RESERVE BANK MAY NOT OPEN ON NOV. 15

Directors Vote to Begin Nov. 30, Opposing McAdoo's Plan —Board to Decide.

WILSON FOR EARLY ACTION

WASHINGTON, Oct. 21.—The Federal reserve banks probably will not be open until November 30. The directors of the banks in a conference here to-day voted 37 to 35 to open for business on that date, rather than on November 16.

In voting for the latter date, the Federal Reserve directors acted against the wishes of Secretary of the Treasury McAdoo, who had selected November 16. The action of the directors is merely advisory and the final decision will rest with the Federal Reserve Board, which will take the matter up within a day or two.

The opposition to the opening of the banks on November 16 came from the big reserve cities, principally New York, Chicago and St. Louis. The objection, it is said, was based wholly on physical difficulties in getting ready for the earlier date. In Chicago and St. Louis, for instance, the governors have not been selected.

Wilson for Early Opening.

Generally, the banks of the South and far West were in favor of opening for business at the earliest possible date. In this they were supported by President Wilson, who made a speech to the directors to-day and urged the inauguration of the new system with the least possible delay. Incidentally the President expressed the opinion that the country was more nervous over financial conditions than there was any cause to be.

The committees appointed at yesterday's meeting of the directors reported to-day, but these reports will not be made public until later.

The President said in part to the directors:

"I believe, gentlemen, that we shall look back upon the beginning of this system with genuine satisfaction and that it will give the country more and more satisfaction as it is developed in operation. For my own part I believe that the best thing that can be done for the country is to open the banks at the earliest possible date; otherwise we should seem to doubt their efficacy. Otherwise we should seem to discredit in part the very thing that we are undertaking.

"For my feeling about the present situation is this, gentlemen—the only thing lacking is confidence. The circumstances of the world are extraordinary, but we ought not to allow our mental attitude to be extraordinary.

Country Too Nervous.

"We are more nervous than there is cause for, and if we go about business as if nothing were happening business will take care of us as we take care of it. That is my conviction. I will not again use the word 'psychology,' but there is a psychological element, there is a state of mind involved in this thing which it would be very useful if we were to correct, and the way to correct it with others is to correct it in ourselves—to feel that there is nothing to wait for in putting business upon the footing upon which it is to remain, I hope, for a great many years to come.

"But when I started out I did not expect to say these things; I merely expected to tell you how sincerely gratified I am to have the opportunity of meeting you and of telling you how I congratulate the country upon being in the hands of such a body of men in the matter of banking."

VANDERLIP QUITS MORE BOARDS.

Feels There Is Growing Sentiment Against Interlocking Directorates.

Frank A. Vanderlip, president of the National City Bank, in addition to resigning from the board of directors of the Chesapeake and Ohio Railway Company, it was learned yesterday, will leave the boards of the Missouri, Kansas and Texas, the Seaboard Air Line and the Norfolk Southern. It is understood that he may further lessen his activities as a director, as he now is a member of nearly thirty boards. Mr. Vanderlip's reason for resigning is said to be due to a desire to give more time to the bank's South American business, and it is said he feels there is a growing public sentiment against interlocking directorates.

DEPOSITORS EXONERATE VOGEL.

Write to Widow That They Blame Only Siegel for Crash.

The date of the meeting of the depositors of the insolvent bank of Henry Siegel and Frank E. Vogel has been changed from to-day to to-morrow, it was anounced yesterday by Chairman A. Muller, 142 East Fifteenth street. The place of meeting is the University Settlement, 184 Eldridge street. Aside from the transaction of important business, addresses with reference to the death of Frank E. Vogel will be made by Rabbi Wise and other prominent speakers.

In a letter sent by the depositors to Mrs. Vogel the depositors say that at no time during the bankruptcy hearings or afterward have they had any hard feelings toward Mr. Vogel. His partner, they say, has always been the target of their accusations.

FINANCIAL NOTES.

J. P. Morgan & Co. and Kuhn, Loeb & Co. have issued a call for the fifth instalment on the $100,000,000 New York city loan, amounting to $5,333,000, payable to-day. This will make a total of $29,988,000 so far called.

At a meeting of the stockholders of the Distillers Securities Corporation Alvin W. Krech, Crawford Livingston, Charles F. Ayer and James A. Broadhurst were elected directors of the Distilling Company of America elected Crawford Livingston and Albert M. Parks directors to fill vacancies.

The Mergenthaler Linotype Company has issued its report for the year ended September 30, 1914. Net income from all sources was $2,547,849, against $2,767,936 in 1913, $2,735,522 in 1912 and $2,733,269 in 1911.

Deposits of the Rock Island collateral trust bonds with the Wallace-Central Trust Company committee Tuesday amounted to $79,000,000 out of the $71,000,000 outstanding, the committee now has $73,983,000 on deposit.

Application has been made to the Stock Exchange to list Chicago, Milwaukee and St. Paul Railway Company $30,000,000 general and refunding 4½ per cent. bonds, series A, due 2014.

