$2,500,000 LENT BY PAWNBROKERS TO XMAS GIVERS

Concrete Examples of "Robbing Peter to Pay Paul" Furnished by the Business of Money Lenders.

"Robbing Peter to pay Paul."

This old-fashioned saying was lived up to during the last week by thousands in this city, who pawned jewels and luxuries in order to buy gifts and thus keep up with the Christmas spirit.

Investigation of the pawnshops during the last week showed that their business doubled that of last year during the holiday period. This was due to the habit acquired by many of giving beyond their means and the scarcity of money.

In a financial crisis among the poorer classes the pawnbroker shop is a life-saving station. Money is obtained immediately without red tape when the borrower presents the goods on which the loan is desired.

One broker, who is in touch with conditions, estimated today that there was at least $2,500,000 outstanding at present in loans by pawnbrokers in this city.

But the redeeming of pledges will begin next Friday, the next general payday, and during the next 10 days the loan men expect to get back more than three-fourths of the money loaned before Christmas.

Another pawnbroker said that the so-called depression in business proved to be the biggest kind of a boom to his establishment. "A great many customers," he said, "borrowed money from us and returned it immediately. For illustration, a man pawned a victrola in the loan department, and with the money obtained walked into our sales department and bought a gold ring for his daughter. But the little box in which the ring came was old and worn. We gave him a new box, which helped to give the gift an appearance of newness. We took a cue, too, from the experience and laid in a stock of new boxes, which came in handy for many others who had to borrow in order to give.

"We were obliged, however, to lend less money on articles now than we did a year ago. For instance, an article which brought $10 a year ago could not bring more than $8 at present. And we have to do just as others do; that is, blame the reduction in values on the war in Europe. All we know is that we cannot obtain as much for unredeemed pledges as we got before. Something is responsible for this, and it would take a bigger man than I to tell what."

CLASSIFIED RATES

DAILY AND SUNDAY

THIS STYLE TYPE (or like this)

One insertion	15c per line
Three insertions in a week	12½c per line
Seven consecutive insertions	10c per line
1000-line contract (daily advertising)	8c per line
Situations wanted, three insertions in a week	10c per line

THIS SIZE TYPE (or like this)

Permitted in all classifications except Help and Situations Wanted, Lost and Found, Personals, Boarding and Rooms.

One insertion	20c per line
Three insertions in a week	17½c per line
Seven consecutive insertions	15c per line
1000-line contract (daily advertising)	12½c per line

All rates are based on agate measurement, 14 agate lines to the inch.

DEATH NOTICES—either paper—

10 lines one time	50c.
Three insertions	$1.00

DAILY ONLY

In Effect December 1, 1914

COMBINATION RATE

for insertion in both the morning and evening papers of same day:

PUBLIC LEDGER (MORNING)

EVENING LEDGER (EVENING)

Add four cents per line net to rates given above.

HELP AND SITUATIONS WANTED ADVERTISING IN THE PUBLIC LEDGER MAY BE INSERTED IN THE EVENING LEDGER WITHOUT ADDITIONAL CHARGE.

There is a drug store near your home that will accept Ledger want ads at office rates.

PERSONALS

FRETZ REALTY COMPANY

The following bonds, Nos. 71, 161, 166, 111, 87, have been drawn and are called for payment and accrued interest. Payment will be made on the first day of January, 1915, at the office of the Real Estate Title Insurance and Trust Co., of Philadelphia, Pa., 523 Chestnut st., after which date all interest on these bonds will cease.

H. E. CAMPBELL, Treasurer.

I WILL not be responsible for any debts unless contracted by myself. J. R. Richards, 5141 Parrish st.

HELP WANTED—FEMALE

ATTENDANTS—Wanted, three female attendants in psychopathic ward (for insane), Phila. General Hospital; experience recognized but not absolutely essential. Apply by letter only, giving age, experience, etc. Chief resident physician, Phila. General Hospital.

CHILDNURSE—Settled colored woman; assist with care of two children; also wait on table; suburbs; reference required. 608 Croser Building.

COOK for family of two in Bala; must be neat and experienced. Call Room 230, Public Ledger, Tuesday.

COOK and chambermaid for fraternity house; settled woman; city. P 820, Ledger Office.

HOUSEWORK—Refined Protestant girl, in a good home, family of 3; everything comfortable; permanent. Address George B. B., lock box 262, Waynesboro, Pa.

HOUSEWORK—Family of three; suburbs; no wash; German Protestant. M 901, Led. Off.

HOUSEWORK—Competent woman; three in family; ref. 47 S. Washington lane, Gtn.

