West Philadelphia

New Homes—Nearest Centre of City

Spring Garden and 41st Streets

New York Investment Houses Will Again Solicit New Business and Philadelphia Will Follow Suit.

With the end of the week comes a more peral disposition in financial circles to gard the situation as exceedingly favoris. Events of the last few days have much to clear away the clouded cosphere, and conditions give more mise of an early return to normal han at any time since the great turopean struggle began.

Lendon has been particularly active installing confidence, and the better installing confidence, and the better eling there, influenced largely by report-continued victories for the British and reach armies, has been reflected strongly the markets in this country. Brokers the metropolis are still talking of enrily reopening of the Stock Exchange ere, so marked has been the general provement. The exchanges in Sydney and Adelaide will reopen for business on anday, and there is a chance that the elbourne Stock Exchange will follow the stock exchange will follow bourne Stock Exchange will follow to some time later in the week. collapse of the foreign exchange marks helped materially in the general djustment. It touched a lower price of yesterday than at any time in six like, the principal influence being the pessful settlement of a great part of a country's foreign indebtedness. This elred along very materially through neiped alons very materially through flotation of the New York City \$100,-a bond and corporate note issue. b. it was announced today, had been ibscribed. The break in exchange tes a return to more normal condiin our trade relations with Europe. cially Great Britain. Exports have growing to a remarkable extent. emand Sterling was firm today and as recovered some of yesterday's de-e, ruling atrong at 4.93½ to 4.961½.

WILL RESUME BOND SALES. The Philadelphia Stock Exchange Comhilisted Securities have agreed on a plan r the broadening of local bond trading which bond houses will be permitted

higher rates.

wa's a fairly brisk demand, even

p solicit business.
An announcement to this effect will be at the Stock Exchange on Monay, and the Bond Committee will also d out a letter on the subject. The has the sanction of the Clearing use, and similar action has been taken

strictions on trading will be relaxed as to allow the sending out of bond esmen, issuance of circulars and other tising, and solicitation of business the basis of prices approved by the mmittees, sales to be only of bonds held by the firms offering them, and may on a cash basis. Announcement that New York invest-

int bankers had decided to again put rough sales on a large scale and that isadelphia firms would follow suit next reek gave added strength to the situa-ion. A committee will meet in New ork daily to pass on all sales and their estrictions will be stretched so as to per-ult transfers at lower prices, if neces-

sekalithe brokers have been restricted sales to the last official Exchange ar raling will be made here. At any ate, brokers and bond salesmen are shing the accumulated dust from their s and chairs and are getting in shape more active trading-all of

The New York Committee of Seven continued conference with the earing House Committee and the Stock hange Committee of Five, makes the wing announcement: "With the concurrence of the said com-

ees, it is the understanding that talers in bonds should be directly gov-The sale of unlisted bonds owned by ald be free to sell such bonds to in-

The sale of unlisted bonds not owned the dealer; all such proposed trades

ald be laid before the Committee of "The sale of listed bonds: all such proed trades should be laid before the ick Exchange Committee of Five."

is the general expectation that, at te of progress being made in clearthe trade of open contracts requiring national adjustment, the cotton exses of the country are likely to be for business inside of the next two

THE GOLD POOL PLAN.

B. Porgan, of Chicago; A. H. Wig-and Benjamin Strong, Jr., of New 5, and Levi L. Rue, of Philadelphia, resenting the committee appointed by onference of bankers called by the ral Reserve Board on September 4 to the foreign exchange situation. erday conferred with the board in her consideration of their proposed o create a gold fund to relieve the national exchange situation. The re originally recommended that a fund of \$150,000,000 be created by contions from the banks of the country cated in reserve and central reserve

of New York in completing arangements for payment of its maturing shigations and for the necessary gold littances to Europe relieved one phase the situation and made it desirable further consider the subject and dewhat further relief, if any, was if it is necessary.