The Consolidated Gas Company has made arrangements to pay at maturity in cash the $2,000,000 notes which fall due October 25. A similar payment was made when $5,000,000 short term notes fell due August 25. To reimburse partially the treasury for cash paid out in retirement of the $10,000,000 notes the company has arranged a new eight months 6 per cent. note issue. It is understood that the new notes comprise 75 per cent. of the aggregate of the notes retired.

Harris, Forbes & Co. and N. W. Halsey & Co. announce that the progress of the affairs of the Pacific Gas and Electric Company enables that company, even under present conditions, to redeem immediately $1,250,000 of its one year 6 per cent. notes due March, 1915. The total issue of notes is $5,000,000. The company is advertising for sealed offerings.

H. L. Utter, formerly assistant secretary of the Missouri Pacific Railway Company, has been elected secretary and treasurer of that company and also to the same position of the Iron Mountain and Southern. G. Nelson Rice, who has been identified with the secretary's office of both companies for some years, has been elected assistant secretary.

The Lehigh Valley Railroad Company reports yesterday for September total operating income of $1,110,937, an increase of $101,758. For the three months ended September 30 the total operating income was $3,111,647, an increase of $101,758.

EXCHANGE ON LONDON CONTINUES TO DECLINE

Marks, at 91, Touch Lowest Record Since Beginning of the War.

The decided recession in sterling exchange on London which began on Monday continued yesterday, but the drop was not as marked. Demand sterling closed at 4.94¾, as compared with 4.95⅝ on Tuesday, while cables were quoted at 4.95½ against 4.95¾. During the course of business demand sold as low as 4.94⅝, while transfers were quoted at 4.95¼. Francs for demand and cable were lower in sympathy at 5.08½, while marks made a new low record, selling at 91, as compared with 91¼ the day previous.

Foreign exchange experts said that the reason for the continued declines in the face of the fifth call on the New York city loan due to-day was the heavy offerings of cables from the West and from Canada, and that helped to supply the increased demand.

Further heavy purchases of foodstuffs, manufactured goods and munitions of war for England also aided, and foreign exchange men say that if they continue at their present rate rates will decline to about a normal level.

The further decline in marks, men who are closely informed of the state of German exchange and credit say, was due to continued heavy selling of German credits here by those who believed that the fortunes of war are going against that country. It is also known that Germany is making heavy purchases of army supplies in this country and is willing to take almost any chances to get them. There are also reports that Germans are transferring large balances to banks here from the fatherland. It is rumored that a considerable amount of exchange has been sold at even a lower rate than 91, but houses with German connections are especially reticent in confirming such reports. Marks at 91 are far below the point where Germany would be exporting gold to this country under ordinary conditions and are also well below the usual quotation at this time of year, which ranges from 94 to 95.

There was withdrawn from the Sub-Treasury yesterday for shipment to Canada, $273,000.

LIGHTENS BAN ON OIL STOCKS.

Committee Permits Trading at Lower Levels.

The committee on unlisted securities which is working in cooperation with the Stock Exchange authorities announced yesterday that it had decided to reduce the minimum prices at which trading would be permitted for a number of Standard Oil stocks. The concessions made are not uniform and cover only a limited number of issues.

The average reduction is about 2 per cent. The step was taken to facilitate liquidation where by lowering the minimum prices slightly large sales could be effected.

LONGER COURT DAY IS URGED.

Supreme Court Justices to Discuss Lengthening Sessions.

A considerable sentiment has developed in favor of lengthening the day's sessions of the Supreme Court, and the Justices will meet next Monday night to consider the advisability of adding a half hour or an hour either at the beginning or at the end of the session.

An extension is favored in order to expedite business, and is opposed by lawyers and others who would be compelled to give up more of the day to attendance. The present time of the sessions is from 10:30 A. M. to 4 P. M.

BANKERS HERE PLAN 4 1-2 CENT COTTON LOANS

Southern Institutions May Advance More—Mr. Harding at Conference.

An extended conference of bankers, at which was present a member of the Federal Reserve Board, was held yesterday at the Chase National Bank for the purpose of discussing a plan for financing the cotton crop. The conference lasted until well into the evening and toward its close Albert H. Wiggin, president of the Chase bank and chairman of the conference, announced that he would not give out any statement and that he doubted if any word would be forthcoming from any one present at the conference.

Among those present at the meeting were W. P. G. Harding of the Federal Reserve Board, Alexander J. Hemphill, president of the Guaranty Trust Company; James S. Alexander, president of the National Bank of Commerce; Francis L. Hine, president of the First National Bank; Festus J. Wade, president of the Mercantile National Bank of St. Louis and author of the Wade plan for raising a $150,000,000 pool; Walter E. Frew, president of the Corn Exchange Bank; Lewis L. Clarke, president of the American Exchange National Bank, and G. W. Simmonds, vice-president of the Simmonds Saw Company of St. Louis.