HOUSEWORK—Settled German woman; small family; must cook. 1738 N. Marshall st.

LAUNDRESS and chambermaid for private family; stay in; call mornings before 10; $4 per week. Phone Ardmore 905 A.

SALESWOMAN, thoroughly experienced in suits, coats and dresses; only those thoroughly experienced need apply. Call before 10 o'clock. 1122 Chestnut st., 2d floor.

STENOGRAPHERS, bookkeepers and clerks can obtain valuable information about securing positions by interviewing Miss Dean at Ledger Central. See her at once for this free advice, as the Commercial Department is constantly securing good positions for Ledger Advertisers.

WANTED—A general housework girl, German Protestant, experienced. Phone Ardmore 905, Wednesday, at 10 o'clock.

WANTED—Middle-aged, refined woman as housekeeper for widower with grown children; best references. M 459, Ledger Office.

WANTED—Chambermaid, white; chamberwork and mending. Apply 6407 Wayne ave. Gertn.

HELP WANTED—MALE

A MANUFACTURING corporation wants district managers; one will be given exclusive territory in Philadelphia, central and eastern Pennsylvania, New Jersey, Delaware, New York and other territory for the best selling product ever placed on the market. It will pay you to write quick. Only those of the highest standard, general character and ability need apply. Address, Manager, 1100 N. Lake Street, Chicago, Ill.

STENOGRAPHERS, bookkeepers and clerks can obtain valuable information about securing positions by interviewing Miss Dean at Ledger Central. See her at once for this free advice, as the Commercial Department is constantly securing good positions for Ledger Advertisers.

HELP WANTED—MALE

DRAUGHTSMAN, familiar with steam engine construction; must be high-class man; location eastern Pennsylvania; give references, experience, age and salary expected. Address L 902, Ledger Office.

LEDGER CLERK in the office of a large manufacturing establishment uptown; state age, wages and reference. G 357, Ledger Central.

OFFICE BOY wanted for large manufacturing corporation; reference required. G 851, Ledger Central.

SALESMAN—Preferably stock and bond salesman; commission basis. Real salesmen only apply to G 648, Ledger Central.

SALESMEN—Philadelphia paper house with best mill connection desires experienced salesmen with trade on wrapping paper and specialties for Philadelphia and one for eastern Pennsylvania and New Jersey; have no sales force at present; good opportunity. Address in confidence, C 14, Ledger Office.

SHIPPING CLERK; state age, experience and wages wanted. G 15, Ledger Office.

SOLICITOR, experienced in credits, collections and familiar with city; refs. C 12, Led. Off.

SITUATIONS WANTED—FEMALE

CHAMBERMAID desires position early next week, preferably in city; good reference from present place. Address, giving telephone number, Box 87, Moylan, Pa.

CHAMBERMAID and waitress, with good ref., desires position about Jan. 4; small family. Address 717 Chestnut st. Bell tel., Market 2024.

COMPANION or managing housekeeper; can take entire charge; would act in capacity of lady's maid; good seamstress; will supervise every detail. P 836, Ledger Office.

COMPANION—Lady, willing, obliging; can sew; would travel; exc. ref. B 416, Led. Off.

COOK—Lady, closing house, desires position, city preferred, for good cook in small family; available Tuesday, January 5. Address Box 87, Moylan, Pa.

COOK, colored, first-class, wishes position; public or private; country preferred. 1410 Bainbridge.

DRESSMAKER wants engagements, home or out; good fitter. 1939 Montrose; Dick. 2241 W.

DRESSMAKER of New York desires engage't; evening gowns specialty. Phone Wal. 4002 W.

EMPLOYER wishes engage't for capable cook. Box 165, Haverford P. O. Tel. 871 D, Ardmore.

GOWNS, EVENING CLOAKS AND TAILORED suits; at home or out; short notice. O. M. McNichols, 1717 Christian st. Phone Dickinson 3417 X.

HOUSEKEEPER, managing; take full charge of gentleman's home or hotel; understands catering, menus, etc. P 835, Ledger Office.

HOUSEKEEPER, working, for business people; can take entire charge. P 851, Led. Off.

HOUSEWORK; neat, light colored girl; no washing; excellent reference. P 824, Led. Off.

HOUSEWORK—Young girl will assist; willing to learn; Protestant. P 834, Ledger Office.

HOUSEWORK or chamberwork—Young girl; reference; city or suburbs. Phone Dick. 937.

LAUNDRESS—Colored girl wants laundry or downstairs work; reference. 704 S. 20th st.

MAID, refined, for older children; German preferred; reference. Apply 9 to 12, 1510 Oxford.

MOTHER'S HELPER or invalid's attendant; experienced; Protestant. P 812, Ledger Off.

