## REALTY SCHOOL FACTS.

HOW APPRAISERS WORK

## E. H. Gilbert Says Unit of Value Must First Be Established.

E. H. Gilbert, of J. Edgar Leaycraft & Co. spoke last night about "Appraisals" at the real estate school of the West Side branch of the Young Men's Christian Association. He said that the power of appraising is neither an art nor a science, just a faculty of the judgment acquired by long familiarity with prices obtained and analysis of them and the resultant formulation of certain rules, these rules being few and simple. By their application approximate values are determined, after establishing what is technically called a unit of value. No

rules are absolute. The unit of land value is the value of a single lot of land fronting on any street or avenue and lying about or near the middle of the block. On Manhattan Island this unit of value is calculated from such a lot 25 feet wide by 100 feet deep. In Brooklyn the unit of value is usually 20x100 feet. The unit of value serves as a basis of all other calculations. It is therefore essential to determine the fair market value of a unit as a starting point.

"The value of a lot of land is the measure of the best use to which it can be put, considering

Mr. Gilbert further said:

the location and the surroundings-represented in money. There is seldom any material recession in the value of land in the thickly settled districts of Manhattan Island from prices obtained at any period, and this comparative sta bility enables us to say that the value of any land in that borough is its present value, based upon a reasonable comparison of price quotations on lots similarly situated in a like neighborhood and amid like surroundings. Where such quotations can be shown to be the outcome of agreements to buy and sell under normal and equable trade conditions they are the first facts to be sought as an indication of the unit of value. The sources of these facts are the copies of the records in the Register's office.

"Some knowledge of actual cash transactions in the neighborhood is essential to accurate judgment. These transactions may be sales or they may be leases of land for long periods, others.' from the rental reserved in which the fee value may be inferred. The knowledge of these may be personal or communicated upon satisfactory authority. Wherever quotations or such de scribed knowledge cannot be had in the time | More than \$145,000 Paid at Auction given for an appraisal the opinion of at least one competent judge should be obtained as a check against error. If there should be an error made in determining the unite of value the appraisal built upon it will, of course, be inaccurate. The prime essential is, therefore, a correct valuation of the unit-all the rest flows from this quite logically. The practical process of appraising may differ slightly with different men, but it is substantially the same in all offices. Assuming that we are asked for the value of a single vacant lot about or near the centre of the block, first look at it to see if it is excavated and how deeply, if it is at grade or above grade, and if there is rock upon it and to what extent. What is the character of the bottom? Note the physical conditions and then examine the surrounding class of improvements. Is the property accessible? What are the prospects of the neighborhood? After the physical inspection the history of the property is looked into and such sales of it as have been made are to be noted, with dates, or such prices of adjoin-As many sa as possible should be discovered the records inquiry must be made of persons brokers who are familiar with the conditions of sulted as follows: their own locality and with its history. A large acquaintance of such persons is advantageous.

In estimating the value of one lot standing by itself and so surrounded that it must be sold singly is an important consideration. I have known it to make a difference of 25 per cent under the value obtainable from the same lot nitations were absent. The valua 2,500 square feet is more complex. Very irregular lots are especially difficult to appraise. In the case of lots that have the regular frontage of 25 feet, or approximately that, but whose depth varies within 100 feet, a certain rule has been formulated based upon a graduated scale of values for each five feet of depth, the key to which is found in the presumption that the front half of the lot is worth two-thirds of the value of the whole. This is called the Hofman rule, after the name of its author. This rule has gained great authority and is, in fact, the only

bard and fast rule that fits a great variety of conditions. It has its exceptions and must not be used slavishly. It is valuable as a check to the judgment and as suggesting a figure of value for subsequent consideration by the judgment

and for comparison with concrete instances. "There are cases where the front half of the ot is worth more or less than two-thirds of the value of the whole. These variations from the rule are appeals to the judgment of experience. The most common form of small parcel of land is that which has a full depth of 100 feet, but a width less than 25 feet. The builders of private residences divide a large plot into such small parcels—the very familiar forms of these are 15x100, 16.8x100, 18.9x100 and

"The valuation of lots that have a frontage of ess than 25 feet and a depth of less than 100 feet is a difficult task. Common forms of such lots are 23x75, 20x50, 20x75, 20x60, 20x80, 18.9x75, 16.8x75 and 18.9x50. If the unit of value be \$10,000, what is the value of 18.9x50? "Valuations o fsuch parcels submit to no rule other than the usual one of availability.