In spite of the statement of the committee that it would have nothing to give out in regard to the conference it was reported on the best of authority that what the bankers were considering was that a pool should be formed to purchase certificates issued against cotton warehouse receipts. The proposition is said to include two classes of certificates, to be known as class A and class B. The first are to be taken by the Northern and Western banking institutions on the basis of cotton at 4½ cents a pound, while the class B certificates will be taken by the Southern banks on the basis of cotton at 6 cents a pound.

TELLS CAN COMPANY REBATES.

Payments by Tin Plate Company Put at $1,000,000 a Year.

Testimony concerning an alleged secret rebating agreement between the American Can Company and the American Sheet and Tin Plate Company, one of the subsidiaries of the United States Steel Corporation, was given yesterday before Special Examiner Edward C. Hacker in the Government's Sherman law dissolution suit against the American Can Company.

Charles H. Dennmann, an expert public accountant, testified that the can company had been receiving the rebates from the tin plate company since the formation of the former concern. He said that the rebates increased from $300,000 the first year to $1,000,000 last year.

William W. Corlett of the United States Steel Corporation also testified as to the close relations between the can company and the tin plate company.

LINER METAPAN IS FLOATED.

United Fruit Boat Towed to Dry Dock for Repairs.

The United Fruit steamship Metapan, which was rammed on Thursday while inbound from the Caribbean by the American-Hawaiian freighter Iowan and grounded in shoal water on the east side of the Ambrose Channel, was floated yesterday afternoon, after she had been pumped out by the Merritt-Chapman wreckers. She was taken to dry dock in South Brooklyn by the tugs W. F. Dalzell, F. B. Dalzell and Howard C. Moore and the wrecking steamer Commissioner.

She will be overhauled and repaired and may be in commission in about two months.

COURT CALENDARS THIS DAY.

NEW YORK COUNTY

Supreme Court—Appellate Division—Before Ingraham, P. J., Clark, Scott, Dowling and Hotchkiss, JJ. Court opens at 2 P. M. Nos. 145, 148, 149, 63, 77, 142, 150, 151, 152, 153, 154, 155, 156, 158, 159.

Supreme Court—Appellate Term—Recess.

Supreme Court—Special Term—Part I.—Before Pendleton, J. Motion calendar called at 10:30 A. M.

Part II.—Before Donnelly, J. Court opens at 10:30 A. M. Ex parte matters.

Supreme Court—Special Term—Part III.—Before Giegerich, J. Motions. Preferred causes—Nos. 3430, 3350, 3351. General Calendar—Nos. 1164, 2093, 1571, 2376, 2245, 1399, 2097, 2414, 1685, 1585, 642, 2454, 2375, 2473, 4048, 2972, 1687, 2819, 2117, 2445, 3075, 2215, 2607, 2663, 2856, 2907, 2919, 2968, 1798, 2419, 2160, 1947. Case unfinished.

Part IV.—Before Erlanger, J. Case unfinished.

Part V.—Before Delany, J. Case unfinished.

Part VI.—No day calendar.

Part VII.—Before Ford, J. Case unfinished.

Part VIII.—Before Blanchard, J. Clear. Causes to be sent from Part III. to Parts IV., V., VII. and VIII. for trial.

Trial Term—Part II.—Before Page, J.—Nos. 2148, 714, 2485, 2659, 2728, 2738, 2807, 2621, 1977, 1806, 2186, 2917, 1778, 2172, 2442, 2494, 1566, 2889, 2565, 2511, 2581, 2402, 2468, 2907, 2617, 2419, 1967, 2813, 1661, 2229, 2837. Case unfinished.

Part III.—Before Philbin, J.—Nos. 5261, 5255, 5260, 5257, 5258, 309. Clear.

Part IV.—Before Greenbaum, J.—Nos. 9, 1018. Clear.

Part V.—Before Whittaker, J. Case on. No day calendar.

Part VI.—Before Lehman, J.—No. 559, 5552, 6087, 646, 853, 677, 858, 849, 387. Case unfinished.

Part VII.—Before Crouch, J.—Nos. 383, 695. Inquest—No. 555. Case unfinished.

Part VIII.—Before Goff, J.—No. 198. Case unfinished.

Part IX.—Before Weeks, J.—Nos. 887, 869, 653, 93, 250, 288, 768, 769. Clear.

Part X.—Before Hendrick, J.—Nos. 119, 479, 5125, 4596, 118, 185, 247, 785. Case unfinished.

Part XI.—Adjourned for the term.

Part XII.—Before Dugro, J.—Nos. 414, 509, 441, 942. Case unfinished.

Part XIII.—Adjourned for the term.

Part XIV.—Before Platzek, J. Nos. 841, 2930, 629. Case unfinished.

Part XV.—Adjourned for the term.

Part XVI.—Adjourned for the term.

Part XVII.—Before Gavegan, J. Case on. No day calendar.

