GOSSIP OF THE STREET

BANKERS AND BROKERS ARE NOT SUFFERING FROM FUEL ORDER

"Business as Usual," or Nearly So, in Financial District—Criticism Rampant With Notable Exception

IF THERE were any considerable number of bankers or brokers wearing fur-lined overcoats trying to keep warm in concealed offices yesterday in this city they were not particularly noticeable.

Fuel Administrator Garfield's order may have been in effect in the big office buildings, but the only sign was where the usual "express" elevators were running on local schedule, with one or in some instances two not in commission.

In many instances criticism of the order was still rampant and, as one broker remarked, if it does nothing else it is making the objectors at least "hot under the collars" without any unnecessary consumption of fuel.

Another broker who is in sympathy with the order because, he argued, we who are inclined to criticize have only a limited vision of the difficulties which confront the administration, whereas at Washington they know all the circumstances and we must give them credit for having some brains. And as for all this howling about loss of wages to laborers and the shutting down of the wheels of industry, he said, what does it amount to compared with what our young men are doing?

"I have a son," he said, "who gave up a fine position that was paying him well for a young man. He gave up his future prospects, dissociated his whole business career, for $30 a month and a place at the front, where he has gone, and he is only one of millions of young Americans who are doing as much. Can any of these howlers against a temporary inconvenience, whether they are manufacturers losing some profits or workers losing a few days' wages, say they have given up anything to compare with what these young fellows are doing?

"I hear persons say," he continued, "that when Germany hears of this fuel order she will howl with delight and say she has America whipped. To my mind she will howl with delight when she hears the howls of men who should be red-blooded Americans crying out against their first temporary inconvenience and will say, 'We told you so.'"

Banker Looks for a "Wobbly" Market

The principal of a large banking and investment house, who is looked upon in the Street as a good authority on market conditions, said yesterday that he looks for a "wobbly" market for the next five or six weeks, with prices seeking lower levels at each recurrence, unless something now very much unforeseen happens.

Planning Next Liberty Loan Campaign

A campaign committee for the third issue of Liberty Bonds is being organized in the Liberty Building, at the headquarters of the last campaign committee. Nothing very definite has been accomplished as yet, but it is said the plans and scope of the new organization will be much wider and much more perfect than either of the previous campaigns. The headquarters committee will cover the whole State, and while the plans are under discussion some missionary work will be done in connection with the sale of the new $100,000,000 issue of certificates of indebtedness.

A misconception is prevalent as to the second issue of certificates. These were intended for persons who wished to make provision for their war-tax payments and can only be used in payment of taxes. This new issue, on the other hand, can only be employed in the payment of Liberty Bonds and cannot be used for taxation purposes.

Incidents of the "No-Fuel" Situation

It was said yesterday that a national bank in the downtown section was notified by the owners of the large building in which it is located that on Monday next the building's owners would not supply either heat or light. The officials promptly notified the owners that such a procedure would break their lease and they would have to bear the consequences.

Some financial men who were discussing the matter yesterday said they were inclined to think that the bank officials would have a poor case, as the enforcement of the fuel director's order was something over which the owners of the building had no control.

* * *

"I am coming down to my office on Monday wearing three pairs of woolen socks that I wear when hunting in Canada, a pair of moccasins, four flannel shirts and a fur-lined overcoat," said a well-known down-town banker and broker yesterday, who had been notified that neither heat nor light would be provided on Monday in the building in which his office is located.

* * *

The officials of the Federal Reserve Bank in this city had a special circular prepared giving a full description of the new $400,000,000 issue of war certificates of indebtedness, which will be received in payment for the third Liberty Loan. They wanted it rushed through and called up the printer early yesterday morning and told him to run them off without the least delay, only to hear the printer reply over the phone that on account of the fuel administrator's order he could not turn a wheel until next Wednesday morning.

