GOSSIP OF THE STREET

FINANCIERS ARE FAVORABLE TO A FEDERAL CORPORATION

Federal Reserve Board's Suggestion to Congress Approved as Solution of Difficult Problem—Gossip of the Street

MANY bankers and other financiers in this city are of the opinion that the recommendation contained in the annual report of the Federal Reserve Board to Congress, which was presented on Tuesday of this week, in reference to the difficulty of corporate financing will take the form of a Federal corporation with a capitalization of $500,000,000 or more and be modeled after the plan of the Government-owned Emergency Fleet Corporation, which supplies the funds necessary for the enormous ship construction now going on under Government supervision.

The function of such a corporation in this connection would be to supply the necessary funds for public utility and industrial corporations which otherwise would be driven into the market in open competition with the Government's financing. If this is to be the solution of the difficulty, and at present it seems to be the most reasonable as well as the most available, it will make it unnecessary for these companies to find a market among investors, who, if not confronted with such corporate issues, would be in a position to make more liberal investments in Liberty Bonds.

Some financiers maintain that the formation of such a Federal corporation is already under way and that it has the approval of the Federal Reserve Board.

In the bill being drawn for the carrying out of this plan it is said a sharp line will be drawn between essential and nonessential corporations, as far as their activities are concerned, and that a much more strict investigation will follow applications for financial assistance than any bank or other institution would require. All loans would be secured by deposit of ample collateral. Those expressing their views on the matter said the report of such a plan seemed more than probable, as it was too evident that something of the kind was necessary, especially in view of the announcement on Wednesday by the Secretary of the Treasury that at least $10,000,000,000 would be needed before June 30.

It was also the unanimous opinion that a uniform interest rate would be provided for such loans.

McAdoo's $10,000,000,000 Need Stirs Conjecture

It is a subject of discussion as to whether Secretary McAdoo in his statement regarding the necessity of raising $10,000,000,000 between now and June 30 had in mind a Liberty Bond issue of that amount. The general impression before the announcement was that the next Liberty Loan would not exceed $8,000,000,000 and might perhaps be not more than $6,000,000,000.

It is possible that the Secretary does not plan to raise the whole amount required by Liberty Bonds, but may have other plans in contemplation, including certificates of indebtedness.

It is generally acknowledged that to put out another Liberty Loan before April, when the weather conditions all over the country will be much more favorable than they are now, would be to invite failure; but, as stated in this column several times, the best-informed opinion on the Street has steadfastly maintained that the third loan would not come out before May, and by all signs this would seem to be correct.

Patriotic Britons Burn Bond Dividend Coupons Uselessly

From England comes a tale of an embarrassing superabundance of patriotism in connection with some of their bond issues.

It seems that some bondholders, in their earnest desire to help the Government, have conceived the idea of burning the dividend coupons, under the impression they are doing a great service to their country.

On such a scale has this been carried out that the authorities have been obliged to issue a statement informing the public that by burning the coupons they have only deprived themselves of the interest earned and that the Government could not use the money for ten years to come.

The statement tells them that if any boldholders desire to assist the Government the proper course is to advise the chief accountant of the Bank of England of their wish and they will be provided with forms which will enable them to direct the dividends to the Secretary of the Treasury.

Discount Rates Mistakenly Quoted

The officers of the Federal Reserve Bank of Philadelphia said yesterday that some papers were still publishing the discount rates prior to the change made on December 7, 1917, as being still in effect, and that in the year ended December 31 last the company earned close to rect in their quotations, were acting accordingly, thus necessitating a good deal of unnecessary correspondence on the subject. The following table is the official table of discount rates published by the Federal Reserve Bank of Philadelphia and effective since December 7, 1917, and supersedes all previous notifications:

	15 days and less	16 to 60 days	61 to 90 days
Member banks' collateral notes: Secured by Liberty Loan bonds or United States Treasury certificates	3½ p.c.		
Member banks' collateral notes: Secured by commercial paper	4 p.c.		
Rediscounts: Secured by Liberty Loan Bonds or United States Treasury certificates	3½ p.c.	4 p.c.	
Rediscounts: Commercial paper	4 p.c.	4½ p.c.	
Rediscount: Agricultural or livestock paper	4 p.c.	4½ p.c.	5 p.c.
Rediscounts: Trade acceptances	4 p.c.	4 p.c.	