Part XVIII.—Before Newburger, J. Case on. No day calendar.

Surrogate's Court—Chambers—Before Fowler, S. Court opens at 10:30 A. M. Estates of Camilla E. Pollock, Mary Stenger, John H. Bonnell. Wills for probate—Ruth D. Draper, Albert W. Harris, David R. Canavan, Louis Kerner, Lutpold Mandelbaum, Amos H. Calef.

Surrogate's Court—Trial Term—Before Cohalan, S. Contested will—No. 3215.

City Court—Special Term—Part I.—Before Lynch, J. Court opens at 10 A. M. Motions.

Part II.—Before Schmuck, J. Court opens at 10 A. M. Ex parte matters.

Part I.—Trial Term—Before Ransom, J. Nos. 1852, 1862, 937, 1524, 1241½, 1857, 1707, 1710, 1712, 840½, 1769, 1825, 1871, 1872, 1875, 1876, 1877, 1878, 1879, 1880, 1885, 1891, 1892, 1894, 1895, 1896, 1897, 1900, 1901, 1903, 1906, 1911, 1912, 1913, 1914, 1916, 1919, 1920, 1924, 1930, 1931, 1933, 1934, 1935, 1937, 1938, 1939, 1943, 1944 1945, 1948, 1949, 1951, 1955, 1956, 1957, 1958, 1959, 1960, 1961. Clear.

Part II.—Before Finelite, J. Nos. 669, 673, 584, 708, 532, 654, 714, 735, 750. Case unfinished.

Part III.—Before Smith, J. Case unfinished.

Part IV.—Before Schmuck, J. Case unfinished.

Part V.—Before La Fetra, J. Case unfinished.

Part VI.—Before Green, J. Case unfinished.

Part VII.—Before Delehanty, J. Case unfinished.

Part VIII.—Before McAvoy, J. Case unfinished. Causes to be sent from Part I. to Parts III., IV., V., VI., VII. and VIII. for trial.

KINGS COUNTY

Supreme Court—Appellate Term—Second Judicial Department. Recess.

Supreme Court—Appellate Division—Second Judicial Department. Recess.

Supreme Court—Special Term. Court opens at 10 A. M. Before Crane, J. Litigated motions. Before Manning, J. Ex parte matters.

Supreme Court—Special Term Trials—Calendar—Before Maddox, J. Court opens at 10 A. M. Nos—259, 1186, 1187, 902, 1130, 1192, 1194, 1199, 1428. The following calendar will be called, and cases marked ready will from day to day be added to subsequent day calendars, as previous cases are disposed of. No cause will be set down for days upon the call. Nos—1200, 1201, 1202, 1203, 1206, 1208, 1209, 1210, 1211, 1212, 1213, 1214, 1215, 1216, 1217, 1218, 1220, 1221, 1223, 1224, 1225, 1226, 1227, 1228, 1229, 1230, 1231, 1234, 1235, 1236, 1237, 1238, 1239, 1240, 1241, 1243, 1244, 1245, 1249, 1250, 1251.

Highest number reached 1251, which includes all the cases on the June, 1914, calendar.

Supreme Court—Trial Term—Part I.—Before Aspinall, J. Part II.—Before Garretson, J. Part IV.—Before Benedict, J. Part V.—Before Van Siclen, J. Part VI.—Before Kelly, J. Court opens at 10 A. M. Day calendar—Nos 3805, 917, 2853, 4115, 5960, 2416, 3914, 3131-3133, 3519, 3924, 3927, 3930, 3934, 3937, 3939, 3940, 3949, 3952, 3954, 3955, 3956, 3958. The balance of the day calendar stands over until October 23. Highest number reached on regular call, 3988.

County Court—Part IV.—Before Dike, J. Court opens at 10 A. M. Civil calendar—Nos 2689, 2694, 2713, 2719, 2724, 2725, 2727, 2732, 2736, 2737. The following causes, if answered ready, will be passed for the day: Nos 2678, 2739, 2740, 2741, 2742, 2743, 2746, 2747-8, 2751, 2752.

County Court—Part I.—Before Roy, J. Court opens at 10 A. M. Criminal calendar—Anthony Lombardo, asslt., c. J. w.; Edward Rubin, att. g. lcy.; Max Cohen, g. lcy.; Samuel Jacobson, rape, asslt., abduction.

Part II.—Before Fawcett, J. Joseph A. Nugent, vio. high. law asslt.; Thos. Preston, extortion; Herbert de Graff, manslaughter; Thomas O'Connor, rape, seduction, asslt.; Herman Kirsch, com. gambler; Louis Valentine, g. lcy.; Frank Scanio, rape, abduction, asslt.

Part III.—Before Hylan, J. William Greenbaum, att. g. lcy.; Pasquale Sarno, asslt.; Hannah Daly, g. lcy., receiving; Martin Glynn, asslt.; Michael de Vito, receiving; Jacob Rothstein, rape, asslt., abduction; Giuseppe de Filippo alias Vincenzo Marciano, asslt.; Charles Osgood, burg., p. lcy., receiving; Frank Sagge, James Papaccio, rob., g. lcy., asslt.