NURSERY GOVERNESS — Young German Protestant, speaking fluent English; reference. P 833, Ledger Office.

REFINED, middle-aged widow, with grandchild 2½ years old, as managing housekeeper; good cook; suburbs pfd. L 551, Ledger Office.

REFINED French lady as companion; no objection to travel. C 16, Ledger Office.

STENOGRAPHER, conscientious and dependable, would consider moderate salary; references. P 225, Ledger Office.

STENOGRAPHER, bookkeeper, reliable, rapid, accurate; mod. salary. B 423, Ledger Office.

STENOGRAPHER, comp., mod. sal. till ability is demonstrated. B 314, Ledger Office.

WHEN IN NEED of an experienced office assistant, bookkeeper, stenographer or clerk, call up Walnut 3000 and consult with Miss Dean, of the Commercial Department, who has a list of high-grade, experienced girls eager for positions. Avail yourself of the free service to Ledger advertisers NOW.

SITUATIONS WANTED—MALE

ACCOUNTANT

PRACTICAL CORPORATION ACCOUNTANT credit man and office manager, with 15 years' experience handling the wholesale grocery, confectionery, drug and department store trade of the U. S. with one of the largest concerns in the East; highest credentials. G 644, Ledger Central.

ACCOUNTANT, thoroughly comp. to manage office, correspondence and credits; 12 years' exp.; best ref. G 654, Ledger Central.

AMBITICUS and energetic young man desires position in office of manufacturing company; 4 years of all-around business exp.; educated; unquestionable refs. C 5, Ledger Office.

BOOKKEEPER—Young man, 26, at present employed, desires to secure position as head bookkeeper; five years' experience. G 847, Ledger Central.

BOOKKEEPER—Competent, experienced middle-aged man, familiar with general office work; expert bookkeeper; open for position. G 853, Ledger Central.

BOOKKEEPER—Capable, experienced office man desires position with reliable firm; moderate salary; best refs. G 746, Ledger Cent.

BUILDING MATERIAL SALESMAN, a hustler, several years' experience, large following among architects and builders of Philadelphia and other cities, desires connection; best of references. G 650, Ledger Central.

BOOKKEEPER, office manager; thorough; valuable experience. Manager, 5119 North 10th.

CHAUFFEUR—French, English, Belgian, refined; willing to do touring in France; good oppor. Albert Gooris, 5021 North American.

CHAUFFEUR, single, age 25, desires position with private family; five years' experience; willing and obliging; refs. G 643, Ledger Cent.

CHAUFFEUR—Five years with private family; A-1 references; strictly temperate. Box 56, Overbrook, Pa.

CHAUFFEUR wishes a situation; 11 years' reference from last employer. C 7, Led. Off.

CHAUFFEUR, prac., all-around man; does repairs; understands gardening. 8108 Roanoke.

CLERK, thoroughly experienced, desires position with reliable estab. M 819, Ledger Off.

COLLECTOR—Young man, 30, single, desires position; collector, investigator or salesman; good references. G 848, Ledger Central.

COLORED man and wife want place; wife one of the best Southern cooks and special on bread, pies and cakes; man first-class butler and house man; 13 years' experience; ages 38 and 39; city or country; have the best city references. B 818, Ledger Office.

CORRESPONDENT, stenographer, 26; sales, collections, advertising; energetic; highly indorsed. G 657, Ledger Central.

EXECUTIVE, FAMILIAR WITH ORIENTAL EXPORT TRADE, DESIRES TO SECURE POSITION IN THIS COUNTRY WITH RELIABLE HOUSE; U. OF P. GRADUATE, AGE 29, SINGLE. HIGHEST REFERENCE. G 749, LEDGER CENTRAL.

JAPANESE wants position, cook or general housework, in private; has reference; experienced. Write A., 701 Pine st.

MAN, 28, married, double and single team driver; all freight stations and grocery routes; best references. C 9, Ledger Office.

MAN AND WIFE, colored; butler and general housework. 515 S. 13th st.

REPRESENTATIVE

Young man, age 28, aggressive, hustler, would like to represent a first-class firm either in the Southern or Western States; best references as to character and ability. B 815, Ledger Office.

STENOGRAPHER, knowledge of booking, aggressive, desires position where merit will win advanc.; sell. abil.; refs. G 842, Ledger Cent.

STENOGRAPHER and general office man desires pos.; 10 years' exp. G 852, Led. Cent.

YOUNG MAN, 21, painter by trade, handy with tools, desires position with concern, building or gentleman's estate. G 850, Ledger Central.