DECREASE IN BANK CLEARINGS Philadelphia News Bureau points out of the seven large cities in the ed States, only one. New Orleans. Peed an increase this week over the feature Company was authorized to issue featuring week last year in the matter of exchanges through the clearing the Thomas and Strange through the clearing the Company through the clearing the Company through the Company thro Though cotton movement in the with its resulting banking busis below normal because of war thous, clearings in that city were an

herease of 5.2 per cent.
The largest ratio of decrease in clearwas in New York city, 59 per cent; the smallest in Baltimore, 0.02 per Boston and Philadelphia each fell 5 per cent; St. Louis, 9.2 per cent., Chicago, 8.3 per cent.

FAILURES THIS WEEK

Commercial failures this week in the sited states as reported by R. G. Dun Co. are 384 against 258 last week, the preceding week and 282 the corsponding week last year. Failures in shada number 35, against 46 last week, the preceding week and twenty last are of failures this week in the United atea 185 were in the East. 100 South. West and 53 in the Pacific States and 5 reported liabilities of 55000 or more. Since 18 last week, Liabilities of compressions at last week. Liabilities of compressions at last week. emper are \$12,717,000, against \$7,143,403

SEES BETTER OUTLOOK FOR IRON AND STEEL TRADE

Expert Says Prices Have Already Gone to Their Lowest Level.

"It is my firm conviction that it will be a long time before we again see as low prices for iron and steel products as we have seen since the first of the present year."

This is a statement made in an interview by Frank Baackes, vice president and general sales agent of the American Steel and Wire Company.

"It would seem," he says, "some people looked for an immediate boom in American trade right after the declaration of war in Europe, but there came up everal complications that delayed matters." Trade improvement has set in, however. It is gradual but persistent and we sha continue to see good results coming from it from now on."

BANKS MUST STOP HOARDING MONEY. M'ADOO INSISTS

Secretary Treatens to Recall Emergency Currency From Bankers Who Deny Loans for Legitimate Commercial Needs.

WASHINGTON, Sept. 19.-Drastic acion against bankers who are hoarding oney, denying loans for legitimate purposes to commercial borrowers while their vaults bulge with "war emergency" and other currency, is being considered by Secretary of the Treasury McAdoo.

The Secretary and members of the Federal Reserve Board admitted today that numerous complaints against bankers are being received. Recall from offending banks by the Treasury of currency issued for the war emergency under the Aldrich-Vreeland act unless the hoarding ceases was being seriously considered today, it was reported.

State banks, which cannot be reached by the Federal officials, are also offending by hoarding their money, it was stated

currency have been poured out to the banks, manufacturers and merchants are being turned down when loans are requested and interest charges boosted, according to complaints reaching the treasury. Many banks are also said to be declining to extend maturing paper.

Hoarding always occurs in times of distress, but with the treasury dealing or currency with a free hand there is n necessity for such action now, in the opinion of Secretary McAdoo, and the eserve board.

Between October 15 and November the reserve board plans to have the ne currency system in operation, and men bers believe present hoarding will the

MORE DIVIDENDS PASSED

United Gas and Electric Corporation as passed the dividend on its first ferred stock because of the disturbance of financial conditions. It is said, how-ever, that the dividend has been fully mit transfers at lower prices, if neces-mit transfers at lower prices, if neces-mary, than those which ruled when the Exchange closed July 39.

Exchange closed July 39.

Gaiveston Wharf Company, in which the city of Gaiveston, Tex., has \$650,000 stock, has passed its dividend.

BANK CLEARINGS

Bank clearings today compared with corresponding day has two years;
1914 1913
Philadelphia \$21,792,096 \$27,506,540 \$26,247,246
Roston 26,540,729 25,560,692 25,587,566
New York, 186,181,755 565,662,006

HILL URGES PRUDENCE

ST. PAUL, Sept 19. James J. Hill, when asked by a representative of the New York News Bureau as to effect of European war on general business con-ditions, answered that ne was not a prophet or son of a prophet, but he ad-vised people to be 'prudent and careful, and not to bits of and not to bite off more than they can

THE COTTON SITUATION

Statistical position of cotton, as made up by Financial Chronicle, follows: Visible supply, 2,709,774 2,776,046 2,333,470 American 1,513,774 1,465,946 1,421,476 In si'ht Sep. 18 651,076 474,805 1,444,644

FINANCIAL NOTES

Philadelphia banks have taken out \$127,250 emergency currency from the Subtreasury in this city, making \$9,652.090 issued thus far.

