HEATING

MAKIN-KELSEY HEALTH HEAT is better and cheaper than steam or hot water. Pure fresh air with normal moisture. MAKIN-KELSEY, 6 N. 18th st., Phila.

INSTRUCTION

STENOGRAPHY—25c. a lesson. 2815 N. Napa st., near 31st and Huntingdon sts.

MACHINERY AND TOOLS

SHAFTING—SAFETY SPLIT COLLARS AND YOCOM hangers and pillow blocks with finished ball and socket bearings are the best for all shafting purposes. SHAFTING AND MACHINE WORKS, 145 N. 2d st.
JAMES YOCOM & SON.

POWER-PLANT EQUIPMENT
Dynamos, motors, boilers, steam and oil engines, pumps, air compressors.
FRANK TOOMEY, Inc., 127 N. 3d st.

SUPPLIES OF EVERY DESCRIPTION FOR TEXTILE INDUSTRIES
CHAS. BOND & C., 520 ARCH ST.

DYNAMOS, motors and machinery bought, sold and rented; armatures repaired. Main 91, Market 3065. Yearsley Co., 224 N. 3d st.

HOISTING ENGINE—6¼x8 in. "D. & S." D. C. D. D. boiler and swinger. Seyfert's, 437 N. 3d st.

30, 36, 40, 42, 48-inch Extractors or Whizzers, engine driven; 20, 24, 26, 30-inch belt-driven Extractors. NUTTALL, 1748 North 5th st.

PIPE—Second-hand, all sizes. Phila. Second-hand Pipe Supply, 1903 N. 7th st.

MUSICAL INSTRUMENTS

$38 LARGE ZONOPHONE TALKING machine, with cabinet and 50 records, finished in beautiful quartered oak, cost new $84. Can be paid 75 cents weekly. An excellent bargain; in good condition. Write for complete list of bargains and special trial offer.
HEPPE'S UPTOWN STORES,
Corner 6th and Thompson sts., Phila., Pa.

EDISON DIAMOND POINT PHONOGRAPH
Cost $60 new. This outfit is complete with records and will be sold for $38, payable 75 cents weekly. Call or write for complete descriptions and large illustrated catalogues.
HEPPE'S UPTOWN STORES
Cor. 6th and Thompson sts.
Philadelphia, Pa.

UPRIGHT PIANO BARGAINS—Steinway, $175; Chickering, $155; Ramsdell, $145; Marcellus, $115; other uprights, $65, $85, $125; practice pianos, $35; players, $275, $325. Hughes Bros., 532 N. 16th.

PLAYER PIANO, famous make; mahogany cabinet; 88-note music rolls; private family. Call afternoons, 1319 N. Broad, not Sunday.

$85—CHICKERING UPRIGHT PIANO
HOWARD VINCENT, 838 N. 6th.

OLD GOLD

HIGHEST prices in the city paid for old gold, silver, platinum, false teeth, old coins bought and sold. Jewelry Exchange, 204 S. 8th.

OLD GOLD, silver, platinum, plated ware, old-style jewelry, teeth plates bought for cash. Est. 1870. J. L. Clark, refiner, 807 Sansom.

CASH PAID FOR DIAMONDS, PRECIOUS stones, gold, silver, platinum, false teeth. Phila. Smelting and Ref. Co., 128 S. 11th st.

OLD GOLD—Cash paid for old gold, silver, antique clocks; will call. Bell phone Locust 1219. ROGERS, 27 S. 17th st.

PRINTING

BUY YOUR CHRISTMAS CARDS EARLY—Make your selections from 125 designs; price 25 to 50 cents per dozen. The Card Shop, 1004 Chestnut st. Open evenings.

ROOFING AND IRON AWNINGS

WE coat leaky roofs at small cost and guarantee them 10 years; let us estimate.
AMERICAN ROOFING CO., 1335 Ridge ave.

STORAGE

CONTINENTAL
STORAGE WAREHOUSE
20TH ST. ABOVE CHESTNUT
PACKING, MOVING, SHIPPING,
Rugs, Carpets cleaned, secured, stored. Bell, Locust 1060—Phones—Key, Race 4160.

Your Troubles Are My Business
Storage and money arranged, all parts of United States; liberal advances made. Preston B. Lee, Broker, 208 Lippincott Building. Walnut 1719.

LIBERAL ADVANCES ON FURNITURE
One month free; storage, $1 per load; moving, packing and shipping. Ridge Avenue Storage Company, 613 West Norris st. Phone Kensington 1186.

FIDELITY FIREPROOF WAREHOUSES, 1811-1819 MARKET ST.

WALKER'S STORAGE, 15th above Dauphin—Separate locked rooms; packing and shipping to all points; auto vans for moving; carpet cleaning. 5c. yard. Both phones.

ATLAS STORAGE WAREHOUSE — Storage, moving, packing, shipping, carpet cleaning. Ph. Baring 752 for estimate. Market and 37th.

McCANN'S STORAGE HOUSE, 1748 N. 11th st.; moving, packing, shipping; auto vans. Both phones. Let us estimate.

FREE STORAGE the first month; moving by auto vans, shipping, packing, carpet cleaning. Levin's, 2048 Ridge. Park 5486 A.

WANTED

BROKEN JEWELRY, false teeth, pistols, coins, Coin book, with prices I pay, mailed, 15c. J. B. Boss (People's Store), 206 S. 11th. Wal. 4486.

CAST-OFF CLOTHING
SPECIAL—1000 suits wanted this month.
Big demand. Big prices paid.
SPECIAL—Highest prices for full-dress suits, sack suits, overcoats, trousers and shoes.
Will call anywhere, any time.
BERKOWITZ, 905 North 10th st.
Poplar 5390—Poplar 5393.

CAST-OFF CLOTHING WANTED — Highest prices paid for ladies' evening gowns and gentlemen's clothing, summer and winter; send postal or phone immediately and our buyer will call, city or suburbs, day or eve. Phone Market 2090.
SELIGSOHN, 8th and Spring Garden sts.

CAST-OFF CLOTHING—We positively pay 50% more for gentlemen's clothing, shoes; send postal; we call, day, evening, city or suburbs. Friedman Bros., 1444 South st. Phone Dickinson 6155.

FURNITURE, pianos, carpets, antiques; entire or part houses bought for cash; no matter how large. J. Bernstein, 1354 Ridge ave.