Bankers' acceptances purchased at the market rate, subject to agreement.
Discount is calculated on basis of 360 days to year on maturity value.

International Paper Company's Big Earnings

Speaking of the common stock of the International Paper Company, of Boston, Mass., a prominent downtown broker said yesterday that from latest information from a reliable source final figures will probably show that in the year ended December 31 last the company earned close to $6,000,000 for preferred and common stocks. The $22,406,000 preferred is now paying full 6 per cent accumulative dividend which amounts to $1,344,360.

On this basis the balance for the common would figure out something better than $25 a share; the 1916 balance for common was 21 per cent. This is without deduction for excess-profits taxes. After this deduction it is doubtful if International Paper will show more than $18 or $20 per share for its common.

In the last three years the company has reduced its bonded indebtedness by 50 per cent.

Tax Expert Has Many Applicants for Services

The National City Company, in the Morris Building on Chestnut street near Fifteenth, has installed a tax expert whose services are free and at the disposal of both their customers and the general public. He is prepared to answer any personal inquiries in reference to income and war taxes, and if his future experience is to be measured by the number of inquirers who have availed themselves of his services during the last few days he will have very little idle time on his hands.

Many Sold Liberty Bonds to Tide Over Idle Period

The manager of one of the largest bond and investment houses in the city said yesterday that the number of working men who, since the Garfield order closing down industries went into effect, have offered their Liberty Bonds for sale has been very large.

He deplored the fact, especially as these bonds only commanded the market price, and the disappointment of the owners was very noticeable; besides, their remarks were to the effect that they had done buying Liberty Bonds. These men, he said, lost several days' pay, and with families to support, and the high cost of living, the unusually inclement weather necessitating the consumption of large quantities of coal, which had to be bought at famine prices, compelled them to dig into their savings, and as Liberty Bonds offered the speediest realization in cash, they were naturally the first to be sacrificed.

Georgia Light, Power and Railway Earnings Grow

A. B. Leach & Co., summarizing reports of earnings of the Georgia Light, Power and Railways Company for the last six years, points out that the business of this company, as measured by its gross and net earnings, is substantially larger than ever before in its history. The figures for the calendar year 1917, approximated on the basis of actual earnings for eleven months to November 30 and one month, December estimated, show that gross earnings increased 13.4 per cent over 1916 and net earnings 13.98 per cent; net income, 25.3 per cent; balance, 73.3 per cent. The gross earnings were $1,078,297, as against $950,855 in 1916; net earnings, $553,918, compared with $487,861. Net income, $332,576, compared with $265,054; the balance, $156,671, compared with $90,464. The property, it is pointed out, has benefited by the fact that it has for its base a good supply of current from water power, enabling it to take all new business at comparatively small increase in operating costs.

* * *

In addition to the payment in gold made by the National City Bank to the Federal Reserve Bank a few days ago on account of the Argentine Government, it is learned that Bonbright & Co. Inc., have just made another payment on the same account as representing the Argentine Government with respect to this transaction.

GOMPERS IS WARY OF IDLE DAYS PLAN

Federation President Doubts Need of Throttling Industry of Country

WANTS EARLIER HOURS

Daylight Saving Project Seen as Less Damaging Solution of Labor Problem

WASHINGTON, Jan. 25.

Addresses delivered by Samuel Gompers, president of the American Federation of Labor, before western labor conferences within the last day or two are interpreted here as indications of a reluctant disagreement of trades union leaders with the conservation theories which the Administration revealed in the recent Garfield order.

Mr. Gompers has expressed frank doubt of the necessity for idle periods and idle days, and he has indicated for the first time the possible reactions of labor as a whole to repetition of the edict which would provide for another four-day shutdown of industry in February and a continuance of off Mondays.

It is presumed that the president of the federation, who obviously was overruled in the Washington conferences, has withheld comment resolutely until it is apparent that labor and not the manufacturers is likely to feel the loss of workless days. And the conservatism which has dignified his attitude in the Washington war councils renders his views as finally expressed all the more significant.

