RS BRITAIN'S UNIQUE CONTRABAND CODE CAUSED U. S. NOTE Amer Book Signar.

Shipping Protest, Made Public in Washington. Cites Hindrance to American vidual Policy—Full Text of Document.

Ashington, Jan. 1.—Violation of so numerous and delays so prolonged to the United States through exporters and delays so prolonged to the United States through exporters.

trade and that continuation of the present British policy might arouse "feeling contrary to that which has so long ex-It was charged that this policy is "an infringement on the rights of American citizens"; that American exporters are "perplexed by the indecision of British authorities in applying their own rules," and that the stoppage of food, for instance, without definite proof is con-trary to previous British doctrines. A stand was taken on British policy of the past, and the London Government was saked to take steps soon to stop "unnecessary interference."

TEXT OF THE NOTE.

The full text of the note, which is dated at the State Department December

28. follows:

"The present condition of American for-eign trade, resulting from the frequent seisures and detentions of American cargoes destined to neutral European ports, has become so serious as to require a candid statement of the views of this Government in order that the British Government may be fully informed as to the attitude of the United States toward the serious as the page of the United States toward the page of the policy which has been pursued by the British authorities during the present

"You will, therefore, communicate the following to his Majesty's principal Sec-ratary of State for Foreign Affairs, but in doing so you will assure him that it is the most friendly spirit and in the belief that frankness will better serve the continuance of cordial relations between the two countries than silence, which may be misconstrued into acwhich may be misconstrued into ac-quiescence in a course of conduct which this Government cannot but consider to be an infringement upon the rights of American citizens.

NO HARSH JUDGMENT TAKEN.

"The Government of the United States has viewed with growing boncern the large number of vessels laden with American goods destined to neutral ports which have been seized on the in Europe which have been selzed on the high seas, taken into British ports and detained sometimes for weeks by the British authorities. During the early days of the war this Government assumed that the policy adopted by the British Government was due to the unexpected outbreak of hostilities and the necessity of immediate action to prevent contra-band from teaching the enemy. For this reason it was not disposed to judge this policy harshly or protest it vigorously, although it was manifestly very injurious to American trade with the neutral

countries of Europe.

"This Government, relying confidently upon the high regard which Great Britain has so often exhibited in the past for the rights of other nations, confidently awaited amendment of a course of action which denied to neutral commerce the freedom to which it was entitled by the law of

the more assured by the statement of the Foreign Office early in November that the British Government were satisfied with guarantees offered by the Norwegian, nonexportation of contraband goods when consigned to named persons in the territories of those Governments and that or-ders had been given to the British fleet and customs authorities to restrict interference with neutral vessels carrying such cargoes so consigned to verification of

ships' papers and cargoes. FIVE MONTHS AND NO CHANGE.

"It is, therefore, a matter of deep regret that, though nearly five months have passed since the war began, the British Government has not materially changed its policy and does not treat less rigor-ously ships and cargoes passing between neutral ports in the peaceful pursuit of lawful commerce, which belligerents should protect rather than interrupt. The greater freedom from detention and seizure which was confidently expected to re-sult from consigning shipments to definite consignces, rather than 'to order' is still

"It is needless to point out to his Majesty's Government, usually the champion of the freedom of the seas and the rights of trade, that peace, not war, is the normal relation between nations, and

rights of trade, that peace, not war, is the normal relation between nations, and that the commerce between countries which are not beiligerent should not be interfered with by those at war, unless such interference is manifestly an imperative necessity to protect their national rafety, and then only to the extent that it is a necessity.

"It is with no lack of appreciation of the momentous nature of the present atruggle in which Great Britain is engaged and with no selfish desire to gain undue commercial advantage that this Government is rejuctantly forced to the conclusion that the present policy of his Majesty's Government toward neutral ships and cargoes exceeds the manifest necessity of a belligerent, and constitutes restrictions upon the rights of American citizens on the high seas which are not justified by the rules of international law or required under the principle of self-preservation.