500 Sets OLD FALSE TEETH 50c to $4 Set Paid
Broken Jewelry, Gold, Silver, Dia. Bought.
Keystone Co. 735 WALNUT STREET Established "66"

HIGHEST PRICES PAID for diamonds, old gold, platinum, false teeth; also pawn tickets. 1300 Filbert st., 2d floor front.

WANTED, to buy, part or entire household furniture. Levin Bros., 2048 Ridge ave.

ROOMS FOR RENT

ARCH, 2021 (The Diamond)—Nicely furn., clean, warm, single and double rooms; Yale locks; hot and cold water; $1 per day or $2.50 to $3.50 per week. Phone Spruce 3564.

ARCH ST., 2035—Finely furnished front rooms, also two back rooms, kitchenette, complete; refined surroundings. Race 6440 D.

BROAD, N., 2819
Comfortable rooms in a real home.

BROAD, N., 1319—Attractively furnished front rooms, with all conveniences; reasonable.

BROWN, 1311—Warm communicating sitting and bedroom for gentleman guest; owner; $2.50.

CECIL, S., 721—Nicely furn. room in private family for congenial business woman.

CHESTNUT, 1904—Attractively furn. rooms, single or en suite, with or without bath.

CHESTNUT, 2005—SINGLE ROOM, DOUBLE ROOM; SUITE WITH BATH; REFERENCE.

CHESTNUT, 3701—Beautifully furnished rooms; electric light; apply on premises.

CHESTNUT ST., 4238—Comfortable rms., double or single; well heated; exceptional bd. op.

JEFFERSON, 1916—9 rms., porcel. tub & sink.
CAMAC, N., 2300—7 rooms; reduced rent.

LOCUST, 1211—Desirable rooms adjoining bath; hot-water heat; central location; phone.

LOCUST, 1213-15 (Lion's Head)—Furnished apts., suites and rooms with private bath.

LOCUST, 1503—Furnished single room, 3d floor front, $13 a month; 4th floor room, $10.

LOGAN SQ., W., 218—Large 3d-story front room, overlooking square. Locust 3300 W.

LOGAN SQ. (233 N. 18th)—Housekeeping rms., furn., unfurn., electric light, running water.

MT. VERNON, 1513—2d front, attractive, large, sunny; running water; refined; reasonable.

PARK AVE., 2067—Attractively furn. rooms, single or en suite; convs.; good location.

PINE, 2358—Nicely furnished room for gentleman; board optional; phone. Belmont 3738.

PINE, 1323—Attractively furn. rooms, single or en suite; running water; pri. fam.; phone.

RITTENHOUSE SQ. (216 S. 19TH)
Large, beautifully furn. rms. and apts.; 1 or 2 rooms; priv. baths; hot-water heat; first class in appointment and service. Spruce 3092.

SPRUCE, 1337—Rooms, single or en suite; priv. baths; prof. offices; steam heat, electricity.

SPRUCE, 2022—Attractively furn. bachelor apt., 2 rooms, private bath, fireplace, phone.

SPRUCE, 1732—Well-furnished, cheerful rooms near bath; steam heat; references exchanged.

SPRUCE, 1115—2d-st'y front, beautifully fur.; running water, electric light; single vacancy.

WALLACE, 1617—Furnished rooms, single or en suite; hot-water heat, southern exposure.

WALNUT, 3311—Large, furn. and unfurn. com. front rooms; running water; hot-water heat.

WALNUT, 5602—Furnished 2d-story front room; near L; phone. Belmont 3324 J.

WALNUT, 5616—2 unfurnished rooms, phone; gas, electric light; convenient to L.

10TH S., 306 (opp. Clinton)—Attractive rooms, with or without bath; well heated; plenty hot water; newly renovated. Ph. Walnut 6944.

12TH, S., 200—Cheerfully furn. room adjoining bath; gentlemen. Apply M. A. Cat. on prems.

15TH, S., 314—COMFORTABLY FUR. FRONT ROOM, ADJOINING BATH; PHONE.

16TH, N., 1401—Two rooms, housekeeping, $5; single rooms, $2.

16TH, N., 1608—Attrac. rooms, furn. or unfurn.; refined, private home; references; phone.

17TH & MONTGOMERY—Two rooms for bachelor; private family; ref. H 647, Ledger Cent.

18TH, N., 1848—Large sitting room; suit dentist; private adult family; also single rooms, furn. or unfurn.; reasonable. Diam. 4868 W.

21ST, S., 3—Attractively furn. or unfurn. rooms, single or ensuite; few at $10 per mo.

38TH, S., 221—Comfort. furn. double rooms; southern exposure; board optl. Pres. 5727 W.

45TH, S., 431—Single and double rooms in exclusive, refined modern home. Phone.

50TH, S., 939—Large, newly furnished, papered, warm, sunny, second-floor front, in small family; reasonable.

52D ST., N., 227—Well-furnished, attractive room; private family. Belmont 7412.

1703 N. 61ST—Furnished or unfurnished front rooms; refined party; adults; all conveniences.

BOARDING

BALTIMORE, 4111—Attractive house, just opened; single, double rms.; priv. baths; bd.

BALTIMORE, 4419—Large, sunny, second-floor room; couple or gentleman; excellent table.

BALTIMORE, 4616—2d and 3d story front, next to bath; priv. family; board. Wood'd, 1113 J.

HAZEL AVE., 1708 — Warm furnished room; good home table; private family; phone.

LEHIGH AVE., W., 1627—Private family has few front vacancies; excellent table; all conveniences; electricity. Phone Tioga 7330 W.

SPRUCE, 1250
Second-story suite; also front room.

SPRUCE, 1610—Rooms with board; running water, elevator. Filbert 5385 W.

SPRUCE, 1032 — Large second-story room; southern exposure; also table board.

SPRUCE, 1224-26 (Brismonde)—Furn. rooms, single, en suite; private baths; table board.

WALNUT, 4531—Rooms with board, 2d and 3d floors; near L; references.

16TH, N., 1430—HANDSOMELY FURNISHED ROOM, RUNNING WATER; FIRST-CLASS TABLE BOARD; PRIVATE FAMILY.

41ST, S., 705—Pleasant room, 2d story front, with running water; good table; other rooms. Phone Baring 7758 J.

46TH ST., S., 524—Large, double rooms; refined, modern table board. Bell phone.

PRIVATE family will take infant to board. Phone Tioga 2900 W.