Western Pennsylvania Bank's Liberty Bond Experience

The representative of the largest banking concern in the western part of this State was speaking yesterday about Liberty Loan bonds, and remarked that his concern shut right down on all bond and investment business during the last Liberty Loan campaign. One day he said, a customer, a well-known manufacturer, came in with more than $25,000 which he had collected from his employes for Liberty Bonds and $20,000 additional which he wanted to place in good municipals. He was promptly informed that only Liberty Bonds were being sold and he agreed to take all in Liberty 4s—and he was a good German-American at that.

He also said that his concern had sent out a letter to all its customers with savings accounts recommending that they should draw them out and invest in Liberty Bonds. It was amusing to see the effect of that letter, he said. Many customers with German names came in the first rush. Some of them who couldn't read English very well construed the letter as an order from Washington and they wanted to obey in a hurry. One woman had sat up all night after she got the letter so that she would be in time the following morning at the bank to get out her savings and buy Liberty Bonds.

Plan Regulation of New Issues of Securities

It is said that the Government will first try the force of moral suasion and patriotic appeal on the part of the Federal Reserve Board to regulate new series of private securities, and if that should fail there are a number of bills now being drafted which would be introduced in Congress and pressed to enactment. A committee consisting of Paul M. Warburg, C. S. Hamlin and Frederick A. Delano, members of the Reserve board, has gone to work on plans for effecting voluntary regulation. The committee's recommendations probably will be submitted in about a week to the board and to Secretary McAdoo. Meanwhile hundreds of requests for special approval of contemplated issues are held up, having been referred to the board by Mr. McAdoo.

Money Stock of the Country

According to figures compiled by the Treasury Department, the general stock of money in the United States on January 1 this year amounted to $6,256,198,271, an increase of $1,244,152,754 compared with a year ago. The total of money in circulation on the first of the year was $5,170,424,908, an increase of $879,382,274 over January 1, 1917. The per capita circulation, based on an estimated population of 105,006,000, is placed at $48.76. For the year the increase in population amounted to 1,719,000, while the per capita circulation figure increased $5.76.

* * *

Extension of time for filing income tax returns after March 1 will be granted by Internal Revenue Commissioner Roper in any case where it is demonstrated that the accounting difficulties of a business prevent completion before that time. This rule was disclosed in regulations accompanying the tax return form for incomes of $3000 or more. The forms will be ready for distribution today or Monday.

In making inventories the regulations provide that returns may be made on the basis of cost or market value, whichever is lower, and requires an explanation of which basis is used. If real property or securities have been held since before March 1, 1913, the regulations require reporting of the estimated value on that date instead of the original cost, together with an explanation of the estimate.

Brown Drops Deputy Naylor

HARRISBURG, Jan. 19.—John Hyatt Naylor, of Norristown, Special Deputy Attorney General in charge of the collection of costs of maintenance of insane persons who have estates or relatives who can pay for their care in State hospitals, has been dropped by Attorney General Brown.

Richard W. Williamson, Huntingdon, formerly counsel of the State Department of Labor and Industry, has been named in his place.

No Extra Clerk for Controller

NORRISTOWN, Pa., Jan. 19.—A request made by County Controller Heebner that he be allowed a new clerk in the controller's office at a salary of $1800 a year was refused by the County Commissioners sitting as a salary board. Roy Hatfield, Republican, was in favor of granting the appropriation, while Commissioners Harper, Republican, and Brendy, Democrat, were opposed.

M'ADOO PICKS R. R. PAY BOARD

Director Redeems Promise Previously Made to Brotherhoods

ROADS TO BE GROUPED

Division Into Three Regional Systems Expected to Simplify Traffic

WASHINGTON, Jan. 19.

The application of the railroad brotherhoods for increased wages is to be left to a railroad wage commission composed of Secretary of the Interior Franklin K. Lane, chairman; Charles C. Mechem, ex-Kentucky, member of the Interstate Commerce Commission; Judge J. Harry Covington, Chief Justice of the Supreme Court of the District of Columbia, and William R. Wilcox, of New York. Advices from New York said that Mr. Wilcox had resigned as chairman of the Republican National Committee to take up this new work. The resignation is not to take effect, however, till February 12.

