not to list upon the sixty days notice for withdrawals, thus preventing a run by excited citizens of all nationalities.

Rushing through all these actions like a headwind through a carpet was the unanimous, hearty cooperation of every person, united in the determination that the United States would protect its own. And that was called one of the greatest helps of all.

**The almost continuous meetings of bankers and business men, beginning Saturday, when the country began to wake up to the situation of the day, and the Sunday night conference with Secretary of the Treasury McAdoo, Comptroller of the Currency John Shelton Williams and Messrs. Harding and Hamilton of the Federal Reserve Board, went far toward relieving the day.**

**Need Need of Guarding Gold.**

The Clearing House Association met at 8:30 and nearly every one of the sixty-one banks and trust companies in the membership were represented. Francis L. Hine presided. The meeting was private but enough is known of its deliberations to say that the interests of this country at home and abroad were gone into by experts. The dangers were pointed out and the necessity for prompt action urged. The action was taken and the following statement issued:

"At the meeting of the New York Clearing House Association this morning the situation abroad was discussed and its bearings on the business of this country. It is the opinion universally expressed that in view of conditions existing in every European country every means should be adopted to protect the gold supply in this country, and it was therefore voted that at the present time the Clearing House Association be placed upon a certificate basis.

"A second resolution was also adopted making available to the members of the association all forms of currency issued under the authority of the national Government.

"This indicates a desire on the part of the bankers to use freely the currency issued through national currency associations and to care to the fullest extent for the requirements of their correspondents and the needs of inland exchanges."

**Bankers Cheer After Action.**

The vote of the association was unanimous on the resolutions and when the leading officer made the formal announcement that they had adopted these were cheers.

Under the rules of the association, Clearing House certificates are to be issued in an amount equal to 75 per cent of the amount of securities, commercial paper, stocks and bonds deposited by the members.

It was said that \$100,000,000 would be a fair estimate of the amount carried up the possible steps of the building yesterday all of it to go under the keen scrutiny of the committee. They will be asked to work as long as they need for them.

At 2 o'clock yesterday afternoon the statement was made that members had already taken out certificates for some \$20,000,000, and at 3 o'clock the amount was placed at \$20,274,000.

It was said that no bank in New York would actually need any certificates and that they would not be used except for transfers or in cases of unusually large amounts of more were required. So far as the little man is concerned for the present he need not be afraid. He will be able to go to the bank and draw his money.

The conference at the Hotel Vanderbilt and that at the Metropolitan Club were so satisfactory that Secretary of the Treasury McAdoo changed his mind about having the Western bankers come to this city to confer with him and decided to return to Washington yesterday morning.

ing. He went at 10 o'clock, leaving Comptroller Williams and Messrs. Harding and Hamilton to handle the situation.

"This is no time for individual opinion," Mr. Schiff said. "The precedent for it does not exist. Possibly—do say probably would be hazardous—the worst may be behind us. Agreement has been reached practically to stop the machinery for the world's financial intercourse and to await developments to assure us of safer conditions before the machinery will once more be set in motion.

"This leaves it to the individual to deal with his existing affairs and obligations as best he can arrange, and I have little doubt as to the attitude of the various concerned banks, trust companies and bankers will pursue a liberal, if prudent attitude toward their dealers to enable them to arrange their affairs. Fortunately the Federal Administration appears to be fully alive to the necessities of the situation and to be taking with promptness all practicable steps within its power to forestall difficulty or disaster.

"What is needed is general cooperation and this is certain to be forthcoming."

**Will Harry Emergency Currency.**

"The situation appears to be brighter," said the Comptroller when he arrived. "There appears no cloud we need fear. Arrangements will be made for facilitating transportation and delivery of the first consignment of emergency currency. There have been no applications for it at this hour, but we understand that there will be applications.

"The notices that the emergency currency would be issued were sent out by Secretary McAdoo last Friday and Saturday. About \$5,000,000 has been sent to the Sub-Treasury, Baltimore; \$10,000,000 to the Sub-Treasury at New York; and \$5,000,000 to Boston.

"There is now more money per capita in the United States than at any other time in our history."

**Way for Emergency Currency.**

The first consignment of emergency currency, roughly \$10,000,000, was then its way from Washington and Philadelphia. It had been prepared for allotment when the act first went into effect. The amount was the price paid in the first \$500,000,000 printed by the Government. It was in \$5, \$10, \$20 and \$50 bills. It was to become available under the conditions prescribed in the original law, giving each bank of the city an arbitrary amount fixed as its share. All that was changed later in the day by the legislation at Washington.