Suburban

OVERBROOK—Family of 4 adults, large modern home, have third-floor front, bath adjoining, for gentleman, with superior board. M 833, Ledger Central.

SANITARIUMS

BEAUTIFUL location; special scientific care; nervous; elderly; every comfort, nurses. Booklet. Dr. Randal, City line, Chestnut Hill.

APARTMENTS

N. E. CORNER 17TH AND WALNUT STS.

This 13-story concrete and steel fireproof structure reaches the highest point of development as yet attained in apartment construction, and may be properly styled a perfect place of abode.

An earnest effort has been made to offer a matchless home to those whose first consideration is not to count the cost alone, but to procure that which they desire; where there is only perfection, the size and character of which may be selected and shaped according to the distinctive requirements of the individual.

Suites are arranged from two rooms and one bath to seven rooms and three baths.

The location is excellent, being convenient to the business and shopping centres, and yet not too near.

All things considered, the rentals are moderate.

Further information, arrangements for inspection and reservations may be made through

NORMAN S. SHERWOOD
1411 Walnut street.

1830 South Rittenhouse Square
Three apartments enlarged during the summer are ready for occupancy; one (a Duplex) contains 12 rooms and 4 baths; the others 8 rooms and 2 baths and 10 rooms and 6 baths; also a small apartment of 7 rooms and bath.
O. ANDERSON, Superintendent.

WALNUT, 1431—Apartment of 2 rooms and bath, second floor, unfurnished, very desirable; also one furnished apartment; first-class service. Apply Brumbaugh & Parker, 2d floor.

SPRING GARDEN, 1817—Excellent apts. in 8 different houses; some furn.; kitchenettes.

THE PARKSIDE 40TH AND GIRARD AVENUE
OPPOSITE FAIRMOUNT PARK
One to four rooms and bath; reasonable terms. Phone Baring 221.

UP-TO-DATE APARTMENTS at reduced rates to good tenants. Apply to owner at 1825 Diamond st.

West Philadelphia

I OFFER a large variety of apartments at varied prices and to meet almost any requirement. Call or send for list. Automobile service to inspect apartments if desired.
NORMAN S. SHERWOOD, 1411 Walnut st.
SPRUCE 6260. RACE 3025.

FURNISHED APARTMENTS

SPRING GARDEN, 2121—Attractive apts., with private baths, in private home. Poplar 3074.

APARTMENTS WANTED

THERE IS ABSOLUTELY NO REASON WHY ANY DESIRABLE APARTMENT SHOULD BE VACANT AT THE PRESENT MOMENT.

The number of applicants for apartments handled by this office frequently averages over one hundred a day.

I place at the disposal of my clients the best equipped, largest and most attractive offices ever devoted to the business of renting apartments.

I give them highly organized, courteous and efficient service; I have private branch exchanges to handle phone inquiries, two automobiles waiting to show apartments to prospective tenants, and in every way give service of such a character that the apartments placed in my hands are rapidly rented.

Will you not help yourself and at the same time assist me by furnishing me with complete information relative to your vacancies?
CALL, PHONE OR WRITE
NORMAN S. SHERWOOD
1411 WALNUT ST.
SPRUCE 6260. RACE 3025.

Suburban

WANTED by young married couple, small furnished house or apartment in suburbs, preferably with sleeping porch; not over $75. D 108, Ledger Office.

HOUSEKEEPING APARTMENTS

BROAD, N., 2016—3 rooms, kitchen, bath, 4th floor, steam heat, gas and elec., $30. M. Isen, 1107 Real Estate Trust Bldg. Filbert 31-69.

15TH AND MT. VERNON—Apts., 3 and 5 rooms, with bath, steam heat, electric light; all outside rooms; corner.

COLUMBIA AVE., 1811—3 ROOMS, WITH PRIVATE BATH; ALL CONVENIENCES.

DIAMOND, 1543—Handsome corner flats, $35 and $30; 3 rms., bath, porch; modern convs.

DIAMOND, 2112—Three rooms, bath, kitchen, hot-water heat and hot water; $25.

THERE ARE SEVERAL WAYS OF SECURING AN APARTMENT

You can look at one after another until you find one, or—

You can go around to the different agencies until in despair you take one, or—

You Can Call, Phone or Write to This Office

It is quite true that nearly every desirable apartment in Philadelphia is listed with and may be rented through us.

Call upon us in our new offices; they are really quite attractive; you will be given the most courteous and efficient service obtainable.

An automobile is waiting to take you to the list of apartments you designate, and if by any chance you are not perfectly suited our entire organization will be placed at your disposal to procure for you exactly your heart's desire.

Think of all the trouble you will have saved and how glad you will be to know you have found the one apartment in Philadelphia which most nearly approaches your exact ideal.

NORMAN S. SHERWOOD
1411 WALNUT ST.
Spruce 6260. Race 3025.

THE NASH 1527-29 SPRUCE STREET HOUSEKEEPING APARTMENTS and PROFESSIONAL OFFICES.

HOUSEKEEPING APTS., all parts of city; rents $25 to $70 per mo. Call, phone or write for information. Samuel Stern, 1201 Chestnut.

M. W. GREIMS, originator of Apt. Bureau Service, will quickly find you the apt. that suits. 636 Real Est. Tr. Bldg. Ph. Wal. 8257.

FOR modern furn. or unfurn. apartments, Northwest Phila. or Tioga, see us first. SCHOEPPY & CO., 1517 Montgomery ave.

FIVE-ROOM APT., 1210 Girard ave.; entire second floor, newly remodeled; hot-water heat, low rent. Waldman, 1119 Girard ave.

WEST PHILADELPHIA

CHESTNUT ST., 3665-7 (Leone)—Elegant apts., reduced rent. Call 3 to 5. Jan. Ph. Bar. 7916W

DREXEL APARTMENTS
OVERBROOK STATION
One housekeeping suite, 6 rooms and bath, $85.34 per month; one furnished suite, 2 sleeping rooms, one exceptionally large living room and bath, $75 per month; public dining room. Phone Overbrook 6528.

THE RUTLAND APTS., JUST COMPLETED
LOCUST ST., 54TH TO 55TH ST.
6 and 7 room apartments, with all the latest conveniences, $37.50 to $45 per month.
ROBERT PITTS, AGENT
Bell phone Belmont 4433, 5443 Locust st.