The commission was selected by William G. McAdoo, director general of railroads, in accordance with an agreement made by him with the heads of the brotherhoods on January 4. It was decided then that the application of the workers for increases, formulated at Cleveland on December 1 and denied by the railroads before the Government assumed control of transportation, would be taken up later.

The commission will investigate present wages and working conditions and report to Mr. McAdoo on the extent to which the Government should yield to the brotherhoods. There had been slight doubt expressed that some increases would be granted.

President Wilson sent the following letter to each member of the commission:

"May I not assure you of my appreciation of your acceptance of the invitation extended to you by the director general of railroads to serve on a member of the important commission just appointed to inquire into the question of wages of railroad employes in the United States?

"This is one of the most important tasks now before the nation and its worthy of the unselfish and disinterested service you have so patriotically undertaken to render.

"With warm regards,

"Sincerely and sincerely yours,

"WOODROW WILSON."

Mr. McAdoo also announced that he had decided upon a regional organization of the railroads. The lines are divided into three groups, with a director of transportation for each.

Alfred H. Smith, of New York, president of the New York Central lines, will remain in charge of eastern traffic; C. H. Markham, president of the Illinois Central, will direct the southern groups, and E. B. Ashton, president of the Chicago and Northwestern, with headquarters in Chicago, will be director of the western roads. Mr. Mussina will have his headquarters at Atlanta, and Mr. Smith will remain in New York.

THREE DISTRICTS IN COUNTRY

The country's transportation system is divided into the following groups:

EASTERN RAILROADS—The roads in that portion of the United States north of the Ohio and Potomac Rivers and east of Lake Michigan and the Indiana-Illinois State line; also those railroads in Illinois extending into that State from points east of the Indiana-Illinois State line; also the Chesapeake and Ohio, the Norfolk and Western and the Virginian Railways.

SOUTHERN RAILROADS—All roads in that portion of the United States south of the Ohio and Potomac Rivers and east of the Mississippi River, except the Chesapeake and Ohio, Norfolk and Western and the Virginian Railways; and also those in Illinois and Indiana extending into those States from points south of the Ohio River.

WESTERN RAILROADS—All railroads located in the above definitions and broadly speaking, all railroads in the territory west of Lake Michigan and of the Indiana-Illinois State line to the Ohio River and west of the Mississippi River from Illinois to Illinois. Included in eastern territory, and there to remain, are railroads included in southern territory, as above stated.

McADOO EXPLAINS AIMS

In announcing his decisions for the commission, Mr. McAdoo made the following statements:

"The commission has been appointed with a view to reconciling the wages for the different grades of labor upon the railroads. It will begin its work at once and will report to the director general, giving its recommendations in general terms as to whether they should be increased or decreased. The director general will make a decision.

"In dealing with such a complex problem as railroad wages the powers of the commission must be very broad if it is to report a satisfactory result. It is authorized to make a careful investigation of the whole field of railroad labor. The compensation of persons in the service of the railroads, the relation of railroad wages to wages in other industries, the conditions in different parts of the country, the cost of living and all other matters which enter at this time owing to war conditions and the high cost of living and the relation between different classes of railroad labor.

"The creation of this commission is the culmination of a large number of complaints and demands of employes which have been pending before the railroad managers for some time past. These complaints and demands were brought to the attention of the director general shortly after the assumption of the operation of the railroads by the Government. They came in all forms from various classes of railroad labor organizations and from various groups of unorganized employes of the railroads."

INCREASES BELIEVED LIKELY

Although Mr. McAdoo has made no announcement of his policy, it is generally believed that a number of wage increases will be allowed.

Transportation of coal was passed by railroads, but weather conditions through the entire middle west and Pennsylvania still made movement sluggish. In an order to railway presidents of eastern and southern territory the director general referred to the fuel administration's recent order and added:

"I urge and direct that every possible effort be made by the railroads to move coal and to co-operate to the limit with the fuel administration for the accomplishment of the desired end.

"I hope that the officials and employes of the railroads will do their part so effectively that there may be no further occasion for interruption of the industrial and normal activities of the nation."