Out of a total of 21 blast furnaces in Eastern and Central Pennsylvania only nine are in blast.

Banks gained from the Subtreasury yes-

A reduction of 25 per cent, in the civil engineering force has been ordered by the New York, New Haven and Hartford

In the matter of a proposed increase of 15 per cent in freight rates, the Gulf, Colorado and Santa Fe will start a force of expert accountants at work preparing data to be submitted to the Texas Rallroad Commission at the public hearings to be held in Austin, beginning November 29.

of augar beets on September 1 as 92 5 cent. of normal, forecasting a yield per acre of about 19.4 per cent.

International Steam Pump Company recelvers have been authorized to issue receivers' certificates for \$500,000 at present. They are permitted to issue \$1,250,000 later,

Board of Public Utility Commissioners of New Jersey approved the application of the Atlantic City Electric Company and the Ocean City Electric Light Company for the purchase of the latter by the former at \$272.063. The Atlantic City Electric Company was authorized to issue

Bankers in charge of the syndicate which underwrote New York city's \$100.000.000 loan have announced the over-subscription of the bonds and notes, al-though definite figures were not yet available. It is believed 20 per cent of the issue has been taken by foreign holders of maturing notes.

G. Franklin Davis Co. Collings and Richey Aves. West Collingswood, N. J. Phila. Office, 240 S. 3d Street Collingswood, N. J.

Corner int. good location for business. Values increasing. Fine lot facing the Knight Park. the Enight Park \$4250.

Singain-216 atory brick dwelling. \$2950; \$250 cash balance may remain on mort-mage, payable as rent.

FEDERAL BUREAU ANNOUNCES RATES ON WAR POLICIES

No Risks Will Be Taken on Cargoes to Ports in North, Black, Baltic or Adriatic Seas or the Bosphorus.

Exporters in this city received today from Washington the schedule of rates fixed by the Federal War Risk Bureau covering insurance on cargoes destined for foreign shipment. On all shipments between ports of the United States and its possessions or any nonbelligerent country in the Western Hemisphers would be 15 per cent.; to nonbelligerent ports not north of Havre or east of Sicily, I per cent.; to all other ports, 1½ per cent. On vessels between United States ports or its possessions or non-belligerents in Western Hemisphere, 1/2 per cent; to nonbelligerent ports not north of Havre or east of Sicily, % per cent; other ports, I per cent.

Time policies will be issued for 20 days only at a 2 per cent, rate or in special cases ; per cont. The rates are all subject to change without notice. The bureau also announced that no insurance will be granted to vessels bound for ports on the North Sea, be-tween the latitudes of Christiansand and Amsterdam, on the Kattegat or Baltic Sea or adjacent waters, to ports on the Adriatic or Black Seas or on the Bosphorus, without special application and

Because of the exceptional hazards involved, the Federal bureau will consider these special ports only when application is made to it and it reserves the right to decline any risks to these ports. or, if accepted, to name such rates as may seem in its judgment adequate

DEFICIT OF NEW YORK BANKS LARGER THIS WEEK

Loans, Reserve and Net Deposits Show Advances.

Increases were made in all items with the exception of three in this week's statement of the members of the New York Clearing House Association. Loans advanced \$67,288,000, net deposits increased \$63,912,000 and the deficit increased \$8,

The following table gives the average condition of the members this and last

1.00 ms	0 4.0
	839.0
no Logal tenders \$8,248,000 70	585.0
	234 0
The translation 196 Throng to	,519,0
	(141), (1
Te cos' cash in vits 66,100,000 68	777.0
	121,14
	120.00
n. Deficit 38,384,100 35	1005,00
en —————	

MUNICIPAL BONDS

Chester Issue Taken Here-More Offerings to be Made.

An issue of \$75,000 paving bonds by Che ter, Pa., was awarded to E. J. Coleman, Philadelphia, at par and interest.

Bids will be received until September 13 by the Burgess of Hancock, Washington County, Md., for \$10,000 5 per cent, water

Leechburg, Armstrong County, Pa., will

Bids will be received until September 23 by Phillipsburg, N. J., for \$12,000 13 year is.