YOUNG MAN, 24 years, single, good education and business training, at present employed, would like to make connection with reliable firm. B 419, Ledger Office.

YOUNG MAN, 18 years old, desires position for 2 or 3 nights a week; high school education; good reference. B 408, Ledger Office.

YOUNG MAN desires position as bookkeeper or shipping clerk; understands rating, routing and classification. C 10, Ledger Office.

YOUNG MAN, 21, desires position as clerk; 4 years' experience. G 855, Ledger Central.

EMPLOYMENT AGENCIES

WANTED—Cooks, chambermaids, waitresses and housework girls. Miss Rose Dougherty, 1218 W. Girard ave.

WILLEY, 1809 Manton st., S. Phila.—Southern help; city or coun.; ref. Phone Dickinson 6062.

AUTOMOBILES

For Sale

LET us sell your autos for you on commission; no charges until sold; ellipse waiting. Ralph Garage, 19th and Norris.

AUTO LIVERY AND GARAGES

FIRST-CLASS touring car, $1 per hour; newly painted, with weather protection. Call Main 2068 or Park 878. Harry Goodman.

BUSINESS NOTICES

We can afford to remodel or repair your furs much cheaper than the large department stores; we give you expert workmanship. Phone Belmont 3064 W. CHAS. T. BOOSE, 6137 Arch st.

Hemstitching done while you wait. A. Reichard, 1113 Chestnut. Financial Review patterns.

BUSINESS OPPORTUNITIES

ACTIVE, healthy business partner, man or woman, to join investment of $600; big money; no risk; business long established; will prove profitable investigation; may be paid from earnings. Have a business that will bear investigation. Address P. O. Box 1, Station F, Philadelphia.

BUSINESS OPPORTUNITIES

14-ROOMED APARTMENT HOUSE, private meters to each room, bringing $90 over expenses; must be sold this month, as owner is leaving city; no reasonable offer refused; neighborhood 10th and Mt. Vernon. Write 1321 Green st., or phone Poplar 5378.

TWO young men of good reput. and thor. exp. need $2000 for a gen. contract. bus. G 744 Ledger Central.

CARPET CLEANING

WEST PHILA. MONARCH STORAGE CO. 5c. PER YARD. 3870-72 LANCASTER AVE.

CLEANING AND DYEING

OSTRICH FEATHERS AND FANCIES CLEANED, DYED, CURLED AND MADE INTO LATEST STYLES. MAILHOT, 1510 CHESTNUT.

DIAMONDS AND JEWELRY

DIAMONDS BOUGHT. Bank References. Appraisement, 1%. HARRY W. SMITH, 717 SANSOM ST.

DRESSMAKING AND MILLINERY

DRESSMAKING taught; short, prac. course. McDowell's, 807 Denckla Bldg., 11th & Market.

DRESSMAKER; perfect fitter; suits remodeled; swift, accurate. 652 N. 47th st. Belm. 5007 L.

FOR SALE

The advertisements in the column marked with a star (*) are from reliable people connected with the various departments of the PUBLIC LEDGER and EVENING LEDGER and are bona fide offers inserted at the suggestion of the Ledger to illustrate wider uses of classified advertising. You can buy these items with the fullest confidence. Also see other bargains under the "For Exchange" heading.

BILLIARD, pool, comb., 2d hand, bought, sold, rented, ex'd. Keafer, 329 Girard ave.

CAMERA—Absolutely new; extension box, 5x7; case, tripod and four new plate holders go with it; cost, about $50; will sell for half. Address F. R. L., Apartment No. 8, 5052 Walnut st. *

CAMERAS—4x5 Reflex Hall Mirror, 5x7 Century Grand, with Goerz lens which fits either camera, together with outfit of semi-professional photographer, for sale at the price of lens, $68.50. Anderson, 515 N. 58th st. *

CARPETS, sold, storage, Wilton, Axminster; suitable boarding & apt. houses. 1310 Poplar.

CARRIAGE—Falling-top buggy; good condition. 5313 Vine st. *

COPY of ex-Governor Bunn's speeches for sale; excellent condition; bound in white and gold leather cover; what is offered? 1660 N. 30th st. *

CYCLECAR—Almost completed; $500 invested; will sacrifice for $225; disagreement in partnership; friction drive, steel frame, 5 Cameron wire wheels, 2-cylinder water-cooled motor; perfect condition. Albert Goetz, 1219 Girard ave. *

DESK, flat top, 50x30 in., dull mission finish, four drawers on right side and one long flat drawer at the top; excellent condition; desire to sell, as finish does not match other furniture. Address first floor, 6219 Haverford ave. *

DRESS SUIT, worn but a few times; cost $60; will fit young man about 5 ft. 9 in. tall; trousers length, 32. Address P. R. L., 5032 Walnut st., Apartment No. 8. *

GAS RANGE, almost new, complete and in fine condition; will sell at reasonable price. C 4, Ledger Office.