Mr. McAdoo heard an appeal to people of the South to make special efforts next year to raise their own foodstuffs and avoid hauling it from other sections.

Religious Brevities

"Religion, Transient and Eternal," will be the topic tomorrow morning of the Rev. Frederick B. Griffin at the First Unitarian Church.

At the Unitarian Society of Germantown the Rev. Roger F. Furies tomorrow morning will speak on "Sustained Goodness." "Doctors in Literature" will be the topic of Doctor McFarland at night.

The annual service for the students of the city will be held tomorrow night at the Arch Street Presbyterian Church. The Rev. Doctor Macartney, the pastor, will deliver a sermon entitled "Strength and the Man." His subject at the morning service will be "The Hound of Heaven—God's Pursuit of the Soul."

The Rev. George P. Avery will preach tomorrow morning at the Holy Trinity Church. The sermon at the night service will be delivered by the Rev. Dr. George A.

SERVING UNCLE SAM

Private Matthew F. Dombrowski (above) is attached to the field artillery at Camp Meade. While at St. Joseph's College and later at Temple University he was a student of languages and now is teaching English to foreigners at the Maryland canteen. Below is Private Edward T. Koob, of Company A, Nineteenth Regiment Engineers, with General Pershing's forces in France. He has charge of the canteen and post exchange of his company.

SALE OF DELAWARE BRIDGE APPROVED

Jersey Utilities Board Takes First Step Toward Abolition of Tolls

TRENTON, Jan. 19.

The first real step for the abolition of tolls on the Delaware River bridges between New Jersey and Pennsylvania and the tolling free of these bridges jointly by the two States, fiber legislation inaugurating the project was enacted here two years ago, has just been taken by the New Jersey State Board of Public Utility Commissioners. The application of the Trenton Delaware River Bridge Company, for the sale of what is known by this city as the "lower (toll-free) river bridge," connecting South Trenton with Morrisville, Pa., is approved by the commissioners.

The bridge and all its appurtenances are to be sold by the company to the joint Pennsylvania and New Jersey Delaware River Bridge Commission for $250,000. The price is acceptable to the purchasing bridge commission, which, it is understood, has a financial interest in the bridges.

Title to the feet of the bridges is to be purchased by the joint commission and made free, but the commission will compensate the purchase of other bridges along the upper Delaware River.

The New Jersey commission has $250,000 available, John Campbell, general manager of the Pennsylvania Lines, Camden and member of Liberty Draft Board No. 2, in charge of all registrants, appears from South Jersey, is president of the New Jersey commission.

TALK ON NATIONAL PARKS

"See America First" the Pictorial and Verbal Plea Made by E. M. Newman

It is to be regretted that so little is made of the wonderful naturally produced streams which arise from the geysers in our Yellowstone Park. Italy has solved a problem of supplementing the steam which arises from volcanoes and supplements it, thus furnishing both power and heat to towns. These geysers and the newly opened Jacksons Hole furnished the chief interest to the first of a series of travel talks given last evening at the Academy of Music by Glenn Trotter E. M. Newman.

The main theme in this lecture was the effort to instill into the minds of the traveling public the beauties of our own natural parks and creations of nature as against those of the overly advertised foreign resorts. A contrast in pictures would have greatly helped out over this point. The clear enunciation of Mr. Newman made the lecture especially enjoyable. There were many carefully colored stereopticon views as well as some interesting motion pictures of the grandeur of the playgrounds of the United States. New views of many of these gave an added interest to those of the better known subjects. A. H. P.

MISSION MARKS BIRTHDAY

Galilee Holds Three-Day Services for 21st Anniversary

The twenty-first anniversary of the founding of Galilee Mission, at 821-23 Vine street, will be celebrated by three days' special services beginning tonight, in which many prominent ministers and laymen will participate. Tomorrow night the services will be held in St. Matthew's Protestant Episcopal Church, Eighteenth street and Girard avenue.

Tonight's meeting includes sing'ng by the choir of Christ Church and addresses by the Rt. Rev. Thomas J. Garland, the Rev. Dr. Floyd W. Tomkins, the Rev. C. L. Washburn, the Rev. Robert Norwood and Walter A. Lippincott, Jr.