"The Government of the United States

ple of soif-preservation.
"The Government of the United States does not intend at this time to discuss the propriety of including certain articles in the lists of absolute and conditional con-traband, which have been proclaimed by his Majesty open to objection as some of these seem to this Government. The chief ground of present complaint is the treatment of cargoes of both classes of articles when bound to neutral ports.

EXPORTERS PERPLEXED. EXPORTERS PERPLEXED.

"Articles listed as absolute contraband, shipped from the United States and consigned to neutral countries, have been select an experiment the countries to which they were destined have not prohibited the expertation of such articles. Unwarranted as such detections are, in the opinion of this Government, American exporters are further perplexed by the apparent indecision of the British authorities in applying their two rules to neutral carroes. wa rules to neutral cargoos.

For example, a shipment of copper in this country to a specified consigned m this country to a specified consignes sweden was detained because, as was led by Great Britain, Sweden had set no embargo on copper. On the hand, Italy not only prohibited the set of copper but, as this Government informed, put in force a decree that be to Italian consigners or 'to see that arrive in ports of Italy cannot stored arrive in ports of Italy cannot stored or transactioned. The colvernment ments to Ralian consigness or "to a shock arrive in ports of flaly cases exported or transchipped. The only offer proper in certain industries which depend upon European markets.

"The attention of the British Government is called to this possibly result of their present policy to show how witnesses, the firstess to affirm that copper number of the British Government is called to this possibly result of their present policy to show how witnesses the firstess to affirm that copper number of the British Government is called to the possibly result of their present policy to show how witnesses the firstess to affirm that copper number of the British Government of the British Government is called to the possibly result of their present policy to show how witnesses the importance of removing the cause of complaint."

WASHINGTON, Jan. 1.—Violation of so numerous and delays so prolonged that the rights of the United States through exporters are afraid to send their copper pursuance of a contraband policy, framed to Italy, steamship lines decline to accept

pursuance of a contranam.

according to British principles alone and selely from the British point of view, is the theme of the protest sent to Great Britain by the United States against seinures of American cargoes.

British by the United States against seinures of American cargoes.

"We feel that we are abundantly justical in asking for information as to the start in the st tifled in asking for information as to the manner in which the British Government proposes to carry out the policy which it has adopted in order that we may determine the steps necessary to pro-tect our citizens engaged in foreign trade in their rights and from the serious losses to which they are liable through ignorance of the hazards to which their cargoes are exposed.

CONTRABAND OURSTION.

'In the case of conditional contraband the policy of Great Britain appears to this Government to be equally unjustified by the established rules of international conduct. As evidences of this attention is directed to the fact that a number of the American cargoes which have been seized consist of foodstuffs and other articles of common use in all countries which are admittedly relative contraband. In spite of the presumption of innocent use because destined to neutral territory, the British authorities made these seiz-ures and detentions without, so far as we are informed, being in possession of facts which warranted a reasonable belief that the shipments had in reality a belligerent destination, as that term is used in international law. Mere suspicion is not evi-dence, and doubts should be resolved in favor of neutral commerce, not against it. The effect upon trade in these articles between neutral nations resulting from in-terrupted voyages and detained cargoes is not entirely cured by reimbursement of the owners for the damages which they have suffered after investigation has failed to establish an enemy destination. The injury is to American commerce with neutral countries as a whole through the hazard of the enterprise and the repeated diversion of goods from established mar-

FEAR ENEMY MIGHT BENEFIT.

"It also appears that cargoes of this character have been selzed by the British authorities because of a belief that, though not originally so intended by the shippers, they will ultimately reach the territory of the enemies of Great Britain. Yet this belief is frequently reduced to a mere fear in view of the embargoes which have been decreed by the neutral countries to which they are destined on the articles comprising the cargoes.