The amount of the emergency currency amounting to about \$15,000,000 arrived at the Pennsylvania Terminal yesterday by express. It came in huge steel boxes heavily padded and just as heavily guarded. It required twenty trucks to carry it to the Sub-Treasury and every truck had three or four secret service men and detectives.

The arrival of the trucks at the Sub-Treasury took place yesterday to conserve the resources in the city banks and the private banks. He requested the heads of those institutions to put into effect at once the sixty day clause for the withdrawal of deposits and he asked the private banks on the East Side to keep open for the emergency currency 10 o'clock in the morning until 2 o'clock in the afternoon and on Saturday from 10 to noon.

**Formal notice was served on Comptroller Williams around 1 o'clock when Frank A. Vanderbilt, president of the National City Bank, called on behalf of his own bank and others that the National City Bank would offer the proper securities to enable it to take \$10,000,000 of the emergency currency. The offering of the bank under the old law was a little more than \$3,000,000. Other banks will increase their amounts as they need the money.**

**New Money Out To-day.**

Mr. Vanderbilt's call was followed by one from Mr. Schiff and then from a dozen or more representatives of banks. At the conclusion of the visits the Comptroller said:

"As far as we have been advised the situation is well in hand in New York, as well as the rest of the country.

"There are no symptoms or indications of anything disturbing in the United States. Every report is extremely reassuring. As a matter of fact the bankers of the country got together to-day with a view to the emergency currency. Not one dollar has yet been taken out. Some applications have been received and the money will go out to-morrow. The amount of the emergency currency available was in itself extremely reassuring and was of great benefit. I will remain over to-morrow, but there is no reason why I should not return to Washington to-morrow day. I will have no further conferences."

**Withdrawals for Shipments.**

**Abroad Cause State Superintendent to Urge Step.**

Eugene Lamb Richards, State Banking Superintendent, took steps yesterday to conserve the resources in the city banks and the private banks. He requested the heads of those institutions to put into effect at once the sixty day clause for the withdrawal of deposits and he asked the private banks on the East Side to keep open for the emergency currency 10 o'clock in the morning until 2 o'clock in the afternoon and on Saturday from 10 to noon.

The presidents of the local savings banks, who met in the Superintendent's office, agreed unanimously to put the sixty day clause into effect. The same thing will be done throughout the State. The private banks on the East Side have their places closed after 3 o'clock in the afternoon.

The reason for the Banking Superintendent's action was that on Thursday, Friday and Saturday of last week more than \$4,000,000 was withdrawn from savings banks in this city. It was clear that the money was not being used to fill needs of the depositors, but was being sent abroad. Accordingly it was deemed wise to take action in line with that of the bankers, who are seeking to prevent the country's gold supply from being depleted.

**Fifty Men at Conference.**

The meeting of the savings bank presidents was called on Sunday by Mr. Richards for 3:30 o'clock yesterday morning. More than fifty men were present and the motion to put the sixty day clause into effect was made by Thomas Mulry, president of the Emigrants Industrial Savings Bank, and the resolution made it clear that the savings banks are in splendid condition.

Supt. Richards explained that the sixty day clause was necessary to conserve the gold supply. After the meeting Mr. Richards issued the following statement:

"The concerted action of the savings banks and private bankers throughout the State of New York in requiring sixty days notice of withdrawal of deposits was taken at the request of the Banking Department.

"The institutions that have been under the supervision of the Banking Department have never in their history been in better condition. The giving of the notice was not to help any institution or institutions, but was caused solely by the unique and extraordinary conditions prevailing in Europe. The course adopted is the only available method of preventing large withdrawals of currency from the banks and the country's gold supply. Shortly after the meeting of the savings bank officials Supt. Richards deemed it necessary to take up the situation in regard to the emergency currency. It was feared that many foreigners would seek to get their deposits and start for abroad or that patriotic foreigners would seek to ship gold to Europe. Accordingly Mr. Richards advised the private bankers to close their doors every afternoon.

"The aim of the Banking Superintendent in this action is to conserve the gold supply and to prevent the emergency money they need for urgency purposes, but not for sending out of the country."

**Postal Savings Soar.**

Confidence Expressed by Great Increase in Deposits.

Confidence in the postal savings banks has been expressed in an unusual degree in the last few days. Deposits in the New York branches have broken all records and would have been much greater had it not been for the action of the law that prevents the acceptance of a deposit of more than \$100 from any one person in a single month.