Surrogate's Court Calendar—Before Ketcham, S. Court opens at 10 A. M. in Hall of Records, second floor. Thos. Mott, of Theresa F. Meyer, C. P. Kroll, Mary Russell and Mary Costello. The administration of Charles Eggers. The accounting in the estates of Charles H. Sandford, Otto Heilbrunn, Moses Kamp, E. M. Fitzgerald, Viola Reynolds, M. Pollock, E. C. Curtis, Agnes Flynn, Adrian Dense, Charles Hadigaulos, John Cunnion and Gottfried Westermacher. The estates of Harry Converse, Kennedy infants, F. Pick and William F. Guinan. Contested calendar—The wills of Margaret Derwin, Margaret Hinton, Lottie Wanzer and George Becker.

QUEENS COUNTY

Supreme Court—Trial Term—Before Jaycox, J. Held in the County Court House in Long Island City, N. Y. Court opens and calendar called at 10 A. M. in Part I.—Callahan vs Nicholas Copper Co.; Kafka, as adm'r, vs Long Island and Brooklyn R. R. Co.; Maher vs Coney Island and Brooklyn R. R. Co.; Guinan vs The Central Union Gas Co.; Walsh, as adm'x vs Brooklyn Heights R. R. Co.; Lewis, as adm'x, vs Brooklyn Heights R. R. Co.; McCarren, an infant, vs Brooklyn, Queens County and Suburban R. R. Co.; The People ex rel McMahon vs Dresser, as President, Barnett vs American Stopper Co.; Cooper vs American Surety Co. of New York; Comiskey Realty Co. vs Dietz; Holmes vs Brooklyn Heights R. R. Co.; Lalor vs Lalor. The following causes, if marked ready will be passed for the day. No cause will be set for a day on this call.—Golner and ano vs New York and Queens Gas Co.; Sherlock, as adm'x, vs Interborough Rapid Transit Co.; Flaherty vs The Bank of Savings in the City of New York; Marshall vs Thomas J. Steen Company; Fox vs The Brooklyn Heights R. R. Co.; Haines vs Brooklyn Heights R. R. Co.; Lein vs Brooklyn, Queens County and Suburban R. R. Co.; Dorfus vs The Hedell Company; Mullen vs Packard Motor Car Co. and ano; Distefano vs Brooklyn, Queens County and Suburban R. R. Co.; Lemaire vs N. Y. & North Shore Traction Co.; Wachsmuth, an infant, vs Evans; Kovalski, an infant, vs The Board of Education of the City of New York and ano; Cooney vs Meldon; Wojciechowicz vs Nichols Copper Co.; Korff, as adm'r, Nichols Copper Co. Highest number reached on the general calendar is 545.

Supreme Court—Special Term for Trials—Before Clark, J. Held in the County Court House in Long Island City, N. Y. Court opens and calendar called at 10 A. M. in the Special Term room, ground floor. Attorneys must have ready for submission pleadings for the court when a case is placed on the day calendar. Raap vs First Methodist Episcopal Church of Flushing; Ward vs City of New York; Engle vs Morgenthaler-Pfeffer Realty Co. Highest number on the day calendar is 447A.

Court of Appeals Calendar.

ALBANY, Oct. 21.—The Court of Appeals calendar for to-morrow is: Nos. 49, 50, 52 and 769.

Referee Appointed.

By Justice Donnelly—Stahl vs Powers, Edw. A. McShane.

THE COPPER MARKET.

The copper market yesterday was irregular so far as prices were concerned. Some sales were made by producers at 11½c., but dealers disposed of small amounts at lower than 11¼c. The business in the aggregate was not large.

A moderate amount of export buying was reported, the metal being taken for England. A large producer declared yesterday that so far he has been able to dispose of his entire production, which in common with other producers is now running at 50 per cent.

THE GREAT WHITE FLEET

Only first-class passengers carried on these cruises

Under the American Flag

REGULAR PASSENGER AND FREIGHT SERVICE

from New York (Pier 15 East River, foot Fulton St.) to CUBA, JAMAICA, PANAMA CANAL, CENTRAL AND SOUTH AMERICA.

Sailings every Wednesday at noon to JAMAICA, PANAMA, COLOMBIA.

Sailings fortnightly Thursdays P.M., to SANTIAGO, CUBA, BARRIOS, GUATEMALA, CENTRAL AMERICAN PORTS.

Reduced fares for 22 and 24 day cruises, $115.00 minimum fare. Short tours to JAMAICA only and return $75.00 minimum fare.

Additional weekly sailings from Boston, New Orleans, to HAVANA, PANAMA and CENTRAL AMERICA. Connections at Colon for Pacific Coast ports of Central and South America. Write for booklets.