"That a consignment 'to order' of articles listed as conditional contraband and shipped to a neutral port raises a legal presumption of enemy destination appears to be directly contrary to the doctrines previously held by Great Britain and thus stated by Lord Salisbury during the South African war:

"'Foodstuffs, though having a hostile destination, can be considered as contraband of war only if they are for the enemy forces. It is not sufficient that they are capable of being so used. It must be shown that this was in fact their destination at the time of their seizure."

"With this statement as to conditional contraband the views of this Government are in entire accord, and upon this historic doctrine, consistently maintained by Great Britain, when a belligerent as well as a neutral, American shippers were entitled to rely.

RIGHT OF SEARCH.

"The Government of the United States readily admits the full right of a bulligerent to visit and search on the high seas the vessels of American citizens or other neutral vessels carrying American goods and to detain them when there is sufficient evidence to justify a belief that con-traband articles are in their cargoes; but his Majesty's Government, judging by their own experience in the past, must realize that this Government cannot with-out protest permit American ships or American cargoes to be taken into British American cargoes to be taken into British ports and there detained for the purpose of searching generally for evidence of contraband or upon presumptions created by special municipal actions which are clearly at variance with international law

"This Government believes and ear-"This Government believes and earnestly hopes his Majesty's Government
will come to the same belief, that a
course of conduct more in conformity
with the rules of international usage,
which Great Britain has strongly sanctioned for many years will in the end
better serve the interests of belligerents as well as those of noutrals.

"Not only is the altuation a critical one to the commercial interest of the United States, but many of the great industries of this country are suffering because their products are denied the long-established markets in European countries, which though persons which, though neutral, are contiguous to the nations at war. Producers and exporters, steamship and insurance companies are pressing, and not without reason, for relief from the menace to transatiantic trade which is gradually but surely destroying their business and threatening them with financial disaster.

RELIES ON FRIENDSHIP "The Government of the United States, still relying upen the deep sense of justice of the British nation which has been so often manifest in the intercourse between the two countries during so many years of uninterrupted friendship, expresses confidently the hope that his Majesty's Government will realize the obstacles and difficulties which their present policy has placed in the way of commerce between difficulties which their present policy has placed in the way of commerce between the United States and the neutral countries of Europe and will instruct its officials to refrain from all unnecessary interference with the freedom of trade between nations which are sufferers though not participants in the present conflict, and will in their treatment of heutral ships and cargoes conform more closely to those rules governing the maritims reto those rules governing the martilms re-lations between belilgerents and neutrals which have received the sanction of the civilized world and which Great Britain has in other wars so strongly and suc-cessfully advocated.

Fin conclusion it should be impressed

censfully advocated.

Fin conclusion it should be impressed upon his Majesty's Government that the present condition of American trade with the neutral European countries is such that if it does not improve it may engender a feeling confrary to that which has so long existed between the American and British peoples. Already it is becoming more and more the subject of public criticism and complaint. There is an increasing belief, doubtiess not entirely unjustified, that the present British policy toward American trade is responsible for

YEAR'S RANGE OF PRICES ON N. Y. STOCK EXCHANGE

Chie & Northwest 180 | 1 Chie & Northwest 180 | 1 Chine Cons Copper 44 Chine Cons Copper 44 Colorado Fuel & Iron 54 | 5 Consolidated Ges 1854 | 5 Consolidated Ges 1854 | 1 Continental Can pref 185 | 1 Continental Can pr Palace Car. Storm Pacific
Southern Pacific
do certificates
Southern Railway
do pref
Standard Milling
Studebaker
do pref
Tennessee Copper
Texas & Pacific
Texas Company
Third Ave Railroad
Tol St L & West
do pref
Livien Bay & Paper Uniton Facilic 1975