"For instance, it may be said to be true beyond question that a lot 20x60 which contains 1,200 square feet is worth less than one 25x50 which contains approximately the same area, because of the loss from the more valuable dimension. The Hofman rule says 25x50 in area, or half a lot, is worth 67 per cent of the value of a fyll lot; then 20x60, which is practically half lot, must be worth less than 67 per cent of the value of a full lot.

"Let us suppose a full lot to be worth \$15,000. Then, 25x50, containing 1,250 square feet, is worth 67 per cent of \$15,000, or \$10,000. Now, frontage is more valuable in proportion than lepth, and though in the lot 20x60 the depth is increased 10 feet, while the frontage is decreased but 5 feet, the one is 10 feet in 100 while the other is 5 feet in only 25 feet. The ene is a 10 per cent increase in depth against a 20 per cent increase in width.

"Hence, though by area the lot 20x60 would be worth the same as 25x50, it is really worth considerably less because the loss is proportionally greater in the most valuable dimension.

"How much less is it worth on this account? It s something gained to know that it is worth less than \$10,000, or 67 per cent of the unit. Is 20x60 worth 60 per cent of the unit, or \$9,000, or 50 per cent of the unit, or \$7,500? The value probably lies between these figures, and this narrows the question of judgment down to a difference of \$1,500. Recourse is then had to the records of transfers and to judgment of

## LOT SALE A SUCCESS.

## for Eighty-nine Bronx Parcels.

The results at auction yesterday clearly showed that big buyers are now either timid about buying at auction or have not the money to buy, and that little buyers have much ready eash and have no doubt about the stability of values. In view of this fact most of the parcels offered at foreclosure were bought in by the plaintiffs at a sum less than the amount of the liens against the properties, and for the parcels at voluntary sale there were many buyers

For the eighty-nine Bronx lots owned b David B. Cocks, Joseph P. Day quickly realized \$145,525. That sale was held by order of Mrs Agnes K. Murphy, Mulligan acting for the owner. The prices for ten lots in Webster ave just south of 193d st., ranged from \$5,400 to \$5,500 each; for eleven lots in Decatur ave just north of Kingsbridge Road, from \$2,400 t \$3,400 each; for thirty-four lots, forming the block bounded by Mount Vernon ave., Herkime ing lots or foliots in blocks similarly situated. Pl., 233d and 235th sts., from \$400 to \$2,100 each; for four lots in Decatur ave., just sout nd noted. If no quotations can be had from of 193d st., and with a depth of about 145 fee each, from \$2,900 to \$3,000 each, and twenty familiar with sales in the neighborhood of the | nine lots in the block bounded by Napier ave property as to prices which have obtained. Al- Herkimer Pl., 233d and 235 sts., from \$600 t st every neighborhood has one or more local \$1,050. The other auction sales yesterday re

Sulted as follows:

By Joseph P Day: 503 Manhattan ave, w s, 18.5 ft s of 121st st, 15x80, 3 sty st fr dwig h; sheriff's sale of all right, title, etc. which August Ellingen had on June 28, 1997, or since; to the plaintiff for \$500; 1409 and 1419 Avenue A, n w cor 75th st, 25.5x75, 5 sty brk ten h and store; M J Rainshen agt Jacob Till et al; amt due, \$4,031.58; taxes, etc. \$400.94; sub to two prior miges of \$31,690; to the plaintiff for \$33,000; Tiffany st, n w cor 16th st, 92.11x94-5x109.3x75, vacant; A M Hersch agt Samuel Glassman et al; amt due, \$2,852.86; taxes, etc. \$400.94; but to two prior miges of \$14,690; to the plaintiff for \$14,904; 83 10th st, n s, 175 ft w of 3d ave, 25x94.6, leasehold; 4 sty brk ten h; Catherine Biehn agt Mary Skiff; amt due, \$6,598.64; taxes, etc. \$600; to the plaintiff for \$14,904; 83 10th st, n s, 175 ft w of 3d ave, 25x94.6, leasehold; 4 sty brk ten h; Catherine Biehn agt Mary Skiff; amt due, \$6,598.64; taxes, etc. \$600; to the plaintiff for \$8,125; 605 Walton ave, w s, 160.8 ft n of 150th st, 16.5x 100, 3 sty brk dwig h; Germania Life Ins Co agt Lars Epricson et al; amt due, \$4,847.65; taxes, etc. \$80.99; sub to a second mige of \$1,411.08; adj to November 28; 63.54th st, n s, 53 ft e of 6th ave, 13x109.5; 5 sty brk dwig h; G J Daniell agt Netherlands Corp et al; amt due, \$31,869.04; taxes, etc. \$12,74.46; adj to December 17; 141st st, s s, 100; t e of Robbins ave, 75x102.11x15.5x118.3, vacant; Century Investing Co agt Eroadway Reliance Realty Co et al; action 1; amt due, \$7,550.90; taxes, etc. \$945.12; to the plaintiff for \$6,350; Southern Boulevard, n w s, 144.5 ft n e of 140th st, runs n e 94.5 to Wales ave, x n 44.7 x w 111.9 x n 28.9 to 14ist st, x m 44.7 x w 111.9 x n 28.9 to 14ist st, x m 44.7 x w 111.9 x n 28.9 to 14ist st, x m 60 x s 148.5 x m e 115.9, vacant; same agt same; action 2; same att; same; action 2; sam