GILLETTE razor set; have two; will sell reasonable; in good condition; with blades. Apply 621 N. 19th st. *

MOUNTAIN SCENERY (new), 22x16x24, including house, etc.; price $3. S. J. Kerr, 5215 Hazel ave.

OLD model Wheeler & Wilson sewing machine; all attachments complete; excellent condition; will sell cheap. Address P 818, Ledger Office.

OPERA GLASSES, Lemaire lens, black leather covered, in leather case; good as new; original value $8; make offer. A. J. Metzel, 5737 Spruce st. *

PIANO—Will sacrifice Guild, Boston, Upright Grand, black ebony frame, fine tone, excellent condition; good as new; cost $600; must be sold on account death; great bargain. J. F. Spealman, 1620 N. 16th st.

PIANO-PLAYER, 65-note, including $50 worth of music; player in good condition; will sell cheap. Call 5214 N. 17th st. *

REMINGTON No. 10 typewriter; practically new; worth $125, will sell for $60; no dealers. 3838 Germantown ave.

RECLINING oak desk chair, perfect condition; cost $6.50. For full particulars write E. S. Miller, Norristown, Pa. *

REMINGTON typewriter, $10; not new and not visible writing, but good for much hard service. Susan Cooper, 5737 N. 16th st. *

ROCHESTER Optical Company camera, 8x10, with case and plate holders; excellent single-view lens. Address T. C., St., 134 North Centre st., Merchantville, N. J. *

SAILOR'S overcoat, size 38; good as new; $4. 303 Grange ave., Olney. *

SEWING MACHINE—New drop-head Monitor sewing machine; all attachments; noiseless; has been used very little; will sacrifice for a small amount owing to death; worth your while to see. J. Spealman, 1620 N. 16th st. *

SILVER meshbag, 6x6 inches square. Apply Miss S., 2616 N. 18th st. *

SOLID mahogany wardrobe, 8 feet high, 5 feet wide, two doors, three drawers; make offer. A. E. Beatty, Beverly, N. J. *

SOLID gold bracelet, 14-kt.; good value. Address Miss S., 2616 N. 18th st. *

SUIT of clothes, in good condition; cost new, $25; shepherd plaid; size 36; owner tired of color; will sell for first reasonable offer. 1942 Marvine st. *

SWEATER, heavy roll neck, navy blue, Spalding's extra special; will sell reasonable. Address F. R. L., Apartment No. 8, 5052 Walnut st.

TUXEDO, with fancy vest; extra length, 30½ inches, waist 29 inches; made by Robert Stewart. Call 5017 A Carpenter st., West Philadelphia, Tuesday, December 29, 9 a. m. to 4 p. m. *

TWENTY-FIVE 88 Pianola rolls; all the latest selections; price $5. Charles Lange, 1015 S. 25th st. *

TWIN baby sulky, recent model, almost new; will sell for $3; exceptional value. Address H. L., Leatherbury, Perkins lane, Beverly, N. J. *

TYPEWRITER, Remington, Jr., one month old; only slightly used; offer price. Address Holden, Drexel Hill, Pa. *

UPRIGHT PIANO, in first-class condition; Plaxola make; $150. 2081 N. 32d st. *

VIOLIN, with bow and case; in excellent condition; little used; will sell for $5; sacrifice. 612 S. 51st st.

YOUNG safety razor and Aristo safety razor, including 26 blades; good as new; will sell both for $2. Address W. K., 6822 Poplar st. *

FOR SALE—DOMESTIC GAS HEAT WILSON BOSOM IRONER WITH SPECIAL AMER. BOARD FOR SHIRTS; IRONED IN ONE OPERATION; REBUILT AS NEW; $80. 1222 RACE. *

ONE Prairie State brooder, No. 1; only used this spring; one Buckeye incubator (B), one flock of country chickens (not thoroughbred, but good layers); no reasonable offer refused. L 900, Ledger Office.

FOR SALE—A wooden bed, in use a short time; also a bicycle; will sell cheap, or exchange both for a first-class guitar. Address L. A. Loth, 2442 N. Douglas st. *

HAVE 50 reams of official court stenographer's paper; cost wholesale 72c., retails for $1.50; will set the whole lot at 60c. ream. Address L. R. Cox, 5849 Greenway ave.