United Fruit Company Steamship Service
17 Battery Place, New York

CUNARD

Established 1840

Fastest Steamers in the World

AQUITANIA, LUSITANIA, MAURETANIA

Regular and Uninterrupted Service

EUROPE VIA LIVERPOOL

Franconia.....Sat., Oct. 31, 10 AM
LUSITANIA..Wed., Nov. 4, 10 AM
Laconia.....Sat., Nov. 14, 10 AM
Transylvania...Sat., Nov. 21, 10 AM
Franconia.....Sat., Nov. 28, 10 AM
LUSITANIA..Wed., Dec. 2, 10 AM

MEDITERRANEAN SERVICE

GENOA, NAPLES, PATRAS, MALTA

CARPATHIA....Wed., Nov. 4, Noon

Company's Office, 21-24 State St., N. Y.

American Line

Under the American Flag

New York—Liverpool

New York, Oct. 31, noon Phila., Oct. 31, noon

Atlantic Transport Line

New York—London

Minnehaha, Oct. 24, 10 am Minnetonka, Oct. 31, 9:30 am

White Star Line

New York—Queenstown—Liverpool

Adriatic Oct. 28, noon Cedric Nov. 4, noon

†N. Y. & *Boston—Italy—†Greece via Azores and Gibraltar

*Canopic Nov. 6, 11 am †Finnic Nov. 17, noon

Company's Office, 9 Broadway, N. Y.

FRENCH LINE
Compagnie Generale Transatlantique.
Direct Line to Havre (France).
General Agency, 19 State St., N. Y.

SAVANNAH LINE For All Points SOUTH
New York Office 501 Fifth Avenue.

AGWI STEAMSHIP LINES.
Clyde-Mallory-Ward-Porto Rico Lines.
290 Broadway, New York.

OLD DOMINION LINE
To all points South and West. Every Weekday 3 P.M. Pier 25 North River. Tel. 3900 Franklin

THE ROYAL MAIL STEAM PACKET CO.
Regular sailings to Bermuda and West Indies.
Sanderson & Son, Gen. Agts., 11 State St.

STEAMSHIP TICKETS to any port.
Official Agent all lines.
Raymond & Whitcomb Co., 225 5th Av., N. Y.

Clark's Orient Cruise, Feb. 14, $400 up; S. S. Rotterdam. F. C. Clark, Times Bldg., N. Y.

GO TO BERMUDA—Ideal Vacation Resort. Days from N. Y. Round Trip $25 up. Any Agt

TOURS.

Steamship Tickets Reservations By All Lines, Ocean and Coastwise. Rates & Information Cheerfully Given. MARSTERS, 1547 B'WAY, N. Y. City.

SUMMONSES AGAINST.

SCOTT, EDWARD ROBERTSON.—In pursuance of an order of Hon. Robert Ludlow Fowler, a Surrogate of the County of New York, Notice is hereby given to all persons having claims against Edward Robertson Scott, late of the County of New York, deceased, to present the same with vouchers thereof to the subscriber, at the office of Thomas Stuart Guthrie, No. 60 Broadway, in The City of New York, on or before the 6th day of February next. Dated New York, the 1st day of August, 1914. KATHERINE THERESA SMITH, Executrix. CHARLES STUART GUTHRIE, Attorney for Executrix, No. 60 Broadway, New York City.

HELP WANTED—FEMALE.

WANTED—Women of considerable experience in directing circular work on trade or business journals of national distribution; state fully education and details of experience, give references. M., box 140 Sun office.

HELP WANTED—MALE.

SALESMAN — Experienced automobile salesman wanted by factory branch handling popular priced car. Salary and commission basis, good future assured, state age and past experience. Only high class man wanted. Apply by letter only. "AUTO," 810 Broad St., Newark, N. J.

WANTED—Grocery specialty salesman who is wideawake and knows how to cover the retail grocery trade of New York and vicinity. Must be a salesman, not an order taker. Write fully concerning yourself, with references, and particularly state salary wanted. Address GROCERY BROKER, box 170 Sun office.

AUTOMOBILE EXCHANGE

A few unusual bargains in 1914 and 1915 used but overhauled and guaranteed Chandler light six cars, $850 to $1,200; also Isotta Fraschini, 45 H. P. with touring and limousine bodies, $800. Haphophile, 1914 touring, electric lighting and starting, fine condition, $750. BRADY MURRAY MOTORS CORPORATION, 245 West 58th St., New York.

AUTOMOBILE STORAGE.

STORAGE Automobiles—We offer special inducements in the new Fireproof Garage, 474 West 130th St., finest garage in the city; storage for five cars from $18 up per month; dead storage from $5 to $8; gasolene 18c.; special attention given to repair work and painting.

Commercial trucks stored on 129th St., near Amsterdam Ave., in fireproof garage; storage for five trucks, $20 and up; gasolene and oil at low prices. Office, 474 West 130th St.

AUTOMOBILE AND MOTOR TRUCK INSTRUCTION.