MARK TWAIN confesses that he was the original in some of the pranks of "Tom Sawyer."

JACQUES FUTRELLE has a new problem for The Thinking Machine to solve.

ROY NORTON reaches the climax of his Japanese-American war story, "The Vanishing Fleets." It is the best instalment yet published of this fine serial.

SEWELL FORD brings Shorty McCabe to the front again in a story called "Guessin' About Sadie."

HUBERT M. SKINNER tells of the origin of the Thanksgiving turkey in an article called "The Bird of Many Names."

These and other features in

Next Sunday's Magazine of THE TRIBUNE

plaintiff for \$3.750; Southern Boulevard, s w cor 141st st. 43.10x117.9x28.9x111.9, vacant; Knickerbocker Trust Co agt Adolph Schoenberger et al; amt due, \$7.938.03; taxes, etc. \$504.70; to the Century Investing Co for \$7.900.

By Samuel Goldsticker: Southern Boulevard, s e cor 141st st, 110.6x79.3x92.5x135.3, vacant; Knickerbocker Trust Co agt Samuel Green et al; amt due, \$11.060.30; taxes, etc. \$285.11; to Gerhard Kuehne, fr. for a client for \$12,000.

Bryan L. Kennelly will offer for sale to-day in the auction rooms No. 159 East 97th st., No 1164 Second ave., No. 1174 Second ave., No. 330 West 25th st., No. 546 Hudson st., No. 523 West 123d st., Nos. 708 and 710 Greenwich st. and Nos. 5261/2 and 528 Broome st. Joseph P. Day will offer No. 221 West 61st st. and a plot at the southeast corner of 134th st. and Willis ave.

#### GETS A \$300,000 MORTGAGE.

Mrs. Elizabeth B. Schley has mortgaged her home, No. 845 Fifth avenue, for \$300,000 to the Mutual Life Insurance Company. The property has a frontage of 50.5 feet on the avenue. It is assessed at over \$000,000. It is just rth of the home of Colonel John Jacob Astor.

## BIG PHILADELPHIA HOTEL LEASED.

The Matt. J. Ward Company has sold for Mrs. Robert furniture and unexpired term of the lease of the Hotel Walton, in Philadelphia, to Louis Lukes and Zahn Brothers for about \$175,000. The same brokers also negotiated an extension of the lease with the owners, the Robert Goelet estate, of this city, for a term of years at a rental

SALE OF BEEKMAN ST. BUILDING. Ruland & Whiting Co. has sold for Tunis G. Bergen and others to Henry Leerburger the five story basement and subcellar building. No. 54 Beekman st. The size of the plot is 25x87 feet.

## REALTY BOND ELECTS OFFICERS.

David A. Clarkson was vesterday re-elected president of the Real Estate Board of Brokers. The other officers chosen were: Vice-president, Joseph P. Day; secretary, Edward L. King; treasurer, Richard Alexander; governors, David A. Clarkson, Joseph P. Dav, Francis E. Ward and Alfred V. Amy; nominating committee, Joel S. de Selding, Wright Barclay, Watter C. Lester and W. Willis Reese, and auditing committee, Jeel S. de Selding, Charles E. Duross and H. C. Senior. The organization also voted in favor of a change in the constitution and bylaws, so that out-of-town brokers may become nor resident members of the board, and permitting the legis-lation and taxation committee to have associate members. The organization is to be incorporated.

### MARINE INTELLIGENCE.

MINIATURE ALMANAC. Sun rises 6:52]Sun sets 4:39|Moon rises 5:28|Moon's age 15 HIGH WATER.