An ordinance, calling for a vote on a The loan will be voted on at the general election, to be held November 3, and, if approved by the voters, the money is to be used for the following items: New city hall \$350.000; storage reservoir, \$450,000; land for parks and boulevards, \$250,000; improved street paving, \$250,000.

DIVIDENDS DECLARED

hiladelphia Company, regular quarterly cent, on common, payable November 2 ip, to stock of record October 1. Scrip redeemake at option of the company on or before May I, 1916, and will bear interest until date of redemption at rate of 6 per cent, per-able semiannually. Company also declared regular semiannual 3 per cent on preferred, payable in cash November 2 to stock of rec-ord October I.

Ashland Coal and Iron, quarterly 1 per cent, avable September 25. This is the first diviend since December 25, 1913, when I per ent, was declared.

New York State Rollways, regular quarters

Tobacce Products Corporation, regular quar-erly 1%, per cent, on preferred, payable (to ober 1 to stock of record September 21. Goulds Manufacturing Commany, regular marterly 14 per cent, on common and 1% per ent, on preferred, payable October I to stock f record September 19.

Sharon Steel Hoon, regular quarterly 1% per ent, payable October 1

CHICAGO LIVE STOCK

CHICAGO, Sept. 10.—HOGS.—Receipts, 5000; markets slow to stead; mixed and butchers. \$8,8000.45; good heavy. \$8,8000.45; prod. heavy. \$8,8000.45; prod. heavy. \$8,8000.45; prod. \$8,8000.25; light \$8,7500.45; prod. \$8,8000.25; light \$8,7500.45; prod. \$8,8000.25; light \$8,7500.45; prod. \$8,8000.25; light \$8,7500.45; prod. \$8,8000.25; light \$1,8000.25; ligh

CANADA BUYS WHEAT

The European war has caused an ener ous increase in Chicago wheat exports Canada by way of the Great Lakes. According to figures compiled by R. C. McCreary, head of the Marine Department in the Customs Office, twice as much wheat as usual was exported in July and August.

RIDLEY PARK On Ridley Avenue, at the lake: new bunga-w: living dining model kitchen, a bed-boms and bath: room for 2 rooms in second ory; not-water heat, laundry, nardwood fin-h, front and side porches; lot dokton old nade; lake view; price \$4200, only one left trms to suit will meet train or Irolle; with uto by appointment. Fithers 4102 W.

E. L. MOORE 917 South 15th Street, Phila.

WILL EXCHANGE CLEAR Farm
proceding
inrage site 10.000 ag ft.
Regs Dwelling
Farm near station
eashore Bus. Block
fits Lots JAMES H. DUGAN T29 WALNUT

BUY A NEW HOME IN LANSDALE SOLVE THE COST OF LIVING PROBLEM

MOS POPULATION

AS MINITES FROM READING TERMINAL

LS. COMMUTATION FARE

NEW TWIN BRICK HOUSES, ALL CONVENIENCES, EDG. TO SHAW, TERMS

SEND FOR DESCRIPTIVE CIRCULAR

WM B ANDREWS

MAN B ANDREWS

15 6 3d St. Phile. Main St., Lanslate, Fa.

PHILADELPHIA MARKETS

GRAIN AND FLOUR

FLOUR.—Receipts, 1800 bbis, 1.822.400 bbs.
6 tacks. The swelfed quiet, but firm in scangrams with wheat out very little domain!
There clear, \$4.7505; do, straight \$595.25;
o. patent \$4.8095.75; Kanness straight inteficial \$4.0095.70; Anness straight inteficial \$4.0095.70; Anness straight inteficial \$4.0095.70; Anness straight inteficial \$4.7505; do, regular grades—
Vinter, clear, \$4.7505; do, straight, \$595.50;
o. regular \$4.0098. inter clear \$4,7593; do, straight, \$595.50; hatent \$5.5078. Quiet, but firm, at \$5.507 per bull, in wood.