do pref 5 871, 78

do warrants 2004 2915

United Cigar 504, 40

do pref 1087, 30

United States Rubber 8: 444,

do pref 1018; 874

do pref 1018; 874

do pref 1128; 1018; 874

United States Steel 971, 48

do pref 1128; 1018; 1018; 1018

Utan Copper 128; 1018; 1018

Welser Farso Express 18; 1018

Western Maryland 28; 108, 38

Western Union Tele 4854

do lat pref 1245, 1118; 48

Whoolworth 1018; 50

Wheeling & Lake Erie 68; 245

PHILA. STOCK SUMMARY

| Divid. | 1914 | 1915 | Rates High | Low | High | Hi 维

PHILADELPHIA MARKETS The banks and trade exchanges wer closed in observance of New Year's Day, a legal holiday, and wholesale business in all lines was practically suspended. In the absence of fresh information on

which to base reliable quotations, our

usual market reports are necessarily emitted from today's issue.

YUAN ASSUMES DICTATORSHIP PEKIN, Jan. 1.—Yoan Shi^o Kai has made himself dictator of China in per-patuity. He has carried through an act of legislation accurring him as President for life and allowing him to nominate

DIRECTORY OF ACCOUNTANTS Public Accountants

BURNS & SPEARMAN

The Borne,
Lights, Investigation, Photocial Bi

SUFFRAGISTS TO GIVE TEA Cards Announce Function at Head-

quarters January 6. The Philadelphia Committee of the Woman Suffrage party of Pennsylvania has sent out cards for a tea to be held at the headquarters, 1731 Chastnut street, on Friday afternoon, January 6, from 4 to 6 o'clock. The presidents and heads of the various societies in the city have been invited to attend and make short addresses on woman suffrage and victory in 1915 for the State of Pennsylvania.

Cards will be sent to as many suffra-gists in the city as possible, and any one who is interested or who believes in woman suffrage is invited to come.

Mite boxes will be distributed, and the

recipients will be asked to get them filled and return them at the second ten to be given by the Woman Suffrage party, on Lincoln's Birthday, February 12. This will be the first of a number of teas and entertainments to be given by the party to raise money for the work and expenses of the campaign planned for 1815.

FAILURES FOR THE WEEK

According to Dun & Co., commercial failures this week in the United States are 481, against 378 last week, 449 the preceding week and 381 the corresponding week last year. Fallures in Canada num-ber 56, against 60 last week, 91 the pre-ceding week and 49 last year. Of fallures this week in the United States 183 were in the East, 172 South, 97 West and 49 in the Pacific States, and 174 reported liabilities of \$5000 or more, against 153

OBITUARIES

WILLIAM A. SCRIPPS

PASADENA, Cal., Jan. 1.-William Scripps, millionaire publisher, died at his home here yesterday. He was the found-er of the Scripps Home for Aged Persons, established here two years ago. He was a half-brother of E. W. Scripps and is survived by his widow and two daughters, Mrs. G. O. Ellis, wife of a Detroit publisher, and Mrs. F. W. Kellogg, wife of the publisher of the San Francisco

JOHN L. SMITH

WEST CHESTER, Jan. 1. — John L. Smith, head of the board of directors of the Poor of Chester County, died at He was also president of the board of Trustees of the Central Union Baptist Association, and a member of the Patriotic Order Sons of America. He is survived by his widow and two

WILLIAM R. KLEIN

ALLENTOWN, Pa., Jan. 1.-William R. Kieln, former cashler of the Second National Bank and ex-clerk of the Orphans' Court of Lehigh County, died esterday from an attack of indigestion the ambulance while being hurried to the Allentown Hospital. He was 60 years old. For years he was a member of the firm of W. H. Ryan & Co., paper box manufacturers, and an able financier.

Funeral of William A. Page William A. Page, a retired business man and brother of Louis R. Page, vice-

president and treasurer of the Crozer Coal and Coke Company, will be buried lomorrow morning, from his late home, 2314 Locust street. He died Wednesday, in his 55th year, from an attack of heart disease. He is survived by his widow and two children, Miss Evelyn Page and William H. Page.