—Sandy Hook 7:42 Gov. Island 8:00 Hell Gate 9:53 —Sandy Hook 8:15 Gov. Island 8:32 Hell Gate 10:25 WIRELESS REPORTS.

The Baltle, which was reported from Cape Race as 1.241 miles east of Saudy Hook at 1:45 p m yesterday, is expected to dock about 5 p m Friday.

### INCOMING STEAMERS.

Vessel.	From.	Line.
*Majestic	Queenstown, Nove	mber 14. White Star
P Sigismund	Colon, November	5
	Christiansand, No	
*Colon	Cclon. November	13 Panama
	Barbados, Novemb	
*Obidense	Para, November	8Booth
Umhlote	Gibraltar, Novemb	ber 1
Seydlitz	Cherbourg. Noven	nber 7N G Lloyd
Hudson	Algiers, November	31
El Rio	Gaiveston, Noven	iber 12 So Pacific
Arconia	Libau, November	b
Carpathla	Gibraitar, Novem	ber 10Cunard
König Albert	Gibraltar, Novem	ber IIN G Lloyd
Sernic	Gibraitar, Novem	or 6 Dhank
St. Andrew	Gibraltar, Novem Antwerp, Novemb	or 9 Ped Stor
EUrope	Galveston, Novem	her 14 So Pacific
	URSDAY, NOVEMB	
*Mauretania	Liverpool, Novemb Antwerp, Novemb	ber 16Cunard
Cambroman	Antwerp, Novemb	er 9Red Star
City of Savannah	Savannah, Novem	ber 18Savannah
	New Orleans, Nov	
F.	RIDAY, NOVEMBER	R 22.
*Baltic	Liverpool, Novemb	er 13 White Star
Malelea	Nanlas November	9. Hamb.am
Priricia	Hamburg, Novem	ber 10Hamb-Am
Oldenburg	Hamburg, November	r 10 N G Lloyd
Teresa	Gibraltar, Novem	ber 8
Drumeliffe	Algiers, Novembe	r 7
Erika	Barcelona, Novem	iber 8
Excelsion	New Orleans, Nov	ember 16. So Pacific
San Marcos	Galveston, Novem	ber 16 Mallory
SAT	TURDAY, NOVEMBI	ER 23.
	Southampton, Nov	
ar A Wieteria	Hamburg, Novem	bur 14 Hamb Am
er a Savota	Havre, November	16 French
Parharossa	Bremen, November	r 12 N G Lloyd
Indralema	Gibraltar, Novem	ber 9.
Kansas City	. Sayannah, Novem	ber 20 Savannah

## OUTGOING STEAMERS.

	Potsdam, Rotterdam, Holland-Am	5:00 a m
	Zeeland, Antwerp, Red Star	10:00 a m
	Madonna, Naples, Fabre	1000000
	Apache, Jacksonville, Clyde	3:00 p m
	Alamo, Galveston, Mallory	12:00 m
	Hamilton, Norfolk, Old Dom	3:00 p m
	THURSDAY, NOVEMBER 21.	
	Arabic, Liverpool, White Star 5:30 a m	10:00 a m
	La Lorraine, Havre, French 6:00 a m	
	United States, Christian and, Scand-A 9:30 a m	
	Brantwood, Pernambuco, Brazilian 12:00 m	3:00 p m
	Uller, Guiana, New York & Demerara. 11:30 a m	2:00 p m
	Guiana, Guiana, Quebec	3:00 p n
	Mexico, Havana, Ward 9:00 a m	12:00 m
	Batavia, Naples, Hamb-Am	10:00 a m
	Main, Bremen, N G Lloyd	10:00 a m
	Algonquin, Jacksonville, Clyde	8:00 p m
	City of Columbus, Savannah, Savannah	3:00 p m
	Jamestown, Norfolk, Old Dominion	3:00 p m
	FRIDAY, NOVEMBER 22.	
	Peninsular, Azores 7:00 a m	9:30 a m
	Aquilla, Argentine 7:00 a m	9:30 a m
1	P. der Nederlanden, Hayti, D W I11:00 a m	1:00 p m
1	Finance, Colon, Panama11:00 a m	3:00 p m
1	Santiago, Tampico, Ward	8:00 p m
ı	Ada, Campeche, Ward	3:00 p m
1	Rio Grande, Brunswick, Mallery	12:00 m
	Monroe, Norfolk, Old Dominion	3:00 p m
1	TRANSPACIFIC MAILS.	
1	Destination and steamer. Close in N	New York.
1	Japan, Corea, China and Philippine Isi-	TOLK.
1	ands (via Vancouver and Victoria, B C)	
ı	-Empress of India Nov 21,	6:00 p m