Up until a few weeks ago the withdrawals while light, but have grown in an ordinary but increasing proportion. The deposits began to pile up. On Saturday the total deposits were \$80,000, as compared with \$31,000 the previous Saturday. In February, the withdrawals for Saturday amounted to only \$3,000.

**CALL FOR LOANS DROPS.**

Situation Brings Transactions Practically to Standstill.

Transactions in time and call money and commercial paper were practically at a standstill yesterday. Banking hours were generally on an extensive business in time and call money stated that while they were not calling any loans they were accepting all payments that were offered and where they found that their clients could transfer their accounts to other institutions they were being requested to do so. No one was being pressed for payment, however.

The closing of the security markets has greatly reduced the demand for loans of both kinds of money. Persons who had banking connections and who wished to make loans experienced very little difficulty in securing accommodations providing that they were prepared to pay the somewhat higher rates that were being asked. In some cases the rate was as high as 8 per cent. The demand for loans to run for four months, business in commercial paper was

## STATE CLOSES TWO BANKS ON EAST SIDE

Private Institutions Fail to Meet New Law—Deposits Total \$3,600,000.

## SMALL RUNS QUICKLY MET

Williamsburg and Brownsville Depositors Paid Without 60 Days Notice.

Two East Side banks, with deposits amounting to \$3,600,000, were taken over by the State Banking Department yesterday and closed. The action was taken because the institutions had failed to apply for permission to continue business under the new law which requires that deposits be secured by the closing of both institutions, for while a few depositors may have had as much as \$10,000 the majority of accounts ranged from \$50 to \$500.

Charles A. Horne, a bank examiner, was appointed to inspect the Williamsburg and Brownsville banks. He was in charge of the Adolf Mandel concern. Both private banks will be liquidated.

All the other private banks of which a curator examination had been made by the State Banking Department under authority vested in it by the new banking law are reported to be in excellent shape.

Eugene Lamb Richards, State Banking Superintendent, took charge of the affairs of the two banks about 3 o'clock, at which hour they had been ordered to close.

A large crowd gathered in front of Mandel's bank last night. The majority were depositors carrying their bank books and consoling one another. There was a run on the bank in February, 1912, but plenty of ready money soon allayed the fears of the depositors.

A small crowd gathered last night in front of the Jarmulowsky bank, but several policemen were on hand to preserve order. The bank was founded in 1897 with headquarters in 173 East Broadway, but it moved in 1903 to its present building, a showy six-story affair. Meyer Jarmulowsky, who lives at 27 East Ninety-fifth street, is the head man in the concern. He would make no statement last night.

Most of the withdrawals from savings and private banks on the East Side were made by residents who want to go back to Europe to fight for their native lands. Other foreigners of the more ignorant type, worked up by stories of the war printed in the City Herald, got uneasy and decided to withdraw their savings. As a result more money was paid out yesterday than is customary on Mondays.

The closing of the banks on the East Side caused runs on the private bank of A. I. Koss, 87 Gramercy avenue, Williamsburg, and the Williamsburg branch of the State Bank of Manhattan, at 60 Graham avenue. About 500 foreigners called for their money at the Koss bank and twelve policemen were called in to guard the street station to preserve order. At the State Bank holders of accounts deposited money on the first floor while some foreigners stricken with a baseless panic drew out their money in the basement. All demands were met by both banks. The war is believed not to be the cause of the scare.

Depositors stood in line at the Brownsville Branch of the State Bank at Stone and Pitkin avenues yesterday. They were paid about 10 o'clock, and got uneasy and decided to withdraw their savings. As a result more money was paid out yesterday than is customary on Mondays.

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## LID ON TRADING IS TIGHT IN WALL ST.

Stock Exchange and Curb Press War Against "Wild-cat" Market.

## NO SIGN OF OPENING YET

Disposition of \$100,000,000 of Securities Coming From Europe a Problem.

Further action was taken yesterday by both the Stock Exchange members and by representatives of the dealers in unlisted securities to limit transactions in securities to the bare necessities during the suspension of business on the exchange. While no attempts to create an unofficial market in listed stocks have yet been successful, a certain amount of desultory trading has gone on and the banks and Stock Exchange authorities are doing all in their power to prevent the movement from growing.

The governors of the Association of Stock Exchange Partners at a meeting yesterday decided to hold sessions daily at 11 o'clock. The question of protecting the public from advertisements from unreliable quarters was discussed and a committee was appointed to enlist the cooperation of the newspapers in opposing such advertisements. Another committee was appointed to cooperate with the committee of the Stock Exchange to aid in securing an entire suspension of all trading in securities.