JOSEPH THOMPSON

Joseph Thompson, president of the wholesale grocery firm of Thompson, Taylor & Co., and former president of the Grocers' Exchange, died yesterday at his home, 418 South 15th street, following a protracted illness. Mr. Thompson had been identified wit hihe grocery business in this city for years, and was a member of the Historical Society of Penn-sylvania and the Society of Friends. He is survived by two daughters

Funeral of George D. Shannon

The funeral of George D. Shannon, 67 years old, long a manufacturer of boat sails and at one time a dealer in Russian caviar, with an extensive hotel trade, will take place Sunday afternoon from his late home in Pennsgrove, N. J. He died Wednesday at St. Luke's Hospital, this city, where he had suffered a relapse following an operation. He is survived by his son, Byron G. Shannon, a phar-

Deaths

AGENY.—On December 29, 1914, MARY, daughter of William and Katie Ageny. Funeral services on Friday, at 8 p. m., at her parents' residence, 4027 North 12th st. Interment on Saturday morning, at Souderton Pa. terment on Saturday morning, at Souderton, Pa. AVRES.—On December 29, 1914, MAE, only daughter of M. G. and the late Maille Ayres. Funeral from her father's residence, 5646 Frankford ave. Holmesburg, ob Saturday, at 2:50 p. m. Interment Emanuel Churchyard.

BACON.—On Fourth-day, Twelfth Month. 30th ELIZABETH, wife of the late Samuel

Churchyard.

ACON.—On Fourth-day, Twelfth Month.

Buth, ELIZABETH, wife of the late Samuel
A. Bacon, in the 60th year of her age.

Relatives and friends of the family are invited to attend the funeral, on Seventh-day,

First Month 3d, 1015, at 2 p. m., at Friends

Meeting House, Haddonfield, N. J. Train

leaves Market st. wharf at 12:50. Frequent

trolleys.

Macting House, Haddonfield, N. J. Train leaves Market st. wharf at 12:50. Frequent trolleys.

BARNES.—On December 29, 1914, RUTH, daughter of Margaret and the late Joseph Barnes. Funeral services Saturday, at 2:50. p. m., at her parents' residence, 5032 North Park ave. Interment Northwood Comstery.

BARNETT.—On December 29, 1914, MARY, wife of the late John Barrett, at the residence of her daughter, Mrs. George W. Newey, 5837 North Gratz st. Services and interment at Guilford, Conn., on Saturday.

BECKERS.—On December 39, 1914, CATHERINE, wife of Otto William Becker, and daughter of the late Neil and Susan Mocaffrey. Funeral on Saturday, at 7:30 s. m. from her late residence 2112 South 20th st. Solumn Requirem Mass at the Church of the Most Sleaded Sucrament, at 9 s. m. litterment Old Cathedral Cemetery.

BLEYLER.—MARGARET BLEYLER, 1918

ELEVILER.—MARGARET BLEYLER, 1918

BLYCER.—On December 31, 1914, JOHN J., son of Hailds and the late Toal Boyce. Runeral St. Solumn Requirem Mass at 6t Ann's Church, at Jesus Moyamensing are st. Ann's Church, at Jesus Mass at 6t Ann's Church, at Jesus Mass Anniel Church, at

CAVANAUGH. — On December RI. 1814, CATHARINE E. widow of Michael M. Cav-anaugh. Funeral on Monday, st. 7 s. m., from the residence of her som-in-law Pierce F. Kline, 210 South End at., West Philadel-phia. Mass at the Church of the Trans-figuration at 8 s. m. Interment at Potts-ville. Fr.

from lear late residence, 92 istockton st., Frinceton, N. J. LAYTON.—At his late residence,646 Brooks sve. West Philadelphie, on December 30, 1914, JOHN H. CLAYTON. Funeral services en Saturday, at 2 p. m. precisely, at the Third Christian Church, Aspen st. and Lan-caster ave. Interment at Arlington Ceme-tery.