SPORTSMEN, take notice—Will sell a 22-calibre Savage automatic rifle, Model 1912; in fine condition; $8 cash, or will trade for camera. 2300 N. Gratz st. *

8-QUART Norwich automatic chicken feeder; cost $2.75; used but few weeks; will sell for $1.50. 5017 Pulaski ave., Germantown. *

FOR SALE, cheap, gas range, four burners, double oven. W. G. Forster, 5509 Belfield avenue.

WATER HEATER, Ruud, in perfect condition; will sell for reasonable amount. C. R. Adams, 5450 Chancellor st.

FOR EXCHANGE

All advertisements marked with a star (*) under this classification were received from persons in the employ of the Public Ledger Company. Also note other attractive offers under the "FOR SALE" classification.

GUITAR to exchange; want good Remington typewriter. B. 26th st. *

HOCKEY SKATES and shoes; for heel-button, club or rink; skates with curved runners. 5232 N. 17th st. Tioga 5630 D.

HEACHORD building lot to exchange for anything useful. L 908, Ledger Office. *

VICTROLA and Columbia records; operatic, popular songs and musical comedy gems. 5236 N. 17th st. Tioga 5630 D. *

THE FUN (and profit) of "trading" or "swapping" is inherent—universal; the "other person" has it the same as yourself. David Harum didn't have much on the Indians or pirates of olden times. Use a Ledger Want Ad to exchange what you have and don't want for what you want and don't have.

WILL EXCHANGE No. 6 Oliver typewriter, in good condition, for disc talking machine or accessories for No. 3 Eastman kodak. L 904, Ledger Office. *

A SOLID LEATHER, English-made hatbox; cost $12 new; will sell for less than half original cost, or will exchange for boots, tires or horses. *

WILL TAKE a Victor talking machine, with records, in exchange for No. 4 up-to-date Underwood typewriter. David D. Friedman, 5207 Irving st. *

WILL WRITE advertising copy evenings in exchange for self-playing piano. 1417 S. Allison st.

COMPLETE I. C. S. shorthand course; value $48; what is offered? N. W. Garrett, 4346 Ridge ave. *

WILL EXCHANGE basin for small fireproof safe. Address 504 S. 50th st. *

MUSICAL INSTRUMENTS

For Sale

PIANO—Gentleman has 1913 model upright piano for sale; this is a excellent chance at cash; 108 N. 52

TYPEWRITERS AND SUPPLIES

TYPEWRITERS, all makes, $5 and upward; office furniture, desks, etc. Penn House Wrecking Co., 715-17 James st., near 8th and Walnut.

WANTED

ANTIQUE furniture, broken jewelry, gold silver, false teeth. 795 Walnut. Est. 1896.

FURNITURE Antiques, pianos, etc., part or entire house. Kens. Furniture Co., 2148 Kensington ave.

ROOMS FOR RENT

BROAD, N., 1618—Very desirable, well-heated, furnished rooms; reasonable; telephone.

BARING, 3840 — Rooms, furnished or unfurnished, 2d floor, for housekeeping; phone.

CEDAR AVE., 4614—Handsome library with bed couch, bath; reason.; gentle. Wood 3784 Y.

CHESTNUT, 2007—Desirable single and double; running water; all conveniences.

CHESTNUT, 2043—Beautifully furnished front room; private bath; other vacancies; phone.

MT. VERNON, 1913—Attractively furn. warm rm.; near bath; board optional; gentlemen.

MT. VERNON, 1931—Large parlor and second front; southern exposure; phone.

NORRIS, W., 1537—Large room, second floor; two baths; hot-water heat; owner.

PARK AVE., 1747—Attractively furnished, single and double rooms; plenty heat; adjoining bath.

SPRING GARDEN, 1711—Large, comfortably furnished front room adjoining bath; separate beds; suitable for two gentlemen.

SPRUCE, 2022—Desirable suite, with private bath; open fire; phone; owner.

WALNUT, 3706—Private family will rent lovely 2d floor, furnished, to gentlemen; open fireplace; 4 windows; southern exposure.

9TH, S., 262—Nicely furnished parlor; other vacancies. Walnut 6468.

12TH, S., 317—2d floor front; private family; other vacancies; reasonable. Filbert 5853.

13TH, N., 1641—Large front rooms; well-heated; suitable gentlemen. Poplar 6764 W.

16TH, N., 2523—2 furnished 2d-story rooms, near bath; Amer. Protestant fam.; owners.

17TH ST., N., 3335—Small private family will rent beautifully furnished rooms, single or en suite; gentlemen preferred; phone.

18TH, near Mt. Vernon—Newly fur. rooms; private family; reference. L 548, Ledger Cent.