KINGSCOURT
56th and Chestnut sts.
JUST COMPLETED, MODERN HOUSEKEEPING apartments; fireproof floors, elevators; public dining rooms. Apply
THOMAS M. SEEDS, Jr., 1207 RACE ST.

GREY GABLES, 312-314 N. 33D.
Very attractive apts., 3 to 7 rooms, furnished or unfurnished; all outside rooms; shower baths, etc.; reasonable; 8 min. from City Hall.

$30 TO $60
CHOICE SELECTIONS
KERSHAW & CROWL, 5215 Chestnut.

ESSEX, 34th and Chestnut; Monterey, 43d and Chestnut; Belmont, 34th and Spring Garden. Inquire janitor, or Cresse, 308 Hale Bldg.

GERMANTOWN

WALNUT LANE, E., 130—4 and 5 rooms and bath, hot-water heat, private porch, $25 to $35.

THERE ARE A FEW FOLKS WITH "KIDDIES" who positively will not rent an apartment in the city.
So in order to please them and others who MUST have a suburban home
THE QUEEN LANE APARTMENTS WERE BUILT
No, you never have seen anything quite like them—chances are you never will again.
Fresh air, trees, birds, grass, country surroundings; in a word, the great outdoors all about you.
A block from Queen Lane Station, same distance from the Germantown Cricket Club, three blocks from Wayne avenue.
The price is $50 a month and—
As to the apartments: They have five rooms and bath, plus an extra maid's room; hot-water heat—the best obtainable; ample hot water; exceptional closet room; built-in bookcases; private porches; unusual construction and decorations; you must see them to know that they are just what you have been looking for, and our automobiles will make this an easy matter.
We might furnish one or two at, say, $70 a month.
NORMAN S. SHERWOOD
1411 WALNUT STREET.

APARTMENT HOTELS

THE DELMAR-MORRIS
GERMANTOWN
AT CHELTEN AVE. STATION, PENNA. RAILROAD. 20 MINUTES FROM BROAD ST. TERMINAL.
ATTRACTIVELY FURNISHED AND UNFURNISHED SUITES AND HOUSEKEEPING APARTMENTS.

HOTEL COLONIAL
Spruce at Eleventh st.
An apartment hotel, noted for its cuisine and perfection of service; newly refurnished and redecorated; parlor, bedroom and bath, with meals for two persons, $35 per week and up. Special luncheon, 75c. Table d'hote dinner, $1.

THE GENEVA
16TH STREET ABOVE WALNUT
High-class apartments, with or without private bath; entirely renovated and refurnished; under new management.
DOUGHTY & MARSHALL.

THE GLADSTONE 11TH AND PINE STREETS
APARTMENTS FOR WINTER MONTHS
FURNISHED OR UNFURNISHED
ABSOLUTELY FIREPROOF

THE COVINGTON,
CHESTNUT AND 37TH STS
R. F. ENGLE, MANAGER.
ALSO THE ENGLESIDE,
BEACH HAVEN, N. J.

THE ESMOND S. E. CORNER 12TH AND SPRUCE
SUITE OF 2 ROOMS AND BATH.

THE TRACY
PERMANENT OR TRANSIENT GUESTS
36TH AND CHESTNUT

REAL ESTATE FOR SALE

CITY

614 S. 3D ST.—4-story building; 21x106; assessed $8500; price $8500; terms can be arranged, this is $2000 less than it is worth. J. EDWARD LUTZ, 240 N. 17th st.

1509 LOCUST ST.
Handsome, modern 4-story brownstone dwelling. Especially fitted for professional offices. Low price and easy terms for quick sale.

1812 JEFFERSON ST.—Desirably located dwelling; must be sold to close an estate; rent $30 month, price $1300. Bertolet, 1619 N. 19th st.

MASCHER, near Dauphin—8 rooms, bath; lot 16x86; rent $16; assessed $1700; price $1700. CAMERON, 2811 Kensington ave.

2324 N. PARK AVE., for sale, $5000. NORMAN B. HAFLEIGH.

FOR SALE at special prices to close an estate, 2020 Market st. (through to Ludlow st.), store and dwelling.
212 McAlpin st., dwelling.......... 7 rooms
3823 Folsom st., dwelling.......... 7 rooms
3829 Folsom st., dwelling.......... 7 rooms
JAMES G. FRANCIS, 705 Walnut st.

IF YOU WANT TO MORTGAGE, rent, buy, sell, exchange or insure
"SEE TAULANE ABOUT IT"
906 Walnut st.

SITES FOR SALE—Suitable for erection of business buildings, large or small. Investment properties. Money for mortgages. ARTHUR ROSWELL, 231 N. 13th st.

CENTRAL PROPERTIES for sale or rent
YARROW & VAN PELT
N. E. cor. 17th and Chestnut.

GROUND ALONG N. E. BOULEVARD
JOHN G. WILLIAMS, 727 Walnut st.
Successor Lewis H. Redner.

WARD'S PARK-FRONT HOUSES
ARE WORTH INSPECTION
OFFICE—4231 N. 9TH STREET

REAL ESTATE FOR SALE OR RENT
BARBER, HARTMAN & CO.
1201 Chestnut st.

BARGAIN, FOR QUICK SALE—408-10-12 N. 9TH ST.; MAKE OFFER.
D. H. MINNICK, 1836 RIDGE AVE.

CENTRAL FACTORY—Good site for mod. bus. bldg.; 3 streets; sale to close an estate; might rent. Jacob A. Fritz, 525 Land Title Bldg.

EXAMINE 2620 N. 5th st., 3-story brick dwelling; public sale, December 15, 1915, at Freeman's, 1519 Chestnut st.

Building Lots, Factory Sites, Etc.

FALLS OF SCHUYLKILL
GROUND
Large and Small Tracts for
DWELLING or MANUFACTURING
purposes in best sections.
EXCELLENT RAILROAD FACILITIES
Prices on Application.
Est. JOHN DOBSON, 809 Chestnut st.

CHOICE building lots and large tracts ground in all parts city; also over 200 manufacturing sites. Melvin, 1515-16 Real Estate Trust Bldg.

Business Properties and Stores

CENTRAL STORES
MANUFACTURING FLOORS
of all kinds in central business section; exceptional opportunities in rentals.
ORAM & MORGAN, 1524 Chestnut st.