Third Christian Church, Aspen et. and Lancaster ave. Interment at Artington Cemstery.

COFFMAN.—At Hathoro, Pa., on December 31, 1914, CHARLES R. COFFMAN. Funeral from the Hatbers Baptist Church, on Monday, January 4, at 2 p. m. Interment alloining cometery.

COLLINS.—On December 30, 1914, CATH-ABINE COLLINS, etchow of Edward Collins, Funeral on Monday, at 8.20 a. in., from 1220 Point Breeze ave. Solenn Requiem Mass at 2t. Charles Church, at 10 a. m. Interment at 3t. Charles Church, at 10 a. m. Interment at 4t. Charles Church, at 10 a. m. Interment at 3t. Charles Church, at 10 a. m. Interment at 3t. As a. m., from his late residence, 3819 Brandywhine at. High Requiem Mass at 8t. Agatha's Church, at 2 a. m. Interment at 8t. Denis Cometery.

COPE.—EDWIN FUSHELL, son of Joseph and Silen P. Cope, on 12th Month 36th, 1914, axed one day. Friends of the family are invited to attend the funeral from the home of the parents, near Cakisum Station, on Bevent-day. First Month 2d, at 10 a. m. Interment private, at Oakland Friends Burying Ground.

CROCRAN.—Suddenly, at Philadelphia, December 22, 1914, MARGARET CROCRAN. Funeral services on Saturday, at 2 p. m. proceedings at the Chappel of Kirk & Nice, Colling at the Chappel of Kirk & Nice, Colling Main at 11 at 7 homes per 29, 1914, JAMES DUROSA, busband of Maude Crothors and son of the late Thomas J. and Lincretia Crothers. Relatives and triends are invited to the control of the private. Ballives and triends are invited to the control of the College and Lincretia Crothers. Relatives and triends are invited to the control of the private. CROWELL.—On December 29, 1934, DAN-LEE E. Bursten of the Scienter College and College and Scienter Scienter College and Scienter Scienter College and College

R. R., 8:40 a. m. Interment Cold Springs Connetery.

CROWLEY.—On December 21, 1914, MARY widow of Charles Crowley and daughts of the late John and Ann Bothwell. Funeral services on Monday, at 2 p. m., at her late residence, 332 Richmond at.

DAVIS.—At Woodstown, N. J., WILLIAM M. DAVIS, on Firth-day, 12th Month 31st. The invitation is extended to the funeral, from his late residence, in Woodstown, N. J., on Seventhday afternoon, First Month 24. Services at the house at 2 p. m. Interment Friends Cemetery, Woodstown, N. J. DEWEES.—On December 31, 1914, KITTIE MAY, Wife of Charles F. Dewees. Funeral services on Saturday, at 3 p. m., at her late residence, 33 West Pomona st., Gormanown, Interment private, at Ivy Hill Cemetery.

DONSEY.—On December 29, 1914, JOHN.

late residence, 33 West Pomona st., Germantown, Interment private, at Ivy Hill Cemetery.

DORSEY.—On December 29, 1914, JOHN, husband of Mary Emma Dorsey. Funeral services on Saturday, at 2 p. m., at his late residence, 6033 Callowhill at, Interment private, at Montrose Cemetery.

DIGAN.—On December 29, 1914, JOHAN-NAH DUGAN, daughter of Heitry P. and Frances Duran (nee Wood). Funeral on Saturday, at 8:30 a. m., from 5728 Woodland ave. Solomn Requiem Mass at the Church of the Most Eleased Sacrament, at 10 a. m. Interment at Holy Cross Cemetery.

DINLOF.—On December 29, 1914, ADA P. K. widow of J. A. Dunlop, formerly of Richmond, Vs. Funeral services on Monday, at 7 p. m. at 614 North 47th st. Interment at Fernwood Cemetery.