Mr. Gompers, in speeches which bore the mark of meditated restraint, said a shorter working day, or a radical change in working hours based upon the daylight-saving system tried in England and on the Continent last summer, should eliminate any need for enforced idleness in any industry. His views—which may be accepted as a reflection of the views of the labor leaders whom he usually inspires—are pretty familiar by this time in Washington, where, it is understood, they were advanced in many of the official discussions which preceded Mr. Garfield's dramatic manifesto.

Labor throughout the country, it is understood, will be unwilling to suffer further enforced losses, at least until the other method has been tried, and manufacturers in many of the more important trades have flatly declared their unwillingness or inability to pay for work that has not been done.

Mr. Gompers is known to be strongly in favor of a radical experiment, made possible by the lengthening days, under which 11 o'clock would be noon and 6 o'clock 7, and so on, and he believes that this change ordered by an Administration proclamation, would prove an extremely valuable measure for war conservation in many parts of the country.

Glass Will Defend Baker's War Policy

Continued from Page One

and this may be done now that politics has manifestly entered into the military problem.

Glass's line of defense will undoubtedly be to show in a general way how many troops have been forwarded already; how the enormous task of building cantonments and raising an army had been accomplished with what the war leaders regard as speed; how the ordnance and quartermaster bureaus are being reorganized; how supplies and ordnance are being rapidly furnished in increasing volumes.

While the Senate was resting for the week end, Administration Democrats there busied themselves devising means of overcoming the advantage they admit Chamberlain gained in his speech yesterday.

Chamberlain will report the war cabinet bill Monday while tomorrow his committee will hear from Surgeon General Gorgas, who has already said camp epidemics could have been prevented.

Following Senator Chamberlain's speech, in which he referred to a chart of conditions in the army camps, showing many deficiencies January 1, Secretary of War Baker sent to the Senate Military Affairs Committee a chart based on reports of January 19 which showed only minor clothing shortages.

Secretary Baker said no statement would be issued by him in answer to Senator Chamberlain's charges, remarking "the War Department is in the unfortunate position of being unable to speak about certain things."

IMPORTANCE OF AUTOMOBILE

Increasing Part Played by It in Modern Developments

"Have you considered what a big part the automobile is playing in the winning of the war?" says John N. Willys, president of the Willys-Overland Company.

"Everybody knows, you tell me, that the railroads are the very backbone of our war preparation. I wonder how many realize that the automobile is as much a part of our vast transportation system as the trains and tracks themselves.

"What happens to men and material after the railroad delivers them to the station? Do you realize that tremendous gain in speed we have achieved in moving men and materials by means of the automobile? Limited only by roads, the motorcar goes anywhere, relieving congestion, moving hundreds of thousands of people and millions of tons of materials rapidly to where they are needed in a hurry.

"No community is too small or too distant to feel its quickening influence. One very prominent contractor told me that without automobile transportation the building of the cantonments for our huge new army would have been delayed at least six months. We are old in graphic detail how the automobile made possible the success of the battle of the Marne.

"A few weeks ago tens of thousands of automobiles were hurrying through the country, enlisting subscriptions among the farmers for the second Liberty Loan. A few weeks before that more thousands of automobiles were enlisted in the campaign to raise $100,000,000 for the Red Cross. The automobile again was called into service to help raise $40,000,000 for the Young Men's Christian Association camp recreation fund.

"No less important in the work of winning the war is the automobile in its everyday use among farmers. Of the million automobiles, probably one-half are driven by farmers. With his speedy, convenient car the farmer runs his errands in town, takes in produce, brings back supplies day after day, adding hours to the working part of every day.

"Of equal value is the intricate use of the automobile made by the American business man. If you walk down the streets of any town or city you'll find the curb lined with automobiles. Every car there represents some one on an errand, and every car there means an hour or two added to its owner's useful day. Probably no factor in all our business machinery is more vital to our success than the automobile. The four million automobiles in this country are traveling millions of miles every day, and every mile they travel is saving time and energy. In this war, as never before, we are brought to a realization of the overwhelming importance of this newer arm of our transportation system."—Nebraska State Journal.