Miss Dean

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WEST PHILADELPHIA

YOU WILL APPRECIATE
The Substantial Construction, the unusual finish and innovation found in our exceptionally attractive furnished Sample House
WHITBY AVENUE
56th to 57th Street
3 squares south of Baltimore avenue
A Real "1916 Model" Home
4 rooms and bath on second floor. Porches 10 ft. x 16 ft. Parquetry floors throughout.
DAVID CRAM BUILDER & OWNER, ON PREMISES
Take 60th st. cars to 58th and Whitby ave. (1 square from houses). Market st. "L" and Baltimore ave. cars pass over 60th st. 11 minutes to Broad st. via P. R. R. Angora Station 2 squares away.

4001 ARCH ST.
Three-story, porch-front property, 10 rooms, corner of two main sts.; conv. to L station; assessed value, $5500; for less than $3800.
QUICK & BRO., Inc., 8 S. 40th st.

Modern Sunlight Homes
In Beautiful Sherwood
$200 Cash.
Prices, $2800. Easy terms. Rent, $22.
Well Built, Modern, Beautiful.
Frazier st., Thomas to Hoffman ave.
Agent, 1016 S. Frazier st.

MATERIAL MAN'S SACRIFICE
Beautiful new corner, with garage privilege in rear; handsomely appointed and modern in every detail; assumed for debt; built to sell for $12,500; will consider highest offer over mortgage $8500.
TAYLOR & SON, 24 and 26 South 40th st.

$3100—8 ROOMS, hot-water heat, gas and electric light, parquetry floors, shower baths, gas kitchens and all other modern appointments.
DANIEL CRAWFORD, JR., BUILDER.
58th and Hadfield sts.

POTTS & TOWNSEND,
WEST PHILA. HOMES,
4905 BALTIMORE AVE.

SEND FOR LIST, SALE OR RENT
JOS. M. BAKER
62d and Baltimore ave.

WHELAN'S HOMES
66TH AND PASCHALL AVE.
APPLY 1011 CHESTNUT ST.

YOUR PROPERTIES can be rented or sold quickly by placing them with
DAKIN & KILPATRICK, 5135 Market st.

$2900—UNEQUALED HOMES, 59th st. above Lansdowne ave.—Every known convenience.
JAMES C. ENBURG, Builder.

BARGAIN—Market st. near 52d st.; assessed $4000; 1st mtge. $3000; price $3600; act quick. J 613, Ledger Central.

WEST PHILADELPHIA HOMES
W. EDWIN BLAIR, 207 S. 60TH

GERMANTOWN

REMARKABLE bargain, 30 and 32 Church lane; assessed $1600 each; price $1200 each; large lots. Marshall H. Smith, 1011 Chestnut street.

IF YOU ARE LOOKING FOR A HOME in Germantown, Mt. Airy or Chestnut Hill, consult me. A. R. Meehan, 6747 Germantown ave.

RESIDENCE SITES—Ground in best section of Germantown and Chestnut Hill. H. B. LISTER & SON, 5612 Germantown ave.

WE CAN assist you to find that house you are looking for. Germantown Trust Company, Chelten and Germantown aves.

REAL ESTATE FOR SALE

GERMANTOWN

SMALL INVESTMENT HOUSES, almost dollar for dollar. GLYNDON PRIESTMAN, 5506 Germantown ave.

ASSESSED $600 each, price $300 each (clear), 295 and 297 Calion st. Marshall H. Smith, 1011 Chestnut st.

Chestnut Hill

NEW SALE AND RENT LIST READY
Pelham, Mt. Airy and Chestnut Hill.
PELHAM TRUST CO., 6740 Germantown ave.

Tioga

1515 CAYUGA ST.—Three-story, terraced porch-front modern dwelling, lot 15x125 feet; 10 large rooms, fine condition; 1 square from boulevard; $4400. North Phila. Trust Co., Broad and Erie ave.

WE HAVE THE HOUSE YOU WANT IN TIOGA OR LOGAN
KENNEDY & RAMBO, 3740 Germantown.

Logan

LOGAN REAL ESTATE
SALE, RENT AND EXCHANGE
M. M. Smith, Broad st., opp. Logan Station.

REAL ESTATE, mortgages and conveyancing. WM. D. CHAMBERS, 4933 N. Broad st.

SUBURBAN

BETWEEN TWO AND THREE ACRES at steam and high-speed electric stations; Lansdale section; very neat 8-room dwelling, hot-water heat, bath, electric lights, pressure water, etc., stable, splendid young shade and fruit. The only one of its kind at the price. Brown & Cloud, Norristown, Pa.

HOMES FOR SALE OR RENT
WENDELL & MASSEY,
Real Estate Trust Bldg.

CHOICE BUILDING SITES
and acreage.
ARTHUR P. TOWNSEND, Langhorne, Pa.

SUBURBAN REAL ESTATE
Any price. All locations. Sale or rent.
CHARLES J. HOOD & CO., Morris Bldg.

SELECT PROPERTIES—Country seats, farms. List orders now. LEWIS T. BROOKE & SON, 1414 South Penn sq. FOUNDED 1876.

LARGE LIST OF SUBURBAN HOMES, sale or rent, on the Main Line or Reading R. R. WM. H. WILSON & CO., Morris Building.

SUBURBAN RESIDENCES for sale or rent; attractive locations; prices right. Maurice J. Hoover, Real Estate Trust Bldg.

Suburban Lots

PROSPECT PARK—11 acres, with 1400-feet frontage on B. & O. Railroad; splendid location for manufactory or small dwellings; price attractive to close an account.
YOCUM & POWERS CO.
26 S. 15th st. 6940 Woodland ave.

Ambler, Pa.

SEND FOR LIST of suburban homes, farms, country seats, building ground, etc. I have a large and varied list in Montgomery and Bucks Counties. If you are looking for anything in the way of country real estate, do not fail to get my list before you buy.
THOMAS ATKINSON,
Ambler, Pa.

FARMS, country places and suburban homes on the Reading's Bethlehem and Doylestown branches. H. J. Dager, Inc., Ambler, Pa.

Elkins Park, Pa.

HOMES FOR SALE OR RENT
McCORMICK & McCORMICK
1011 Chestnut, and Elkins Park.

BEAUTIFUL BUILDING SITE, high location, near train and trolley, at decided bargain; all improvements. P 106, Ledger Office.

Glenside, Pa.