EMHERY.—On December 80, 1914, WILL-IAM H. EMBERY aged 74 years. Relatives and friends, also Colonel James Ashworth Fost, No. 534, on Saturday January 2, at 2 o clock, from his late residence, 4817 Griscon st., Frankford. Interment at North Cedar Hill Cemetery.

PARREIL.—On December 30, 1914, ALICE M., widow of Joseph D. Farrell, Funeral on Saturday, at 8:36 s. m. fron the residence of her son, James W. Farrell, 5611 McMalhon are. Solomn Requiem Mass at Church of Immanulate Comception, at 10 s. m. Interment at Holy Sepulchre Cemetery.

PERGUSON.—On December 31, 1914, ELIZA M., wife of Norris J. Ferguson. Funeral services on Sunday, at 2 p. m., at her late residence. Cemetery.

services on Sunday, at 2 p. m., at her late residence, 4028 North 7th at. Interment Mt. Prace Cometary.

Flamme.—On December 29, 1914, SOPHIA F. TLAMME. widow of William Flamme, Pubmal services on Saturday, at 2:30 p. m., at 2210 North Howard at. Interment private, at Glenwood Cespetery.

FLYNN.—On December 30, 1914, JOHN J., husband of Agnes Flyan. Funeral on Saturday, at 8:30 a. m., from his late residence, 1834 South 28th st.—Solerm High Mass et al. 1835 Parkett Solerm High Mass et al. 1836 Parkett Solerm High Mass et the Church of the Immaculate Conception, at 10 a. m.

[LASSEY—On December 31, 1914, GER-

Church of the Immaculate Conception, at 10 a. m.

GLASSEY.—On December 31, 1914. GERTRUDE, wife of J. Wilbur Glassey and
daughter of Lucius and Rachel Upton.
Funeral services on Monday, at 2 p. m., at
the rasidence of her brother-in-law, G. Allen
Glassey, 143 Mayland at., Germantown. Interment Ivy Hill Cemetery.

GREENWAID.—Suddenly, on December 30,
1914. THEODOFE, husband of Bertha Greenwald. Relatives and friends are invited to
attend the funeral services. on Friday afternoon, at 2 o'clock precisely, at his late residence, 2260 N. 21st st. Interment private at
Mt. Sinal Cemetery. Kindly omit flowers.

GRIGG.—At Knoxville. Tenna, on December
30, 1914. SARA E. GRIGG. Due notice of
funeral will be given from the residence of
Mr. T. C. McCollom. 4006 Springfield ave.
HAGER.—On December 29, 1914. HARVEY
FRANKLIN, husband of Rosa Hager. Funeral services on Friday, at 8 p. m. precisely,
at 2023 South Cleveland ave. Interment at
Hellertown. Fa., on Saturday, 1 p. m.
HAMMER.—Sagamore Lodge. No. 371. F.
and A. M.—Brethren It is with deepest regret that I announce the demise of our beloved brother, R. W. Sidwin H. HAMMER.

You are esernestly requisited to attend Masonic funeral service, Saturday ovening, 8 o'clock, in the Grand Lodge Room, 50 West

ANNUAL MEETINGS.

THE CENTRAL NATIONAL BANE
OF PHILADELPHIA.
The Annual Election for Directors of this
Bank and for the purpose of action upon
amendment to Article III of Articles of Arsociation so that the same as amended will

sociation so that the same as amended will read"the Board of Directors shall consist of not less than I not more than 15 stockholdcra, as shall be determined by the Board of Directors prior to any regular Annual Meaning of the Stockholders of this Association, the number so provided for being continued from year to year until changed by resolution of the said Board."
Will be held at the banking bouse, Lafayette Butting, Chestnut and Fifth sta., Philadelphia, on Tuesday, January 12, 1815, between 11 a. m. and 1 p. m. WILLIAM POST.