TOO LATE FOR CLASSIFICATION

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ATLANTIC CITY—Cottages for sale or rent. HARRY TOWNSEND, 2809 Atlantic ave.

BEHIND THE SCENES

With Rulers and Leaders of Wartime Europe

By THE PRINCESS RADZIWILL

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The Duke de Lorge Is Wounded

Letters from France which arrived in this country the other day mentioned that the young Duke de Lorge had been severely wounded near Cambrai, and much sympathy is felt for his mother, the widowed Duchess de Lorge, whose husband was killed some six years ago through an accident in London and whose eldest son, the fifth Duke de Lorge, perished at the beginning of the war while leading his squadron of dragoons against the Prussians. The Duchess is a charming woman, and is a great favorite in the Faubourg St. Germain, as well as among her own and her late husband's family. She was born a Brissac, of the youngest branch of this illustrious race, which bears the title of Princess of Robech, and in 1888 she married the Duke of Lorge, who in opposition to his wife was considered one of the handsomest men in Paris. They had two sons, the eldest of whom, as I have just related, was killed during the present campaign, while the youngest one, Paul Louis Robert de Durfort de Civrac, is now the sixth Duke of Lorge and the last direct descendant of the elder line of that noble family.

PRINCESS RADZIWILL

THE DURFORTS' GENEALOGY

The Durforts have played a prominent part in French history. In the time of Louis XIV the Marechal Duke de Lorge commanded the army in Germany during the wars of the Palatinate, and it was he who captured and destroyed the town and the castle of Heidelberg in 1693. He was a prime favorite of the King, who never could refuse him anything, and who loaded him with presents, partly on account of the affection which he bore him personally and partly because he was the nephew of the famous Turenne; his mother was Elisabeth de la Tour d'Auvergne, a grandaughter of William the Silent.

This Duc de Lorge never had any sons, only two daughters, one of whom became the wife of the Duc de st. Simon, the author of the famous Memoirs, while the youngest married that other favorite of Louis XIV, Pargnilhan, Duc de Lauzun, whose matrimonial adventures with la Grande Mademoiselle have inspired one of the most charming letters ever written by Madame de Sevigne. He had also a brother, who was known at first by the title of Marquis de Blanquefort, went to England in the suite of James, Duke of York, in 1662, was naturalized there in the same year and subsequently raised to the British peerage as Baron Duras of Holdenby; under which name he married Mary, the daughter of the Earl of Feversham, to whose titles and estates he succeeded under a special remainder. He was successively appointed by Charles II to different commands and intrusted with more than one diplomatic mission. Under James II he was sworn a member of the Privy Council, and in 1685 was given the chief command against the rebels, headed by Monmouth, in which he distinguished himself by his ruthless cruelty in regard to the vanquished. After the flight of James II, Feversham, as he was called, succeeded in making his peace with William III, and finally died without issue in 1709.

One of his nephews, Jean Baptiste Duc de Duras was also a marshal of France, and resigned from his dukedom of Duras in favor of his eldest son, receiving in exchange from the King of France the brevet title of Duc de Durfort. It was his grandson, who became the husband of the celebrated Claire Louise de Kersaint, the friend of Chateaubriand, who as Duchess de Duras presided in the beginning of the nineteenth century over the most important salons of Paris, wrote several novels and was quite a power during the whole time of the restoration of the Bourbon dynasty. She also had no son, and that branch of the House of Durfort came to an end with the death of her husband, Amelee Duc de Duras, first gentleman of the chamber of Louis XVIII. The title of Duc de Duras died with him, and his cousin, Jean Laurent Marquis de Civrac, who succeeded him as head of his family, having married his niece, the daughter of the Duke of Lorges, revived that dukedom, and was the great-grandfather of the young Duc le Lorge who was wounded the other day. Should he die the title would pass to a distant relative, Bernard, Count of Durfort, who, with his brothers and sisters, is the only person living in France who can boast of having in their veins the blood of the old Montmorency's. Their mother, the Vicomtesse Eugenie de Durfort, who died a few years ago, was the last descendant of this old stock, and the daughter of Edouard de Montmorency, Duc de Beaumont and Prince de Luxembourg.