23D, S., 122—Rooms, single or en suite; private baths, running water; steam heat; newly papered and painted; gentlemen preferred.

51ST, S., 1226—Modernly furn., 2-room suite; electricity, h.-w. heat; pleasant neighbor.; across from park; cars conv.; private family.

HANDSOMELY furnished front room in large modern private home. Electric lights. Ten minutes to City Hall. Telephone Baring 413.

Professional Offices.

OFFICE FOR RENT, well furnished, for morning hour, to a regular physician. Address L 844, Ledger Central.

BOARDING

ARCH, 2023-2025—Handsomely furnished, including superior table, $6; table, $4.

DIAMOND, 2102—2d-floor front room and others; comfortable, good location; reasonable.

HAZEL AVE., 5122—2d-story front and adjoining; table board; phone.

PINE ST., 925—Room and board for couple or gentlemen; dining room; up to date; $5 up; table d'hote, 50c. Phone Walnut 6447.

SPRUCE, 1224-1226 (Brismonde)—Furn. rooms, single, en suite; private baths; table board.

WALNUT, 4309—Lovely homelike rooms; furn. or unfurn.; good table. Preston 4822 D.

WALNUT, 4044—Desirable second-story front room; exceptional table board. Baring 747.

10TH, S., 314—Desirable furn. rooms; single or double; excellent table; all conveniences.

Suburban

GERMANTOWN, The Colonial, 143 W. Coulter; higher class, choice location; rooms, single or en suite. Phone Germantown 5162.

TWO GENTLEMEN or married couple can have fine suite of apartments, with meals if desired, in beautiful private home; moderate rate. 32 Elmwood ave., Sharon Hill, Pa.

Table Board

BROAD ST., S., 421—Select table board. Phone, Walnut 7137 W.

APARTMENTS

PARK AND COLUMBIA AVES., S. E. cor.—3 rooms, steam heat, 2d-floor front, $22.00.

SPRING GARDEN, 1910—Excellent apts. in 3 different houses; some furn'd; kitchenettes.

WALNUT, 1222-24 (Kenwood)—Desirable vacancies; single or en suite; priv. baths; will change to suit tenant; reed. rate. Wal. 8184.

WALNUT ST., 1451—Apartments of 1 to 4 rooms, with baths, furnished or unfurnished; first class; $25 up. Apply janitor.

15TH AND GREEN, The Beresford—Desirable apartments, bachelor or housekeeping; vapor heat. Phone Poplar 5386.

40TH, S., 115—Furnished complete housekeeping apartment, 3 rms. and private bath, cor. house. Southern exposure. Preston 2648 W.

FOR VACANCIES and complete information of all apartments free, consult

APARTMENT BUREAU

13th and Spruce sts. Prone Walnut 980, or write for "Apartment Directory," December Edition. Free.

LUXURIOUS apartment; two large rooms, high ceiling, open fireplace, beautifully furnished, hot and cold running water, $36 a month. 2000 Arch. Phone Locust 3247.

BEAUTIFUL ground floor suite, handsomely furnished; two rooms, bath and kitchenette, in select, quiet, central locality. M 182, Ledger Office.

LION'S HEAD Handsomely furnished apts. 1213-15 Locust.

HOUSEKEEPING APARTMENTS

THE NASH

1527-29 Spruce Street

HANDSOME, UP-TO-DATE

HOUSEKEEPING APARTMENTS

PROFESSIONAL OFFICES

ON FIRST FLOOR

Apply on Premises

16TH ST., N., 1512—Housekeeping apartments, four rooms and all modern conveniences; first floor $32.50; second floor $35; janitor.

HAMILTON COURT

CHESTNUT AND 38TH STREETS

One Housekeeping Apt., 6 Rooms and Bath.
One Housekeeping Apt., 5 Rooms and Bath.

R. H. THATCHER, Manager.

FURNISHED 5-room housekeep. apart., 3d floor, good heater, $22.50. Phone Wood. 750.

REAL ESTATE FOR SALE

GERMANTOWN

CHOICE properties in all sections of Gtn., Mt. Airy, C'hest. H.; all prices. Write for special list. J. H. Chadwick & Co., 5618 Germantown.

MOUNT AIRY AND CHESTNUT HILL PROPERTIES

Felhaus Trust Co., 8740 Germantown ave.

NEW JERSEY

Atlantic City, N. J.

SNAPS—Several choice bargains in cottages and hotels, sale or rent; choicest corner lot in all Ventnor; $1000 below cost; others. Bruckmann, 810 Guarantee Bldg., Atlantic City.

National Park, N. J.

TOUR opportunity; lots 25x150; near trolley; overlooking Del.; adjoin. Campbell Soup Co. development. Greater N. J. Co., 33 S. 16th.