The Kind of Bonds To Buy at This Time

> We have suggestions for guidance on this important question and will take pleasure in supplying circular containing them, on request.

> > BARPER & TURNER

Interment private, at North Cedar Hill Cemetery.

LONG.—On December 31, 1914, CLARA F., widow of William Leng. Funeral services of Bunday at 3 p. m., at the residence of ner son, William J. Long, 1710 North 12th at. Interment Monument Cemetery.

LYNCH.—On December 28, 1914, THOMAS JOHN LYNCH, husband of Elizabeth Carberry Lynch. Relatives and friends are invited to attend the funeral, on Saturday morning, at 8:30 o'clock, from his late residence, 13t4 Morris at. Bolemn Requiem Mass at the Church of the Annunciation, 10th and Dicklinson sts., at 10 o'clock. Interment private. Please omit flowers.

LUDERS.—At her residence, 206 South 41st st., on December 31, 1014, EMMA R., widow of Harrison Christian Luders, aged 36 years. Further potice of funeral will be given.

McADAMS.—On December 31, 1914, BRIDGET B., widow of James Madamas, Funeral on Monday, at 8:30 a. m., from 6113 Sansayn st., West Philadelphia, Solemn Requiem Mass at the Church of Our Lady of the Rosary, at 10 a. m. Interment Holy Cross Cemetery.

wen st., West Philadelphia, Selemn Requiem Mass at the Church of Our Lady of the Rossry, at 10 a. m. Interment Holy Cross Cemetery.

McCARHON.—On December 31, 1914 MATTHEW, husband of Agnes McCarron. Funeral on Monday, from 2401 West Harold st., at 8:30 a. m. High Mass at St. Columba's Church, at 10 a. m. Interment New Cathedral Cemetery.

McCARTHY.—On December 31, 1914 Margaret McCarrty, Funeral on Monday, at 8 a. m., from 3542 Sunnyside ave., Falls of Schuylkill. Solemn High Requiem Mass at St. Eniget's Church at 9:30 a. m. Interment Westminster Cemetery.

McCARTHY.—On December 29, 1914 ANNE EDWARDS McCAULLEY, wife of Samuel A. McCaulley. Relatives and friends of the family are invited to attend the funeral services, on Friday January 1, at 20 clock, at her late residence, 4719 Oakland st., Frankford. Interment private.

McCOMSEY.—Suddenly, on December 30, 1914 ELLA K., widow of Samuel M. McComsey. Funeral services on Friday at 8 p. m., at her late residence, 23 North Preston at Interment Saturday morning at Middle Octorare Cemetery. Lancaster County, Pa.

McCORMICK—On December 31, 1914, IRA B., husband of Emma McCormick, Funeral services, Monday, at 2 p. m., at his late residence, 2418 North Carlisle st. Interment private, Northwood Cemetery.

MOREHEAD.—On December 31, 1914, IRA B., husband of Emma McCormick, Funeral services at her late residence, 2115 North Camac st., Monday, at 2:50 p. m., procisely, interment private, at Mt., Peace Cemetery.

MORGAN.—Suddenly, on December 30, 1914, at Herndon, Va., in her Slat year. Notice of Interment will be given.

MCKELSTON.—On December 28, 1914, at Herndon, Va., in her Slat year. Notice of Interment will be given.

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A. husband of the late Annie Witters. Funeral services on Sunday at 130 p. m., at his late residence, 1019 South 5d st. Interment German Lutheran Cemeters.

WOLF.—On December 31, 1914 BANIEL S. husband of Ella Wolf Funeral on Monday, of 2 p. m., trom 1803 North Lambert at Interment at Glenwood Cemetery.

WOODRUFF.—On December 31, 1914 at her late residence, 1804 North 12th st., FMMA ELIZATETH WOODRUFF. Due notice of the funeral will be given.

EIBMAN.—MAYER ZIBMAN, 1381 Michin St.



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