HOUSES AND LOTS, every description.
RENNINGER & RENNINGER
Broad and Walnut sts.

Rutledge, Pa.

$200 CASH for 10-room modern house; 5 minutes from station; carrying charges only $18 per month, large lot. H 745, Ledger Central.

MAIN LINE, PA. R. R.

DESIRABLE PROPERTIES
SALE OR RENT
WARNOCK & EMLEN, Commercial Tr. Bldg.

BEST LINE OF MAIN LINE HOUSES
Either for sale or rent, at all prices.
HIRST & McMULLIN, West End Trust Bldg.

SUBURBAN HOMES, country places and building sites to suit all requirements; Main Line. H. C. HUNTER, Wayne, Pa.

NEW JERSEY

Haddon Heights, N. J.

LIPPINCOTT LOTS AND HOMES
HADDON HEIGHTS, N. J.
WILLET LIPPINCOTT

Maple Shade, N. J.

THE GREATEST privilege of the 20th century is to own a little one-acre farm close to Philadelphia, and remember $5 down buys one, $5 monthly pays for it. For a square deal call on or write
BARLOW & CO., Maple Shade, N. J.

Mt. Ephraim, N. J.

ONE-ACRE FARMS
Mt. Ephraim, N. J. (adjoining Haddon Heights), only 5 miles from Camden (2 stations on tract), $300 to $600 per acre, title insured; free deed; no taxes for 1915.
CAMDEN COUNTY GARDEN FARMS CO.
1205 Broadway, Camden, N. J.

SEASHORE

Cape May, N. J.

COTTAGE erected by a reliable builder is a satisfaction; attractive plans submitted free. OTIS M. TOWNSEND, Ocean City, N. J.

Ocean City, N. J.

COTTAGE erected by a reliable builder is a satisfaction; attractive plans submitted free. OTIS M. TOWNSEND, Ocean City, N. J.

PENNSYLVANIA FARMS

NINE-ACRE village farm; 7-room brick house, barn, outbuildings; 1 square off Norristown trolley; price $2200, $600 cash down. Write for Jack's New Bulletin of Farm Bargains. Jack's Farm Agency, 215 Stephen Girard Bldg., Philadelphia.

All marketable commodities have "gone up." Real Estate, especially farms, will go up. We have choice offerings at reasonable price. C. P. PETERS & SON, 608 CHESTNUT ST.

25 ACRES, STOCK, CROPS, good buildings; $2500, half cash. HUNSBERGER'S FARM AGENCY, Green Lane, Pa.

CHOICE PENNSYLVANIA and New Jersey farms for sale, all sections. Write W. P. ROGGENTINE, 5350 Germantown ave.

GENTLEMAN'S FARM, 18 acres, Broad st., Lansdale; mod. throughout; 2 baths; suit. for commuter; $14,000. A. H. Tyson, Lansdale, Pa.

55 ACRES, Main Line P. R. R.—Bargain; $7500.
J. B. THOMPSON, West Chester, Pa.

NEW JERSEY FARMS

BURLINGTON COUNTY FARMS
All sizes, all purposes. Established 1898.
A. W. DRESSER, Burlington, N. J.

REAL ESTATE—SALE OR RENT

CITY

BUY A HOME FROM US—Monthly payments, $17 to $50; N. Phila. and Germantown; prices $1800 to $7000. Merchants' Union Trust Company, 715-719 Chestnut st.

CENTRAL PROPERTIES
For Sale and Rent.
JAMES D. WINCHELL, 17th & Sansom sts.

SUBURBAN

CITY AND SUBURBAN properties for sale or rent. Lower Merion Realty Company, Land Title Building, Philadelphia, Pa.

Bala-Cynwyd, Pa.

LARGE LIST HOUSES, sale or rent, at all prices. SAMUEL C. WAGNER, Jr., Commercial Trust Bldg., 15th and Market sts.

REAL ESTATE TO EXCHANGE

DESIRABLE PROPERTY on Tioga st.—Will consider investment houses or ground. WILLIAM BARR, 8th and Oak lane.

REAL ESTATE WANTED

WEALTHY owner, selling at bargain price, would be godsend to gentleman and wife; education and taste; finances reduced, frugality imperative; going "back to the land." Desire good house, conveniences, not isolated, under $8000, within 20 miles Philadelphia, three or more acres. J 440, Ledger Central.

RENTS AND INTEREST COLLECTED, mortgages and fire insurance placed quickly. See Kane for prompt results. 2528 Tasker st.

WANT listing of country seats and farms. H. H. McCOLLUM, 1314 Walnut st. "Don't Forget the Number."

DESIRABLE property in the vicinity of 40th and Chestnut under $10,000; full particulars. Box 908, Narberth, Pa.

REAL ESTATE FOR RENT

CITY

346 S. 15TH ST.
11 rooms and 2 baths.
MEARS & BROWN, 202 S. 15th st.

924 JEFFERSON ST., 3 story, 6 rooms, good order; main street; $12. WM. L. CRAVEN'S SONS, 1348 N. 7th st.

1709 LOCUST ST.—16 rooms and 2 baths, electric light, hardwood floors. EDGAR G. CROSS, 1411 Walnut st.

403 RIGHTER ST.—7 rooms, $20. L. P. Albrecht, 2474 W. Lehigh ave.

STORES AND DWELLINGS in all sections of city. See our list in the Ledger Saturday.
SAMUEL T. FOX & CO.
S. E. cor. 9th and Callowhill.

MANY OF OUR HOUSES, large and small, have been put in good repair; phone or write for list.
MYERS & BARTH, Ridge ave. and 10th.

SEND FOR OUR RENT LIST
THE LAND TITLE AND TRUST COMPANY
Broad and Chestnut sts.

RENTAL LISTS

3436 N. 21ST	$42.50		
1932 N. Camac	$25	1915 Ingersoll	$14
2611 N. Marvine	21	641 N. 42d	12
3 S. 43d	20	304 Cambria	12
1501 Clearfield	20	2804 Orianna	11
1513 French	18	221 Orianna	10
3216 Spencer	14	1412 Cadwallader	10
529 Indiana	15	2016 Catharine	8

ALFRED H. WILLIAMS, 522 Walnut st.

Business Properties and Stores

MARKET ST., 631
Entire building through to Commerce st.; suit retail or wholesale business; immediate possession.
Apply Penna. Co., 517 Chestnut st.