STEWART AUTOMOBILE SCHOOL, 225 W. 57th St. Booklet explains WHY Our course is BEST. Inspect our plant and be convinced. "Chartered by N. Y. State Board of Regents."

AUTOMOBILES FOR HIRE.

6 CYLINDER PACKARDS FOR HIRE. AUTOS REPAIRED AND REBUILT. PACKARD TRANSP. & REPAIR'G CO. 234-8 W. 41st St. Tels. 902-3, 4436 Bryant.

Hudson River by Daylight

All Service Daily Except Sunday.

Direct Rail Connections to all points in the Catskills, Saratoga, the Adirondacks, the West and North. Music. Restaurant.

Leave Desbrosses St., 8:40 A. M.; W. 42d St., 9 A. M.; W. 129th St., 9:20 A. M.; Yonkers, 9:45 A. M., landing at West Point, Newburgh, Poughkeepsie, Kingston Point, Catskill, Hudson, and Albany. All through rail tickets between New York and Albany accepted.

Last up trip Oct. 26; down, Oct. 27.

Hudson River Day Line

(ALBANY DAY LINE)
Desbrosses St. Pier, New York.
Tel. Spring 4141.

Low Fall Fares

New York to Albany, Troy and the North

Largest and Most Magnificent River Steamers in the World, 'Berkshire,' 'C.W.Morse,' 'Trojan' 'Rensselaer.'

Pier 32, N. R., ft. Canal St., 6 P. M. daily; West 132d St., 6:30 P. M.

Phone Spring 9400.

Hudson Navigation Co.

To PORTLAND Me.
$3.00 MAINE STEAMSHIP LINE
Single fare
S. S. NORTH LAND and NORTH STAR
Leave Pier 19, North River, foot of Warren Street, at 5:00 P. M.; Tuesdays, Thursdays and Saturdays. A delightful 390-mile, 22-hour trip to Portland, the CITY BEAUTIFUL.

Tickets, etc., at the Pier, also at New York Transfer Co. and Tourist offices throughout the city. Through tickets to all points. Baggage checked through.
EASTERN STEAMSHIP CORPORATION

FALL RIVER LINE
TO BOSTON $4.00

Lv. PIER 14, N. R., ft. Fulton St., Daily at 5 P. M. Music.

New London (Norwich) Line, via New London. Lv. Pier 40, N. R., ft. Houston st., week days only 5:30 P. M.; Pier 70, E. R., ft. E. 22d St., 6:00 P. M.

"THE PUBLIC BE PLEASED."
COLONIAL LINE
BOSTON via Boat and Rail $2.60
PROVIDENCE Boat Direct $1.60
Week days and Sundays at 5 P. M. from Pier 30, N. R., foot West Houston st. All Outside Rooms, $1.00 to $3.00. Wireless equipment. Uptown Office, Broadway and 23d st. Telephone Spring 9491.

BAY STATE LINE
$2.50 BOSTON $2.50
Worcester, $2.50; Providence direct, $1.50
Outside Staterooms $1.50.
Daily, including Sunday, 5:30 p. m.
From Pier 19, E. R. 'Phone 2700 Beekman.
City Ticket Office, 290 Broadway, N. Y.
Uptown Ticket Office, B'way and 23d St.

Sight-Seeing Yacht
Battery Pier Daily 10:30, 2:30. Tel. Broad 3373.

HARTFORD LINE
From New Pier 20, East River, foot Peck Slip, daily except Sunday, at 5 P. M. for CONNECTICUT RIVER LANDINGS.

AUTUMN RESORTS.

NEW YORK—Bronxville.

Amid the Hills and Woods of Beautiful Westchester.
HOTEL GRAMATAN
Lawrence Park, Bronxville, N. Y.

OPEN ALL THE YEAR.
The Fall in Westchester is the most delightful season of the year. The Gramatan is within easy commuting distance for the New York business man; 28 minutes from Grand Central. Golf, Tennis, and all outdoor sports. Send for new illustrated booklet and rates. HOTEL GRAMATAN, Inc.

NEW JERSEY—Atlantic City.

HOTEL DENNIS
ATLANTIC CITY N.J.
IN AUTUMN
Offers a charm of comfort and ease amidst delightful environment that has established it as an ideal seashore home.
Directly on the ocean front.
Capacity 600.
WALTER J. BUZBY.

Atlantic City
Hotel Brighton and Casino
Open throughout the year.
F. W. Hemsley & Son

ATLANTIC CITY, N. J.
America's Famous All-Year Resort.

NEW JERSEY—Lakewood.

OAK COURT HOTEL
A MODERN HOTEL
With a quiet Air of Domesticity and a Homelike Atmosphere.
E. E. SPANGENBERG, Mgr.

MISCELLANEOUS.

"THE NEW JERSEY TOUR"

PENNSYLVANIA—Wernersville.