According to Charles H. Boynton, secretary of the association, the clearing of last Thursday's commitments is a problem which requires attention. Another is the disposition of securities now on the way here from Europe. The steamship Olympic due Wednesday, will bring a big haul of securities and commitments arriving later will, it is estimated, bring the total up to \$100,000,000.

Chairman McCormick and Secretary Sturge of the Curb Association appeared at the meeting and emphasized the fact that the Curb Association intends to stand by the exchange authorities and do all that is possible to make the suspension of trading effective. The officials of the Curb Association publicly repudiated all connection with an advertisement which appeared in the morning papers implying the existence on the curb of an unofficial market.

## INSURANCE CASH SAFE.

Supt. Hasbrouck Says There Is No Cause for Worry.

## BANKS PUT SIXTY DAY CLAUSE INTO EFFECT

Withdrawals for Shipments Abroad Cause State Superintendent to Urge Step.

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## WAR HALTS CLAFLIN PLANS.

Reorganization Delayed Owing to Financial Situation.

## LABOR DENOUNCES THE WAR.

Manifesto of Central Federated Union and the A. F. of L.

Corresponding Secretary Ernest Bohm of the Central Federated Union has issued a manifesto which the organization had issued an international anti-war manifesto, calling on the unions of the world to take united action for the restoration of peace. The manifesto says that the burden of the war will be borne by the working people.

A similar manifesto was received in New York from President Samuel Gompers of the American Federation of Labor, denouncing the war as brutal and unholy.

A proclamation was issued by the New Hungarian League of 251 East Sixty-second street, warning Serbs and Hungarians against rioting.

## Excursions.

A DAY'S PLEASURE EXCURSIONS.

ATLANTIC CITY \$2.50 TO-MORROW

LV. 23d St. 7:30; Liberty St. 8:00 a. m.

Jackson Ave., Jersey City, 8:17 a. m.

VIA NEW JERSEY CENTRAL.

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**HUDSON NAVIGATION COMPANY**

Regular Service, Albany, Troy, Saratoga, Lake George and the North, Buffalo and the West.

Most magnificent river steamers in the world.

"Berkshire," "C. W. Morse," "Trojan" and "Rensselaer."

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THE LOGICAL WAY

COMFORT—LUXURY—SPEED

Suites de Luxe with Baths.

Appetizing Food Well Served.

Upper Deck Cafes. Evening Concerts.

Better Make YOUR Reservations Now.

Leave Pier 32, N. R., daily at 6 P. M.; West 132d Street, 6:30 P. M. Steamer TROJAN leaves New York Sunday night, 10:00 P. M.

Phone, 9400 Spring—Day or Night.

**The Searchlight Route**

**To the Catskills Go By the Day Line**

The big, swift, spacious steamers of the Day Line are the pleasantest way to the Catskills and other vacation resorts of the Northland. Direct rail connections on piers at Kingston Point, Catskill and Albany.

ALBANY DAY LINE STEAMERS: Daily except Sunday. Mrs. Washington Irving and Hendrick Hudson leave Westbrosse St., 9:40 A. M.; West 122d St., 9:20 A. M.; Yonkers, 9:15 A. M.; landing at West Point, Newburgh, Poughkeepsie, Kingston Point, Catskill, Hudson and Albany. Direct rail connections. Music, Java, restaurant. All through rail tickets between New York and Albany accepted. SARATOGA week ends: good going Friday and Saturday, returning Monday, \$2.50.

Also: Robert Fulton, Westbrosse St., 9:40 A. M.; West 122d St., 9:15 A. M.; Yonkers, 9:10 A. M.; for Catskill, Newburgh and Poughkeepsie and return the same day in sunset and twilight.

Sir Albany: Afternoon boat for West Point, Newburgh, Poughkeepsie, Kingston and Catskill. Leaves Westbrosse St., 1:45 P. M.; West 122d St., 2:20 P. M.; Yonkers, 2:45 P. M. Daily except Sunday. Ideal outing to West Point, returning by Sir Robert Fulton, \$1.00.

**Hudson River Day Line,**

Westbrosse St. Pier. Tel. Spring 4141. New York.