CENTRAL STORES
MANUFACTURING FLOORS
of all kinds in central business section; exceptional opportunities in rentals.
ORAM & MORGAN, 1524 Chestnut st.

707-709 ARCH ST.
STORE AND BASEMENT
Lea Estates, 700 Sansom st.

Factories, Warehouses, Mfg. Floors

FOR RENT—One floor, 18,000 square feet, fireproof building; unobstructed light all sides; freight and passenger elevators; insurance rate about 30 cents; strictly modern building for any manufacturing purposes; rent rate lower than reasonable; look into this if interested. See Sam Hetson, 330 N. 16th st., or phone Bell, Spruce 2967.

ROOM having three fronts, containing 11,160 sq. ft.; elevator, heat; low rate of insurance; railroad siding; sub-postoffice in building; located 11 blocks south of Market st. C. J. MILNE & SON, 11th and Washington.

MERCHANTS' BUILDING
44 NORTH 4TH STREET
DESIRABLE ROOMS; POWER AND LIGHT

BROAD AND WALLACE (Metropolitan Building)—Rooms, 8000 to 40,000; cheap; power. Apply to Geo. F. Lasher, 147 N. 10th.

FACTORY FLOORS and warerooms, large and small; centrally located.
HARRY T. SAUNDERS, 31 S. 18th st.

HAVE PARTY who will erect building, central or other location, or satisfactory tenant. DIETRICH, 737 Walnut st.

OFFICES, BUSINESS ROOMS, ETC.

WALNUT ST., 1211—Fine suite of 5 connecting rooms, newly painted and papered; suitable for offices, tailoring or other business; immediate possession; rent to begin January 1. Apply on premises.

CHESTNUT ST., 1206—1 flight, several connected rooms, opportunity, business or offices; windows, Chestnut st.; showcase, entrance.

1316 GIRARD AVE.—Second and third floors; suitable for a photograph gallery; $40; good stand. C. P. Coward Co., 20th and Jefferson.

DREXEL BLDG. OFFICES, Annual Rentals. Single rooms, $100, $120, $150, $200, $300, $450. Suites 2 rms., $150, $175, $200, $225, $250, $275. Suites 3 rms., $275, $400, $450, $500, $550, $725. Corner Suites, 4 to 8 rooms, $550 to $1650. ELLIS D. WILLIAMS, 560 Drexel Building.

OFFICES at low rents, having steam heat, electric light, passenger and freight elevator service; Commercial Building, northwest 5th and Chestnut. Apply on premises any morning, or call J. A. Patterson Co., 130 S. 15th.

A FEW DESIRABLE OFFICES
RENT VERY REASONABLE
ROBERT MORRIS TRUST CO. BLDG.
927-929 CHESTNUT STREET.

PLAZA BUILDING
Offices—Single and en suite
1505-07-09 ARCH ST.

MERCHANTS' BUILDING
44 North 4th street.
Very desirable offices. Heat and light.

CENTRAL OFFICES, STUDIOS AND BUSINESS PROPERTIES.
J. C. FULLER, 10 S. 18TH ST.

OFFICES for rent; first floor suitable for banker; smaller offices on other floors. FORREST BUILDING, 119 S. 4th st. Room 425.

FOR RENT—Hall, suitable for dancing academy. 2748 Germantown ave.

Professional Offices

PROFESSIONAL BUILDING, 1831-33 Chestnut st. A few suites for physicians or dentists. J. T. JACKSON CO., Chestnut and 13th.

21ST, S., 3—Desirable location for physician or dentist; elec. and running water; reasonable.

Desk Room

DESK ROOM for rent, including telephone and stenographer's services. Apply Albert E. Mills, 109 West End Trust Building.

WEST PHILADELPHIA

DWELLINGS, STORES AND APARTMENTS
WM. H. W. QUICK & BRO., INC.,
8 SOUTH 40TH ST.

BERMAN BROS., 6019 MARKET
Houses, Apartments, Stores
NEAR 60TH ST. "L" STATION
For Rent or Sale.

$28—THREE STORIES, 11 rooms, hardwood finish; others, $18 to $42.50.
E. H. APSLEY, 58th and Springfield ave.

NEW HOUSES FOR RENT—107 S. 63d st., facing Cobb's Creek Boulevard; rent $42.50.
JAS. N. MITCHELL, 46th and Market.

GERMANTOWN

$30—DWELLINGS, 11 ROOMS
Send for List.
Continental-Equitable Trust Co., 21 S. 12th st.

MT. AIRY

DWELLINGS — $20 to $150 month. Get list. Pelham Trust Company, 6740 Germantown.

Tioga

FOR RENT, TIOGA—Cozy 2-story 9-room porch dwelling; all conveniences; elegant neighborhood; 2131 W. Pacific st., near 22d and Erie ave. JOHN J. TURNER, 1201 Chestnut st.

Logan

905 LINDLEY AVE.—Ten-room twin dwelling, all conveniences; key at 5101 N. 15th st.; rent reasonable.
WALTER GABELL, Broad and Erie ave.

SUBURBAN

WAYNE, 15 rooms, 2 baths, steam heat...$45
St. David's, 10 rooms, large lot, convs.... 30
G. M. AMAN, 1201 Chestnut st.

Darby, Pa.

TWO nice stores just off main street; suit any business, $10 each; will alter to suit. Swope & Sons, Darby.

MAIN LINE, PA. R. R.

MODERN HOUSES, $30 to $200 per month; various stations. Send for special list. Harbert & Clagborn, 204 Bailey Building.

Wynnewood

46 MANOR ROAD—Modern; 13 rooms, 2 baths; ½ acre land; $40 per mo. Walter Bassett Smith, Wynnewood, Pa.

FOR RENT—FURNISHED

SEASHORE

Atlantic City, N. J.

ATLANTIC CITY—For rent by month or year, fully furnished cottage, 8 bedrooms, 2 baths; linens and silver included; 141 South Iowa ave., near new Traymore and Boardwalk.

Magnolia Springs, Fla.

FOR RENT, 3 large cottages with baths; furnished; open fireplace in every room; hot and cold water. For particulars address Magnolia Springs Hotel Co., Magnolia Springs, Fla.

MORTGAGES

Large Amount TRUST FUNDS
FOR FIRST MORTGAGE
Immediate Attention
HORACE A. FRITZ
713 WALNUT ST.