Monroe, Norfolk, Old Dominion	3:00 1
TRANSPACIFIC MAILS.	
Destination and steamer. Close in N	lew Yo
Japan, Corea, China and Philippine Isi- ands (via Vancouver and Victoria, B C)	
-Empress of India Nov 21,	6:00 p
Hawaii, Japan, Corea, China and Philip- pine Islands (via San Francisco)—Hong-	
kong MaruNov 21,	6:00 p
Japan, Corea and China (specially ad-	
dressed only (via Seattle)-Kaga Maru. Nov 21,	6:00 p
Japan, Corea and China (specially ad-	
dressed only) (via Tacoma)—KeemunNov 22,	6:00 p
Japan, Corea, China and Philippine Isl-	
ands (via Seattle)—Minnesota Nov 24,	6:00 p
Hawaii, Guam and Philippine Islands (via San Francisco)—U S transportNov 30,	6:00 p
Australia (except West), New Zealand,	-
Samoan Islanda Fitt Islands and New	

ustralia teacher than the control of the control of

## SHIPPING NEWS.

Port of New York, Tuesday, Nov. 19, 1907.

Ctae Bar at 9 a n. Steamer O A Knudsen (Nor), Paulsen, Tampico Novem-er 9, with lead and copper bullion, to the American melting and Refining Co. Passed in Sandy Hook at 1.15 a m. Ampsion 14, to the Hamburg-America Line, with 49 passengers, mails and moise. Arrived at the Bar at 2:55 p m.

Steamer Philadelphia, Crockett, Porto Cabello November S, Curacao 10, La Guayra 11 and San Juan 13, to Boulton, Bliss & Dallett, with 24 passengers, mail and moise. Arrived at the Bar at 10 p m 184.

Steamer Julia Luckenbach, Connell, Mayaguez November 7, Arroyo and San Juan 11 and Ponce 12, to the Insular Line, with moise. Arrived at the Bar at 6:30 a m.

Steamer California (Br), Blakke, Glasgow and Noville November 9, to Henderson Bros, with 207 cabin and 550 steerage passengers and moise. Arrived at the Bar at 9:11 p m 18th.

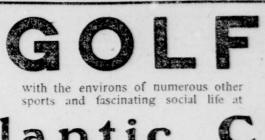
Steamer Frederica (Aust), Suttora, Trieste October 5. m 18th.
Steamer Frederica (Aust), Suttora, Trieste October 5,
yrs 12, Smyrna 19, Adra 29 and Bermuda November 14,
o Phelps Bros & Co, with make. Arrived at the Bar at
p m 18th. 11:46 and 11:40 Autumn Resorts.

Autumn Resorts. NEW JERSEY.

NEW JERSEY.

Autumn Resorts.

NEW JERSEY.



# Atlantic City NEW JERSEY

## THANKSGIVING DAY ATLANTIC CITY'S FALL EASTER

PERIOD similar to the Resort's famous Easter Sunday, a time when you will find a refined, cultured class of people, representing every section, enjoying the benefits and pleasures afforded by the popular resort.

Make arrangements to come down and stay over Thanksgiving-it affords an excellent opportunity for a week-end holiday-and you will return surprised at the marvellous restful condition a few days' sojourn will give, not to speak of the many exhilarating pleasures and pastimes you will enjoy. Special arranged programmes

### WWTHE LEADING HOTELS WW

Write to any of the following for information, rates, etc. Write to any of the lollowing for the GALEN HALL
HOTEL TRAYMORE
TRAYMORE HOTEL CO. | GALEN HALL
Hotel and Sanatorium,
F. L. YOUNG, Manager.

HOTEL RUDOLF
American and European plans. JOEL HILL-MAN. Prop. Famous Harvey's, Wash., D. C.
HADDON HALL HADDON HALL

CHALFONTE

ROYAL PALACE HOTEL

ROYAL PALACE HOTEL CO.

HOTEL DENNIS

MARLBOROUGH-BL

THE PENHURST

HOTEL ST. CHARLES NEWLIN HAINES. HOTEL DENNIS MARLBOROUGH-BLENHEIM
JOSIAH WHITE & SONS.

Atlantic City is only three hours from New York. Four through vestibuled trains daily via Gentral R. R. of N. J. or the Pennsylvania R. R.