**BOSTON**

And All New England Ports

**COLONIAL LINE**

VIA BOAT AND RAIL \$2.75 ALL OUTSIDE ROOMS

Providence Direct.....\$1.75

Round Trip \$3.30

Fall River (boat and rail).....\$2.00

Worcester (boat and rail).....\$2.65

PALATIAL SCREW TEAMERS

WEEK DAYS & SUNDAYS AT 2:30 P. M.

FROM PIER 39, NORTH RIVER.

Post West Houston St.

FINEST CUISINE AND SERVICE.

Large South Wireless Telegraph.

Union Office, Broadway and 23d St.

Phone 9491 and 9492 Spring.

**EASTERN STEAMSHIP LINES**

ALL-THE-WAY-BY-WATER

**To BOSTON**

THE Way to Travel in Summer

The Great White Star Steamships MASSACHUSETTS and BUNKER HILL

Leave Pier 18, N. R., foot of Murray Street, Week Days and Sundays, at 5 P. M.

See Boston 8 A. M. Same Service returning from North Side India Wharf, Boston.

Tickets and all information at the Piers; also City Ticket Office, 200 Broadway, and City Tourist and N. Y. Transfer Co. offices.

**EASTERN STEAMSHIP LINES**

ALL-THE-WAY-BY-WATER

**To PORTLAND Maine**

Vacationists bound for Maine will find this 390-mile sea trip of 22 hours a fascinating holiday—part of the vacation itself.

Big, roomy steamships, with first-class dining saloon service and splendid staterooms.

Steel Steamships OLD COLONY and NORTH LAIN (Maine Steamship Line) leave Pier 18, North River, foot of Murray Street, at 5 P. M. Tuesdays, Thursdays and Saturdays. SPECIAL DAY TRIP every Monday at 10:30 A. M.

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**DANCING CUP**

Beautiful Silver Cups will be given away each night to the successful couple in the new "Elimination Dance." That is only one of the good features on the Moonlight Sails of the favorite

**A DIRONDAK**

AUGUST 4-5-6-7

Pier 32, N. R., foot Canal St., 8:00 P. M. W. 132d St. Pier, 8:45 P. M.

Fare 50 Cents

Phone day or night Spring 9100

**HUDSON NAVIGATION COMPANY**

Via Boat and Trolley, \$2.25

Worcester, \$2.50; Providence direct, \$1.50

Daily, including Sunday, 5:30 P. M.

Staterooms, \$1.00, \$1.50 and \$2.00.

From Pier 19, N. R., at 6:30 P. M. Steamer, City Ticket Office, 200 Broadway, N. Y. UpTown Ticket Office, 6 Way and 23d St.

**Iron Steamboat Co.**

**CONEY ISLAND**

ROCKAWAY BEACH & FISHING BANKS.

Full Time Tables are on inside of back cover of Telephone Directories. Telephone Hester 872.

**Sight-Seeing Yachts**

DISCOVERY & TOURIST Around New York Harbor. Battery Pier, 10:30 P. M. Leave for MALDEN to the Ocean, Sandy Hook & Scotch Lightship, 1:30, ret. 3:30. Tel. Hester 3974

**Popular Night Yacht Clifton**

Around Manhattan Island, Lv. W. 42d St. Daily, Sun. 10:30 & 2:30 Music, Lecturer, Tea & Refreshments. Tel. Orca. Tel. 5441 Gram.

**HARTFORD LINE**

From New Pier 20, East River, foot of Peck Slip daily except Sunday, at 5 P. M. For Connecticut River schedule. Write for Summer Book.

**BAY STATE LINE**

\$2.50 BOSTON \$2.50

Via Boat and Trolley, \$2.25

Worcester, \$2.50; Providence direct, \$1.50

Daily, including Sunday, 5:30 P. M.

Staterooms, \$1.00, \$1.50 and \$2.00.

From Pier 19, N. R., at 6:30 P. M. Steamer, City Ticket Office, 200 Broadway, N. Y. UpTown Ticket Office, 6 Way and 23d St.

**MANHATTAN LINE**

NO connection with any other Night Line.

**\$1.00 TO ALBANY**

THROUGH TICKETS AND BAGGAGE CHECKED TO ALL PORTS.

Excellent Dining Service in Cabin.

Steamer leaves daily Pier 33, North River, foot West Houston St., 5:30 P. M. Tel. West 181st St., 6 P. M. Tel. 5225 Spring.

**Excursions.**

ATLANTIC CITY \$2.50 TO-MORROW

LV. 23d St. 7:30; Liberty St. 8:00 a. m.

Jackson Ave., Jersey City, 8:17 a. m.

VIA NEW JERSEY CENTRAL.