PENNSYLVANIA FARMS

100 ACRES—Location, land, buildings, water and railroad facilities all first class; has everything that goes to make a good farm; several stock farms cheap. 150, 200 and 250 acres; the very best of land and clean; state your wants. Jonathan C. Hare, West Chester, Pa.

116 ACRES near Main Line P. R. R.; excellent layout for a fruit and poultry farm; catalogue free. J. B. Thompson, West Chester.

REAL ESTATE TO EXCHANGE

Atlantic City, N. J.

HOTELS, cottages, apartments, etc., to exchange for Philadelphia properties. Chas. E. Fell, 33 S. Penna. ave., Atlantic City.

REAL ESTATE WANTED

PROPERTY in and around Philadelphia, for English investors; only parties with good income-producing properties of desirable location need reply. Write or write at once to American representative, W. J. MULLEYY, Lockport, N. Y.

REAL ESTATE FOR RENT

Offices, Business Rooms, Etc.

LARGE SECOND-FLOOR ROOM, 22x48, suitable for small organization, club, private dancing school, doctor or dentist. 1418 Locust.

Factories, Warehouses, Mfg. Floors

CENTRAL—Floor space; low rent. F. R. Company, Pennsylvania Building.

Atlantic City, N. J.

APARTMENTS AND COTTAGES for rent, furnished or unfurnished, by month, season or year; all locations; prices $25 per month up. W. J. Morris Co., Marbert Bldg.

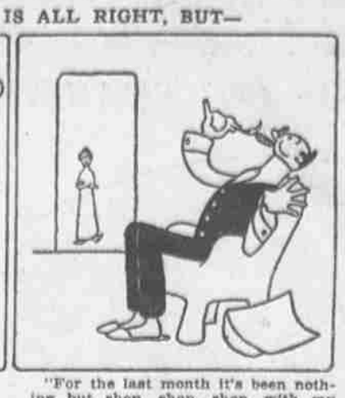
MORTGAGES

MONEY TO LOAN ON FIRST AND SECOND MORTGAGES. SAMUEL P. CORNELIUS, 420 CHESTNUT ST.

SCRAPPLE

EARLY SHOPPING IS ALL RIGHT, BUT—

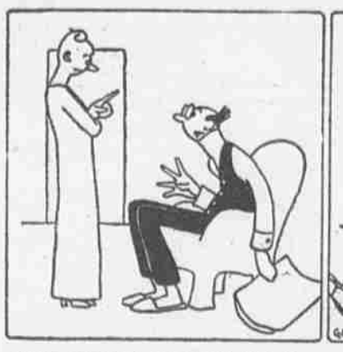
"Hi, hum! No more Christmas shopping to do for another year.



"For the last month it's been nothing but shop, shop, shop, with my wife. Now I'll take a vacation.

"It's real pleasure to read all the advertisements now when you know that—

"You won't have to set foot in a store for another year."



"John, I wanted to tell you that tomorrow you are going shopping with me."

"I've made up my mind, John, that for Christmas, 1915, we're going to get our Christmas shopping done early."

—Princeton Tiger.

She—Excuse me, Mr. Bjones, but I really can't get over your nose.

He—I don't blame you; the bridge is broken.

—From Reynolds' Newspaper.

MORE FUN FOR FATHER.

The Crown Prince—We didn't want war. We waited to secure the peace of Europe.

Uncle Sam — Quite so. But you wanted to secure too big a piece.

The Crown Prince—Ah, I must tell father that—he will enjoy it.

—Lampoon.

"Absence makes the heart grow fonder."

"So do presents."

—London Opinion.

Drill Instructor (of local irregular corps): "'Ullo, you again? What the doose are you always late for?"

The Dilettante: "I dunno—P'rade, I s'pose."

ILLUSTRATED WAR PHRASES

His Somnolent Periods

Anxious Mother—But, John, dear, when do you find time to sleep?

John—Oh, I'm taking four lecture courses.—Cornell Widow.

VERY GOOD.

"Have you a good cook?"

"Yes, indeed! She goes to church once during the week, and three times on Sunday."

THE DIFFERENCE.

"No, Marjorie, there is a difference between a taxidermist and a taxi-cabbist. A taxidermist skins animals, and a taxi-cabbist isn't so particular—he'll skin anybody!"

No Complaint

Insurance Agent—Of what complaint did your father die?

Son—Well, it wasn't exactly a complaint. The fact is, the jury found him guilty.

Assistant—Yes, miss. All face powders have gone up in price on account of the war.

Young Lady—Oh, isn't war terrible!