Tomorrow night the speakers will be the Rev. J. D. Hall, superintendent of the mission; William P. Walker, J. B. Martell and Dr. Henry Fayaux. The vested choir of St. Matthew's Church will furnish the music.

The services will conclude Monday night at the mission, when Bishop Philip M. Rhinelander, the Rev. John Mockridge, the Rev. Stewart P. Keeling, the Rev. L. N. Caley and F. B. McCarthy will speak.

U. S. SPEEDING UP MAIL TO TROOPS

Thirty Days Are Needed to Reach France, Say Officials

EXPLAINS THE SYSTEM

By a Staff Correspondent

WASHINGTON, Jan. 19.

"Mails from the United States to the soldiers in France are being handled with the greatest possible despatch and if they are properly addressed there is no reason why it should require more than thirty days at the utmost for their delivery," said Assistant Postmaster General Otto Praeger today.

"A little longer time may be required if there is nothing in the address to show to what company the addressee belongs, or if he has been assigned to some other organization or if the soldier or officer has been given some special detail away from his own company and does not return for some time to the point where his mail is being held.

"In no instance should more than forty days be necessary for the delivery of a letter after it is posted, and I cannot conceive of any circumstances where as long as thirty days would be necessary.

An explanation in regard to delay in mail delivery was sought by the Evening Public Ledger correspondent from Mr. Praeger, who has supervision over the foreign mails division. In this is the department being borne by some of the American soldiers in France that the mail system at the front is "rotten."

SYSTEM OF DELIVERY

Mr. Praeger outlined the system of transporting mail from the United States to the boys in France as follows:

"The letters picked from boxes all over the country States for the men of the front are gathered at one point in New York, and those from the western States in Chicago. At these two offices they are assorted. Letters going to each company are placed together in one bag, sealed and tagged for that company. Letters with insufficient address are all placed together, put in bags and sent direct to the traditional bureau at General Pershing's headquarters in France, where each man is looked up and the letters sent along to him at whatever point he is located.

"To handle this soldier mail we have established in New York the greatest distributing station in the United States. Four hundred mail clerks are there distributing mail all the time, so there will be no delay on this side. We occupy three floors in the old Crawford-Simpson Building in Nineteenth street, New York.

"Mail that is properly addressed goes in the bags in New York tagged for the company or other unit. It goes on the transport to France, then is transferred to the French railroad and sent to the front. The mail addressed in bags to the companies is delivered by the mail carriers to the company mail orderlies, who distribute it. We deliver only to the military orderlies and not to the men personally. The mail lacking sufficient address goes in bulk to the statistical bureau, where it is sorted and distributed.

CROSSING OF LETTERS

Mr. Praeger said the principal reason for complaint of poor mail service was that letters cross each other and take about thirty days for delivery.

"A person will write from this side to France, for instance," said Mr. Praeger, "and the letter will not reach there for thirty days. Meanwhile the soldier writes complaining that he has received no mail. Usually their letters have passed and each has received letters before the other is received, complaining of nondelivery of mail.

"Letters that require over thirty days to deliver are ordinarily those to soldiers' relatives on unusual duty away from camp or divisional headquarters, or letters having illegible addresses.

"It should require from one to four days for letters to go from most points in the United States to New York. We will say three days are an average, then an average of four days is consumed before we can get a ship to take it. That brings it up to seven days. Seven days more on the ocean is fourteen, and allowing a week for delivery in France equals only twenty days for total transmission.

"We are shipping mail on every liner or transport we can get to take it, and hope no time in that direction."

The Postoffice Department has been sending letters to France at the rate of almost two million a month for the last two months.

Trade Leader Aids Boom for Port

Continued from Page One

giving us the ships to haul the goods to Europe.

"I will take this matter up with the Chamber of Commerce at once. We have always been solidly behind the 'ships-to-Philadelphia' plan. I will bring it up for fresh discussion at once, and I believe that our solid support will be behind the movement."