To Let for Business Purposes.

To Let for Business Purposes.

### OFFICES, LARGE AND SMALL

SINGLE OR EN SUITE,

## THE CENTRAL BANK BUILDING,

320 BROADWAY.

LATELY OCCUPIED BY PUBLIC SERVICE COMMISSION.

VERY REASONABLE RENTS: .

APPOINTMENTS PERFECT.

H. L. MOXLEY & CO.,

Apply to

320 BROADWAY,

Or to the Agent of the Tribune Building, 154 Nassau St., Room 610.

## Buildings, Stores AND LOFTS TO LET RULAND & WHITING CO.,

Unfurnished Apartments to Let.

A.-A.-A.

148 West 58th st., four story and basemen private Dwelling: 13 rooms, pantry ext.; leas 46th st., between 5th end 6th aves, four story, 14 romos; lease rent, \$2,700.

CYRILLE CARREAU, 796 9th ave. (45th).

H OUSEKEEPING APARTMENT TO RENT; 7 ROOMS, unfurnished; all modern improvements; subway corner; absolutely fireproof, FLORENCE HOUSE, Fourth ave. and 18th st.

BONAVISTA COURT, 945-9 ST. NICHOLAS AVE.— Four and five rooms and bath, \$30-\$40. Apply Su-perintendent on premises or DE SELDING BROS., 149 Broadway, N. Y. City.

### Apartment Hotels. HOTEL

## GROSVENOR

Fifth Ave. and 10th St. ses now being made. WILLIAM H. PURDY, MANAGER.

THE TOURAINE, 9 AND 11 EAST 39TH ST.-ONE large and one small apartment.

City Hotels.

## HOTEL GRENOBLE

56TH ST. AND 7TH AV.
A SELECT FAMILY AND TRANSIENT HOTEL
\$1.50 per day and up.
\$2.00 per day and up. Parlor, bedroom and bath, \$3.00 a day and upward. Desirable Suites of all sizes for permanent

guests at special rates.

Restaurant a la Carte. Open till 12. Music. WILLIAM P. CHASE.

HOTEL MARGARET, 28 TO 99 COLUMBIA slent Hotel; overlooking N. Y. Eay; choice apartments. THOMAS TOBY, Mgr. Tel. 4129 Main.

Steamer Calabria (Br), Coverly, Leghorn October 29, Naples November 1, Palermo 2 and Almeria 6, to Henderson Bros, with 12 cabin and 630 steerage passengers, mails and moise.

Steamer San Jacinto, Staples, Galveston November 13 and Key West 16, to the Mallory Ss Co, with passengers and moise. Anchored in Gravesend Bay at 6 p m. Steamer Katahdin, Queen, Georgetowii, S C, November 16, to the Atlantic Coast Lumber Corporation, with lumber. Passed in Quarantine at 7:50 p m.

Steamer Victorian (Br), Hart, Liverpool November 8, to the White Star Line, with moise. Passed in Sandy Hook at 8:05 p m. the White State Look at \$105 p m. Steamer Old Colony (new), from Philadelphia. Passed Standy Hook at 7 p m. Steamer Langbank (Br), Rout, Cheribon August 23, sgal 28, Sanarang September 7, Singapore 11, Colombo 9, Suez October 8, Fort Said 11, Algiers 29, Gibraltar 25, ermuda November 15 and Dolaware Brackwater 18, to ames W Elwell, with sugar. Arrived at the Bar at 30 p m. 30 p m.
Steamer Principe di Piemonte, from Naples. Southutheast of Fire Island at 8:35 p m.
Sandy Hook, N J, Nov 19, 9:30 p m—Wind north; modute breeze; thick haze.
SAILED.

Steamers Georgie (Br), Liverpool; Princess Anne, Nor-folk and Newport News; City of Memphis, Savannah; El Alba, Galveston; J B Aug Kessler (Dutch), London; Bodo (Nor), Porto Cortez; Mineola (Br), Cavite, Kobe, etc.

## STEAMERS AT FOREIGN PORTS.

ARRIVED.

Breinen, Nov 19, 10 a m—Kronprinzessin Cecille (Ger),
New York via Plymouth and Cherbourg.
Antwerp, Nov 18—Ocean (Dutch), New York.
Copenhagen, Nov 19, 5 p m—Heilig Oav (Dan), New York via Christiansand.

Genoa, Nov 14—Europa (Ital), New York via Naples.