PROVISIONS

PROVISIONS

Market quiet but steads. City beef, in sets, smiked and air-died, 319320. Western beef, in sets, smoked, 318926; city beef, knuckles, and tenders, smoked, 318926; city beef, knuckles, and tenders, smoked, 328316; Western beef, knuckles, and tenders, smoked, 328316; beef hams, \$409,441; park, family \$316; 24. Hams, 8. P. cured, lone, 1549,104; c. do. elithned, loose, 1549,16; do. do. smoked, 1899, 180; to ther hams, smoked, city cured, as to brand and average, 189,10c; do. boiled, boneless, 286,28c; piente shoulders, 3. P. cured, loose, 129,2824c; do. smoked, 147,144c; beefles, in pickle, according to average, loose, 109,19c; breakfast bacon, as to brand and average, city cured, 29,224c; breakfast bacon, western cured, 29,224c; breakfast bacon, western cured, 29,224c; breakfast bacon, western cured, 29,224c; lard, western refined, tierces, 114,6117c; do., do., do., do., this, 115,6117c; lard, pure city, kettle rendered, in tune, 115,612c; lard, pure city, kettle rendered, in tune, 115,612c.

Market quiet at quotations, Standard gran lated, 7.30c.; fine granulated, 7.25c.; powder d, 7.35c.; confectioners' A, 7.15c.; soft grades

DAIRY PRODUCTS BUTTER.—Receipts of desirable stock light and prices stendy, but trade quiet. Western freen, solid-packed, creamery, fancy specials, Rec. extra, 32c.; extra firets, 2014/2016c.; seconds, 274-672819c.; ladde packed, 218-22c, as to quality; mearby prints, fancy, Nic. do., average extra, 3367-4c.; do. firsts, 305-22c.; do., seconds, 278-20c. Special fancy brands of prints jobbing at 308-4c.; do. firsts, 305-2c.; do., seconds, 278-20c. Special fancy brands of prints jobbing at 308-4c.; energy first special force brands of prints jobbing at 308-4c.; energy firsts, 88-4c. per standard case, nearby current receipis, 17.0027-80 per standard case. Western extra firsts, 88-4c. per standard case. Western extra firsts, 87-50-67-80 per case; do., seconds, 316-06-60 per case; do., seconds, 316-06-60 per case; do., seconds, standard case; or quality. CHEESE .- Offerings light and market firm

POULTRY LIVE.—Choice stack firm, but ordinary gibbs oultry dull and weak. Fowls, 17a18c.; old \$1.60

RAILROADS SHOW A CONTINUED FALLING OFF IN EARNINGS

Income Reduced More Than \$6,000,000 in First Week of September — Cotton Roads Hard Hit By Slump.

With few exceptions, gross earnings of the railroads in the United States for the first week of September continued to show clow their last year's figures. The fall ing off during the first week of Septem ber was \$6,491,139, or 5.7 per cent.

The roads snowing improvement are the Chicago, Indianapolis and Louisville. Minneapolls and St. Louis, Denver and Rio Grande, Western Pacific, and Mobile and Ohio. The unusually light movement of cotton, which is generally a great fac-tor in the freight business of the rail-roads of the South, has adversely affected the earnings of the cotton roads.

To this can be attributed, in a large measure, the smaller Louisville and Nashville, Cincinnati, New Orleans and Texas, Southern and some other larger systems. Losses in the Wes and Southwest are not as large as formerly. In some instances, and indications are

for improvement, notably in Colorado and Southern, Missouri Pacific, and Missouri Kansas and Texas. The following table gives the gross earnings of all railroads in the United States reporting to Dun's Review for the first week of September, and the loss as compared with the earnings of the same roads for the corresponding period a year ago, also the roads that reported for the same week in the preceding months, together with the percentages of loss compared

Sept. 1 week. 86,491,139 Loss \$392,683 5.7 Aug., 1 week. 5.887,912 Loss 244,581 4.0 July, 1 week. 6.573,153 Loss 2,425 0.0

Net earnings of the Chicago Northwestern Rallway decreased \$511.20 in the year ending June 30, 1914, when compared with the same period of the previous year, according to the annual report just issued. The net earnings for the year issued. The net earnings for the year were \$24.371.599. The total operating ex-penses for the year were \$59,496.141. Of this amount \$12,179,669 was for charges pertaining to the maintenance of way

BAR SILVER Commercial bar silver is being quoted in New York today at 51% cents. In London bar silver was down 14d. to 219-16d.