Mr. Trigg said there are many reasons for the shipping of freight from Philadelphia's tributary territory through the port of New York.

"Among them is the matter of habit," he added. "Shippers have become accustomed to shipping by way of New York, and have followed up the custom. Then there are financial reasons. There are many New York concerns that finance projects and then divert the shipping through New York.

"New York also has made a great campaign for its freight. Then, again, there is the location of the main offices of many companies in New York. This is done mainly, I believe, because it is the landing point of the majority of the foreign buyers. Influences are brought to bear on the men in the main offices, and the goods come through New York.

"But this is no time to talk about such things. That was all right in the days before the war, when it was a matter of competition. It is not a competitive question now. It is a matter of necessity, of serving the nation to the best advantage. We must forget that there ever was competition between ports. We must get the goods to Europe as quickly as possible.

"That is why I am anxious to have the United States authorities take advantage of the excellent facilities of our port. We should receive here all the freight from Pennsylvania and from points in the West. What we cannot handle here after reaching capacity should be sent through Baltimore."

Director Webster, of the Department of Wharves, Docks and Ferries, this morning disclosed correspondence with the United States Shipping Board by which priority certificates have been gained for the building of piers in Philadelphia. One of these piers, at the foot of McKean street, is three-fourths completed. Two are now planned south of McKean street, and one at Kenilworth street. These piers can be erected at a cost of about $2,000,000 each. The department now has available $14,000,000 for the purpose.

With the completion of these piers the capacity of the port will be greatly enlarged. The McKean street pier should be ready for use within a few months. Plans are ready for the new

UNDERTAKERS

ELLWOOD HARVEY'S 2.27 N. Collge av. Best service and moderate. Phone 1853

Deaths

BANNISTER—Jan. 17, ALICE, wife of Richard Bannister, daughter of Patrick and Ellen Kelly. Relatives and friends invited to funeral, Mon., 8:30 a. m., from her late residence, 2067 Miller st., thence to St. Anne's Church, 9 a. m. Interment Holy Cross Cem.

BARRETT—Jan. 17, JOHN S., son of late Joseph and Elizabeth Barrett. Relatives and friends invited to funeral, Mon., 8:30 a. m., from his late residence, 1220 Lawrence st., thence to St. John the Evangelist's Church, 10 a. m. Interment Holy Cross Cem. Auto funeral.

BAUM—In KATHERINA, wife of Christopher Baum (nee Bergmann), aged 73. Relatives and friends, members of Ladies' Aid Society of Salem German Evangelical Lutheran Church, invited to funeral services, Sun., 2 p. m., 1859 N. 24th st. Int. private. Services at Salem Church. Auto funeral.

BEAN—Jan. 16, Mrs. SARAH F. BEAN, aged 80. Relatives and friends invited to funeral services, Mon., 10 a. m., 1528 N. Broad st. Interment Mount Moriah Cem.

BEINE—Jan. 18, JOSEPH, husband of Mary Beine (nee Schaefer), aged 71 yrs. Relatives and friends invited to funeral, Mon., 8:30 a. m., from late residence, 2265 Frankford av., thence to St. Boniface's Church, 9 a. m. Interment Holy Cross Cem.

BERTOLETTE—Jan. 17, JOHN J., son of Bertha and late Benjamin Bertolette. Relatives and friends invited to funeral, Mon., 2 p. m., from residence of his mother, 2410 Ellsworth st. Interment Mount Moriah Cem.

BIDDLE—Jan. 18, WILLIAM, husband of Elizabeth Biddle (nee Kelly), aged 73. Relatives and friends invited to funeral, Mon., 2 p. m., from residence of his son-in-law, Frank Hallowell, 1811 Spruce st. Interment Mount Moriah Cem.

BIRCH—Jan. 18, ANNIE, wife of Joseph Birch, aged 58. Relatives and friends invited to funeral, Mon., 8:30 a. m., from her late residence, 2447 Frankford av., thence to St. Boniface's Church, 9 a. m. Interment Holy Cross Cem.