Havre, Nov 19, 1 a m—La Gascogne (Fr), New York.

Rotterdam, Nov 18—Saratov (Russ), New York for Libau,

Hull, Nov 18—Toronto (Br), New York,

Leghorn, Nov 16—Perugia (Br), New York via Naples and

St Vincent, C V, Oct 29—Chatham (Br) (from New York), Fremantie and Adelaide: November 6, Elvaston (Br) (from New York), Dunedin, Auckland, etc. Catania, Nov 12—Hermine (Aust), New York, Rotterdam, Nov 17—Smolensk (Russ), New York, Santos, Nov 16—Black Prince (Br), New York. PASSED.

Scilly, Now 18, noon—Pennsylvania (Ger), New York for Plymouth, Cherbourg and Hamburg.
Gibraltar, Nov 19—St Patrick (Er), New York for Hlogo, Yokohama, etc; Rickmers (Ger), New York for Yokohama.
Ponta Ferraria, Nov 19—Prins Willem V (Dutch), New York via Forto Cabello, Port au Prince and Curacao for Amsterdar

### Real Estate. MONEY WANTED

## ON Improved New York City Real Estate.

If you have money to lend on improved New York City Real Estate it will earn 51/2% if put on this market. To wait means you will receive lower rates. I can place amounts of from \$7,000 to \$50,000.

Such security is concrete and controllable Better than industrials. Good as government

#### BURTON THOMFSON, Broker, Number OneWall Street.

WANTED.—LOAN OF \$500, SECURED BY FIRST mortgage, at 6 per cent, on a 12-room house, occupying whole block of 10 lots and facing trolley; appraised by Title Guarantee Company at \$12,000. Address LOAN, Box 500, Tribune Uptown Office, 1364 Broadway. CUPY A MODERN FACTORY AND SAVE MONEY LONG ISLAND CITY FACTORY CO., New York Offices, 140 Nassau St.

## Country Property for Sale.

A BSOLUTELY UNEQUALLED CORNER PLOT OF 5 Rts in the most prominent section of Douglas Manor; listed stocks or bonds taken in payment. Write B. BLEUL, 235 Driggs ave., Brooklyn.

PARM FOR SALE.—KENT CO., DELAWARE; 128 acres finest fruit and grade land; products sold for cash at station; price, \$8,000, with \$4,000 equity; will sell or exchange for city property. Call or address OWNER, 1086 Prospect Place, Brooklyn. THREE FAMILY HOUSE, ASPHALTED STREET, IMprovements; bargain; \$5,200; \$1,500 cash; balance, 5 per cent; rents \$510. PAUL, 3424 Boulevard, near Limoon street, Jersey City.

## Country Property to Let.

CHORT HILLS, N. J.—FOR RENT, DECEMBER 1ST, four months; reasonable terms; attractive house; five masters, five servants rooms; stable. Address KENISTON, Tribune Office. City Property to Let.

# ONE-FAMILY HOUSE, 6 ROOMS AND BATH; ALL improvements; fine location; Barnes ave., corner 218th st., Williamsbridge. Apply 3762 Barnes ave.

## Surrogates' Notices.

IN PURSUANCE OF AN ORDER OF HON, FRANK T.
Fitzgerald, a Surrogate of the County of New York,
Notice is hereby given to all persons having claims
against Jane E. Pomeroy, late of the County of New
York, deceased, to present the same with vouchers
thereof to the subscriber, at his place of transacting
business, No. 40 Wall Street, in The City of New York,
on or before the fitth day of January next.
Dated New York, the twenty-sixth day of June, 1997.
EDWARD POWIS JONES Executor.
W. DUDLEY CARLETON, Attorney for Executor, 40
Wall Street, Borough of Manhattan. The City of
New York.

IN PURSUANCE OF AN ORDER OF HON. FRANK
T. Fitzgerald, a Surrogate of the County of New
York notice is hereby given to all persons having claims
against Herman Miller, late of the County of New York,
deceased, to present the same with vouchers thereof to
the subscriber, at her place of transacting business, at
the office of William R. Syme, No. 76 William Street,
in the city of New York, on or before the 27th day of
January next. Dated New York, the 23d day of July,
1907.
WILLIAM R. SYME, Attorney for Executrix, 76 William
Street, Borough of Manhattan, N. Y. City. PURSUANCE OF AN ORDER OF HON. ABNER Thomas, a Surrogate of the County of New Yor

IN PURSUANCE OF AN ORDER OF HON. ABNER C. Thomas, a Surrogate of the County of New York, notice is hereby given to all persons having claims against Octavius D. Baldwin, late of the County of New York, deceased, to present the same with vouchers therefo to the subscribers, at their place of transacting hustness at the office of Jared G. Baldwin, Jr., No. 33 Wall Street, in the Borough of Manhattan, City of New York, on or before the 15th day of May next, 1998.