A FIRST CLASS HOTEL
GALEN HALL
WERNERSVILLE, PA.
IN THE MOUNTAINS
Dry air.
Resident Physician
Massage; Electricity; Cabinet Baths; Diet Kitchen.
Golf Tennis.
Same management as Atlantic City

PENNSYLVANIA—Canadensis.

NEW SPRUCE CABIN INN.
Greatly enlarged. Finest location in Pocono Mts. Rooms en suite with bath. Electric light, steam heat, telephone in rooms, sun parlor, music, dancing, saddle horses, golf, tennis, bowling, garage. Illustrated booklet. Lackawanna R. R. to Cresco Station.
W. J. & M. D. PRICE, Canadensis, Pa.

MANHATTAN LINE
To ALBANY
FARE $1.00 ROUND TRIP $1.50
GOOD 10 DAYS
Thru Tk'ts & Bagg'Check'd to All Points.
Dining Service a la Carte.
Steamers leave daily, Pier 39, North River, foot West Houston St., 5:30 P. M.; West 131st St., 6 P. M. Telephone 9228 Spring.

FORECLOSURE SALES.

SUPREME COURT, COUNTY OF NEW YORK—The Farmers' Loan and Trust Company, as substituted trustee under the will of Timothy C. Kimball, deceased, plaintiff, against Stonington Realty Company and others, defendants.

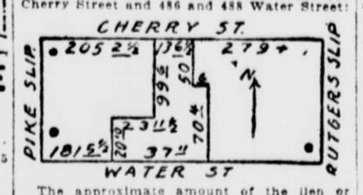
In pursuance of a judgment of foreclosure and sale, duly made and entered in the above entitled action, and bearing date the 11th day of September, 1914, I, the undersigned, the referee in said judgment named, will sell at public auction, at the Exchange Salesroom, Nos. 14-16 Vesey Street, in the Borough of Manhattan, City of New York, on the 27th day of October, 1914, at 12 o'clock noon on that day, by Charles A. Berrian, auctioneer, the premises directed by said judgment to be sold, and therein described as follows: All that certain lot, piece or parcel of land, situate, lying and being in the Borough of Manhattan, City of New York, bounded and described as follows: Beginning at a point on the southerly side of Cherry Street distant two hundred and five (205) feet two and one-half (2½) inches easterly from the corner formed by the intersection of the said southerly side of Cherry Street and the easterly side of Pike Street or Slip; running thence easterly along the southerly side of Cherry Street, thirteen (13) feet six and one-half (6½) inches; thence southerly, parallel, or nearly so, with the easterly side of Pike Street and for a part of the distance through a party wall fifty (50) feet; thence easterly six (6) inches; thence southerly, parallel, or nearly so, with the easterly side of Pike Street, seventy (70) feet four (4) inches to a point on the northerly side of Water Street distant two hundred and nineteen (219) feet four and one-half (4½) inches east of Pike Street; thence westerly, along the northerly side of Water Street, thirty-seven (37) feet eleven (11) inches; thence northerly, parallel, or nearly so, with the easterly side of Pike Street, twenty (20) feet ten (10) inches; thence easterly, parallel, or nearly so, with the northerly side of Water Street, twenty-three (23) feet eleven and one-half (11½) inches; thence northerly, parallel, or nearly so, with the easterly side of Pike Street and for part of the distance through a party wall, ninety-nine (99) feet six (6) inches more or less to the point or place of beginning.

Said premises will be sold subject to any state of facts which may be shown on a survey of said premises made by Francis W. Ford, dated June 25th, 1903, and certified by Francis W. Ford to Sons, and also subject to the covenants and conditions contained in a grant recorded in Book D of City Grants, New York Comptroller's office, page 197, as modified by Act of the Legislature of the State of New York, passed in 1889, so far as the same may now be in force.

Dated New York, September 22, 1914.

HENRY A. FORSTER, Referee.
MANLEY A. RAYMOND, Attorney for Plaintiff, Office and Post Office address, 158 Broadway, Borough of Manhattan, N. Y. City.

The following is a diagram of the property to be sold; its street numbers are 229 Cherry Street and 486 and 488 Water Street:



The approximate amount of the lien or charge, to satisfy which the above described property is to be sold, is $21,877.92, with interest thereon from September 2nd, 1914, together with costs and allowance amounting to $388.20, with interest thereon from September 14th, 1914, together with the expenses of sale. The approximate amount of the taxes, assessments and water rates or other liens, which are to be allowed to the purchaser out of the purchase money, or paid by the referee, is $1,029.82 and interest.

Dated New York, September 22, 1914.

HENRY A. FORSTER, Referee.

SUMMONSES.

SUPREME COURT, COUNTY OF NEW YORK—LOUISE A. GEIGER, Plaintiff, against CHARLOTTE DAHLGREN, AUGUST DAHLGREN, PETER DAHLGREN, JENNIE SALINGER and WALTER SALINGER, her husband, AMANDA D. LEWIS and JAMES LEWIS, her husband, MATILDA D. SMITH and JO