BLACKBURN—Jan. 18, ELIZABETH, widow of Thomas Blackburn, aged 78. Relatives and friends invited to funeral, Mon., 2 p. m., from residence of her son-in-law, Thomas Bradley, 5128 Media st., Germantown. Interment Mount Moriah Cem.

BLAIR—Jan. 18, ANNIE, wife of Robert Blair, aged 58. Relatives and friends invited to funeral, Mon., 2 p. m., from her late residence, 1911 Ellsworth st. Interment Mount Moriah Cem.

BLOCKER—At St. Joseph's Hospital, Jan. 17, GEORGE H. BLOCKER. Relatives and friends invited to funeral, Mon., 2 p. m., from the parlors of Frank A. Hooker, 1727 Girard ave. Requiem mass Church of Gesu 11 a. m. Int. Mt. Calvary Cem. Auto funeral. Remains may be viewed Sun., 7 to 9 p. m.

CANTELE—Jan. 16, SARAH A. CANTELE (nee Kelly), wife of James Cantele. Relatives and friends, members of Altar Societies and friends, members of Altar Societies, invited to funeral, Mon., 8:30 a. m., from her late residence, 2550 N. Bouvier st. Solemn requiem mass Lady of Mercy Church 10 a. m. Int. Holy Cross Cem. Friends may call Sun. after 2 p. m. Auto funeral.

CARNEY—Jan. 18, DAVID WESLEY CARNEY, son of Edward and Ellen Carney, aged 8 months. Relatives and friends invited to funeral services, Mon., 2 p. m., residence of daughter, 15 Glendale ave., Glendale. Int. private. Salem Church. Delaware Co. papers please copy.

CHAPIN—At his home at Cheltenham, on Thurs., Jan. 17, JOHN BARRETT CHAPIN in his 84th year. Funeral services from late residence Sat., Jan. 19, 2:30 p. m. New York and Albany papers please copy.

CHIPPINE—Jan. 18, SARAH FRANCES CHIPPINE (nee Thornhill), widow of John Chippine, aged 61. Relatives and friends invited to funeral services, Mon., 2 p. m., 1941 N. Norwood st. Int. Mount Moriah Cem. Auto funeral.

CLEMENT—Jan. 17, BENJAMIN CLEMENT, aged 74 years. Relatives and friends invited to funeral, Mon., 2 p. m., from residence of his son-in-law, Benjamin A. Lemon, 1330 S. South Conestoga st. Int. private.

CLOWER—Jan. 18, CATHERINE S. CLOWER, wife of Charles Clower, aged 58. Relatives and friends invited to funeral, Mon., 2 p. m., from her late residence, 1235 S. 21st st. Int. Mt. Moriah Cem. Funeral car.

COLLINS—Jan. 18, MARY A. Daughter of William J. and Annie M. Collins (nee Ward), aged 21 years. Relatives and friends invited to funeral, Mon., 8:30 a. m., from her late residence, 5431 Walnut st., thence to St. Carthagh's Church, 9 a. m. Int. Holy Cross Cem. Auto funeral.

COLLINS—Jan. 18, ANNIE HILL, wife of Joseph Collins, aged 58. Relatives and friends invited to funeral, Mon., 8:30 a. m., from her late residence, 1625 Snyder ave., thence to St. Paul's Church, 10 a. m. Int. Holy Cross Cem. Auto funeral.

CONNOR—Jan. 16, MARY, wife of Thomas Connor, aged 70 years. Relatives and friends invited to funeral, Mon., 8:30 a. m., from her late residence, 1914 Ellsworth st., thence to St. Patrick's Church, 9 a. m. Int. Holy Cross Cem. Auto funeral.

CONWELL—Jan. 18, JOSEPH L., son of late Michael and Ann Conwell. Relatives and friends invited to funeral, Mon., 8:30 a. m., from residence of his brother, 2510 N. Bouvier st. Solemn requiem mass Lady of Mercy Church 10 a. m. Int. Holy Cross Cem. Friends may call Sun. after 2 p. m. Auto funeral.

CASSIDY—Jan. 18, DAVID WESLEY CASSIDY, son of Edward and Ellen Cassidy