Dated New York, the 9th day of October, 1907.

CHARLES J. TOWNSEND,

JOHN HENRY TOWNSEND,

JOHN HENRY TOWNSEND,

JAFRED G. BALDWIN, Jr., Attorney for Executors, 33 Wall Street, Borough of Manhattan, New York City.

Wall Street, Borough of Manhattan, New York City.

In PURSUANCE OF AN ORDER OF HON. ABNER C.
Thomas, a Surrogate of the County of New York,
notice is hereby given to all persons having claims
against Joseph P. Smith, late of the Ounty of New
York, deceased, to present the same, with vouchers
thereof, to the subscribers, at their place of transacting business, at the office of Daly. Hoyt & Mason, No.
15 William Street, in the City of New York, on or before the first day of May next.
Dated New York, the 23d day of October, 1907.
MARY E. SMITH, MARY E. SMITH, Executrices,
DALY, HOYT & MASON, Attorneys for Executrices,
15 William Street, Manhattan, New York City.

In Pursuance of an order of hon. Abner C. Thomas, a surrogate of the County of New York, notice is hereby given to all persons having claims against James M. Quigley, late of the County of New York, deceased, to present the same, with vouchers thereof, to the subscriber, at her piace of transacting business, the office of Alfred S. Brown, No. 62 William Street, in the Borough of Manhattan, City of New York, on or before the first day of May next.

Dated New York, the 21st day of October, 1907.

IN PURSUANCE OF AN ORDER OF HON. FRANK T.
FitzGerald, a Surrogate of the County of New
York, notice is hereby given to all persons having
claims against Otto F. Jentz, late of the County of
New York, deceased, to present the same with vouchers thereof to the subscriber, at her place of transacting business, at the office of Roy. Watson & Naumer,
attorneys-at-law, No. 44 Court street, in the Borough
of Brooklyn, City of New York, on or before the 1st
day of February, 1908, next.

Dated New York, the 27th day of July, 1907,
JULIA F. JENITZ, Administratrix.

## Che

## Marlborough - Blenbeim ATLANTIC CITY, N. J.

JOSIAH WHITE & SONS.

Overlooking the Ocean. Open all the year. TRAYMORE HOTEL CO., CHAS. O. MARQUETTE, D. S. WHITE, Preside

HOTEL DENNIS, Atlantic City.

CHALFONTE THE LEEDS COMPANY.

JAMES N. BERRY.

Lakewood, N. J.,

The hotel that made Lakewood famous," is now open for the season.

From November 20th, 1907, to December 18th, 1907, he hotel will be conducted on the European plan only, hereafter on both American and European plans.

# THE INN

BROWNS MILLS - IN - THE - PINES NEW JERSEY NEW JERSEY

2 % heurs from New York Driest climate in the East.

10 to 15 degrees warmer than New York City. Trains

1eave New York week days via Pennsylvania R. R.

9.55 A. M. arrive Browns Milis, 12:35.

THE MONTCLAIR Mountain Top

# VIRGINIA HOT SPRINGS

or leaves New York 4:55 p. m-information C. & O. office, 381 enue and offices Pennsylvania FRED STERRY. Manager, Hot Springs, Va-

Instruction.

For Both Sexes-City.

THE BERLITZ SCHOOL OF LANGUAGES.
MADISON SQUARE (112 Broadway). MADISON SQUARE (112 Broadway).
Harlem Branch: Lebox Ave., cor. 128th St.
Brocklyn: "38 Court St.
Newark: "Scheuer Building.
350 BRANCHES IN ALL CITIES.
Pupils hear and speak the new language exclusive!"
from the first lesson. Trial lessons free.
FREE FRENCH LECTURE AND CONVERSATION
CIRCLE EVERY WEDNESDAY. 3 P. M.

School Agency.

AMERICAN AND FOREIGN TEACHERS' AGENCY pplies Professors, Teachers, Tutors, Governesses, Colleges, Schools and Families. Apply to Mrs. M. J. YOUNG-FULTON, 23 Union Square

## Notice of Summons.

SUPREME COURT, NEW YORK COUNTY .- WILLIAM