MONEY FOR MORTGAGES
$500 $1000 $1200
$1500 $1600 $5000
W. H. HOOD, 512 NORRIS ST.

$50 to $2000 TO LOAN ON REAL ESTATE security; immediate settlement; payable as desired.
EDW. M. MOLL
133 S. 12TH ST.

MORTGAGE MONEY
Sums to suit.
Firsts and Seconds.
G. C. SEIDEL & CO., INC.
4th and Callowhill sts.

J. R. MASSEY & SONS
13TH AND GREEN STS.
FIRST AND SECOND MORTGAGES
BUILDING ASSOCIATION FUNDS

A LARGE CENTRAL BUILDING AND LOAN Association desires applications for good first and second mortgages anywhere in the city. Address Secretary, M 103, Ledger Office.

WANTED—$5000 and $1700 on new properties costing respectively $12,000 and $3860; a good, safe investment at 6 per cent.; first mortgages. Add. P. O. Box 26, Beach Haven, N.J.

$49,750 Special fund for mortgages. B. A. L. funds for second mortgages. WORRELL, 555 N. 17th st.

$50 $100, $200 TO $5000 TO LOAN.
LEWIS & CO.
1227 W. Girard Ave.

ALL AMOUNTS, 1ST AND 2D MORTGAGES
Quick answer.
MAURICE H. MATSINGER, Real Est. Tr. Bldg.

FUNDS FOR 1ST AND 2D MORTGAGES
ANY AMOUNT
POTTS & THOMSON, 2521 Frankford ave.

FIRST AND BLDG. ASSO. MORTGAGES
Any Amount. Quick Service.
J. VERNON PINNO, 1106 Franklin Bk. Bldg.

TRUST FUNDS FOR FIRST MORTGAGE
HERKNESS & STETSON
LAND TITLE BUILDING.

LOANS ON INTEREST IN ESTATES
REASONABLE CHARGES
JOHN A. BARRY, 507 LAND TITLE BLDG.

DEEDS DRAWN, $1; MORTGAGES, $1.50.
WALLACE,
1112 Lincoln Building. Both phones.

FUNDS FOR 1ST AND 2D MORTGAGES
MORTGAGES FOR SALE
THEO. E. NICKLES, 2513 Germantown ave.

A FUND of $300,000 to be invested in one or more first mortgages.
WM. C. DENKERT, 1500 Arch st.

FIRST AND SECOND, ANY AMOUNT
City or suburbs. Quick service.
JAMES C. SIMPSON, 1420 Chestnut st.

READY FUNDS for good first mortgages; bring us your application.
CHAS. L. BROWN & CO., 217 S. Broad st.

LOANS—Large or small sums on real estate, judgment notes or mortgages, loans on unsettled estates. Dempsey & Co., 27 S. 18th.

FUNDS for first and second mortgages, any amount; quick answers. CHAS. W. MILLER, 401-407 Commonwealth Bldg.

MONEY for first and second mortgages; building ass'n and installment mortgages. Winchester Company, 1001 Chestnut st.

MONEY for first, second and split mortgages; building association funds. Howard B. Wilson & Co., 2122 Germantown ave.

OWNERS—If your mortgage has been called, I will take it up; also 2d mortgage money. CHESTER D. ROTTNER, 1420 Chestnut st.

$100,000 FOR FIRST, second, or split mortgages. "See us first." ABERNETHY, 2721 North 5th, 133 South 12th.

FIRST and 2d mtgs., or on note, any amount; low rates; immediate answer. F. N. Delany, 1112 Lincoln Bldg., Broad and Penn square.

ALL AMOUNTS to loan on 1st and 2d mtges. Chas. E. De Young, 100 W. End Trust Bldg.

MONEY TO LOAN

A New Company : New Methods
YOU CAN GET A LOAN
of us quickly and on very easy terms. Your friends, neighbors or employer will not know of your dealing here. We are a new established company, bonded to the State, licensed and supervised by the Banking Department of Pennsylvania. We are located at 131 South Broad street, in the heart of the business district. We loan in sums small as $10 and large as $204 on very easy terms.

YOUR MONTHLY PAYMENT ON $36 IS ONLY $3.
YOUR MONTHLY PAYMENT ON $72 IS ONLY $6 (with interest at 3%).
YOUR MONTHLY PAYMENT ON $132 IS ONLY $11.
YOUR MONTHLY PAYMENT ON $204 IS ONLY $17 (with interest at 2%).

Ask our rates and methods before going elsewhere. You will find us prompt. Other loan companies paid off and more money advanced.

We also make loans in Germantown, Nicetown, Chestnut Hill and Manayunk.

HOUSEHOLD LOAN CO.
131 S. Broad St.
SECOND FLOOR, NEXT TO FORREST THEATRE
PHONE WALNUT 4365
OPEN 8 TO 6. SATURDAYS TO 6

CHRISTMAS MONEY

AT LEGAL RATES
If you are keeping house or steadily employed, we will make you a loan of $10, or more, and take your promise to pay as security. All we ask is your assurance that you can pay the small payments required.

THE TOTAL COST OF

$20.00 IS $2.50	$55.00 IS $6.15
$30.00 IS $3.25	$65.00 IS $6.88
$40.00 IS $4.00	$75.00 IS $7.63

Other amounts in proportion.

PAYMENTS AS LOW AS $2.00 MONTHLY

REMEMBER, we do not go to your employer, relatives and friends inquiring about you. Our service is strictly confidential, quick, courteous and considerate.

NO ONE KNOWS
YOU ARE BORROWING
CONFIDENTIAL LOANS TO LADIES
LOANS MADE IN CAMDEN
AMERICAN LOAN CO.
LICENSED BONDED
1208 CHESTNUT STREET
(Entire Seventh floor.)
Keystone, Race 491. Bell, Filbert 4836.

YOU CAN BORROW MONEY ON DIAMONDS, JEWELS, ETC.
$25 AND UP............ 2%
$100 " " 1½%
$500 " " 1%
RIEDER'S
128 MARKET ST. AND OXFORD ST.
RIDGE AVE. 22D AND SOUTH STS.

WE LOAN MONEY
On Your Furniture
At Lowest Rates
REMEDIAL LOAN CO. OF PHILA.
Call, Phone or Write. 34 S. 16th st.
Locust 2640. Room 303.

PETEY—Never Mind, Pete, You'll Know the Worst in a Day or Two—By C. A. VOIGHT