APARTMENTS

Housekeeping Apartments

BACHELOR SUITES KITCHENETTE SUITES FIREPROOF BUILDINGS

Corner 18th and Walnut Sts. Corner 15th and Pine Sts. Corner Juniper and Spruce Sts. Also Haverford, at Station McILVAIN & CO., 1518 LAND TITLE BLDG.

Holmehurst

1012 Spruce Street

ONE AND TWO ROOM APARTMENTS Well-appointed dining rooms with separate tables for each family-

"Meals that please" The comforts of a luxurious home combined with the service and freedom of an apartment he low

Telephone Connection h References Required

roosters, 11812c.; spring chickens, fine, large, 175/18c.; do., medium sizes, 150/18c.; ducks, old, 150/14c.; do., spring, 148/15c.; guineas, per

pair, young, Weighing 2 the and over aptere 70c., do., Weighing 1/26174 lbs, aptece, 600/05-

5 ths, per dex, \$2.25(2.70) do. do. T th dex, \$1.7502; do. do. don't be per \$1.25(1.50; dark and No 2 coc. 451.10. FRESH FRUITS

VEGETABLES

REAL ESTATE FOR SALE New Stone Houses

NASSAU ROAD Something ENTIRELY DIFFERENT

W. Percival Johnson

4905 Baltimore Ave. EVERYTHING FOR SALE OR RENT THE CHESTER AVE. SECTION

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BUILDER, on Premises or 1030 Lancaster Avenue

\$300 CASH and MONTHLY PAY-MENTS of \$25

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A NEW OPERATION

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MAGNIFICENT TWO-STORY HOUSES

with 8 rooms; large terraces; electric and gas lighting; hot-water heat;

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Homes, \$3700

OGONTZ AND CHELTEN AVES.

A "NAPOLEONIC SUCCESS" Is the Verdict of the Army of Home Buyers Who Have

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Germantown

Choice Properties

West Side-Detached \$12,500

tion; one block to Penna, R R.; 12 rooms, electric light, large rooms. Southwestern modern and attractive interior. Lot 60 by exposure, throng, Convenient to Penna. 150 feet deep. Old shade. This is one of R. R. and trolley. Must be said before

Emlen Below Upsal

\$6850 Three story stone semi-le-tached dwellings, containing 11 rooms, including 2 baths. De-lached pershes. Lots 32 ft from: Hot-water heat, gas ami electricity; gas kill-heat, nard-wood doors, tile light.

Seven reoms; poluding bath, hot-mater heat, open fireplace, hardwood fleors, gas and electricity, and kitchen. These homes include every modern appointment open for inspection. See them before considering electricity. Take Germanteen or Willew fleverd. SAMPLE HOUSE OPEN FOR INSPECTION IF IT'S IN GERMANTOWN, SALE OR RENT, WE HAVE IT LISTED

J. H. CHADWICK & CO., 5618 Germantown Ave.

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3827 Walnut St. story semi-detached stole-and helds real time, containing 1) recome and many disperfectures, beautiful nutlice; must sold regardless of cost. 932 South 49th St. hargain 12-room house built a hardwood thish firmights to exclusive neighborhood, close to asserved valuation.

3809 Walnut St. 518 Woodland Terrace Namely proposed and painted flavor of residence for dividity souths sure; large rooms and porches, d as a shorther.

4007 Spring Garden These newly papered and otherwise to condition Heducal price for the name a seminal to some

TELEPHONES Bell, Belmont 5212

West Philadelphia HOMES AND INVESTMENTS. 4206 SPRUCE STREET B. story 14 rmons 2 baths, alde yard; new hambling, new; impered and painted.

4030 SPRING GARDEN STREET

3248 SANSOM STREET Ti rooms, mestern plumbing con-

607 NORTH 34TH STREET nd painted, mear Valencemi Para, no reason-

410 SOUTH 43D STREET \$1550

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lass continue, line - parted station, price 350 NORTH 42D STREET

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2 mass 7 means, point, all conveniences; mar sloughed, rented at 812 a creap nome and even investment, an quickle.

Piving up that new hance you have purchased or cented? If so, make a unter of thias

is at your acroice. The many feature of this plan is playing your account as pour income WHY BUT OFFN AN ACCOUNTS

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