THE LAST MONTMORENCY

She was an amiable woman this Viscountess de Durfort, though gifted with a caustic tongue which she often used quite mercilessly, and sometimes even uselessly. In the Faubourg St. Germain she had made for herself a position such as no woman ever had succeeded in acquiring, and her house in the Rue St. Dominique was the meeting place of all that was considered in the light of a celebrity, not only in Paris, but also in the whole of France. Her decisions in regard to social matters were always final, and it would have been next to impossible for anyone to make his way in Parisian society if she had once declared that he were not worthy to be admitted into it.

Many foreigners, who would have liked to do so, were obliged to give it up on account of the ostracism to which she subjected them; among others the beautiful Princess Gortschakoff, nee Stourdza, who by reason of her birth and social position in Russia would have been quite entitled to be received even in such an exclusive house as that over which presided the last of the Montmorency's. But Madame de Durfort did not tolerate divorces, and the Princess was divorced. Her case was quite hopeless, and in spite of all her efforts she was compelled to submit to the snubs which the small coterie into which she had so much desired to be admitted lavished upon her, simply because the Vicomtesse had decreed that she deserved them.

However, being very clever, she took her revenge one day when, having arranged a charitable entertainment of some kind or other in the splendid residence which she had bought in that very same Rue St. Dominique where her enemy lived, she refused to sell to the daughter-in-law of the latter, the Countess de Durfort, nee de Vignacourt, the tickets which she had wished to buy, saying as she did so, that none of the Durforts were rich enough to pay the price that she had put for the privilege of entering her house, when people who had refused to admit her in theirs asked for it. Madame de Durfort, to whom the remark was repeated, was silly enough to try to get the better of the angry Princess, and whilst, of course, not pressing for the tickets she had wished to acquire, sent to her a cheque for 5000 francs with the simple words written on her card: Pour vos pauvres" (for your poor), to which she received as a reply another cheque, but for 10,000 francs, with another card and the laconic phrase: "Pour les vôtres" (for yours). History does not say whether the incident ended there or not.

Novel Shade for Incandescent Lamp

A simple design for an efficient incandescent lamp shade is described in a United States patent recently issued to Frederick E. Pope, of London, Eng. This invention describes a type of shade which closely surrounds the upper portion of the lamp bulb, and which also serves as a reflector to direct and concentrate the light rays. It is claimed to be particularly efficient in locations where the supporting structure for the lamp is subject to a heavy vibration, as in factories and like places.

Deaths

DEATHS

AHN.—On Jan. 23, 1918, LAURA A., widow of William M. Ahn. Relatives and friends invited to funeral serv. Mon., 11 a. m., at her late residence, 152 Nice st. Int. Northwood Cem. Auto funeral. Remains may be viewed Mon., 9 to 10 a. m.

ANDERSON.—Jan. 23, WILLIAM, husband of Emma Faulkner Anderson. Relatives and friends invited to funeral service, Sat., 2 p. m., daughter's residence, Margaret Tappel, 1711 Tasker Hope st. Int. private. North Laurel Hill Cem. Auto funeral.

ARDISSON.—Jan. 23, at 135 Maplewood ave., Germantown, CHARLES HENRY ARDISSON, aged 91. Funeral services and int. private. Omit flowers.

BAHMAN.—Suddenly, Jan. 22, FRANCIS J. BACHMAN. Relatives and friends, also Washington Camp, No. 93, P. O. S. of A.; Washington Camp, No. 129, P. O. of A., and the Old Guards of Philadelphia, invited to funeral services, Sat., 2 p. m., residence of son-in-law, John Hobson, 4509 Horrocks st., Frankford. Int. German Lutheran Cem., Bensalem. Train for Bensalem leaves Market st. Auto funeral.

BENTLEY.—Jan. 23, MARGARET, widow of James Bentley. Relatives invited to funeral, Mon., 9 a. m., residence of son, James A. Bentley, 1257 Jerome st., near Broad and Hunting Park ave. Solemn requiem mass, St. Stephen's Church, 10:30 a. m. Int. private. Auto funeral.

BILKINSTON.—Jan. 23, SARAH, widow of Thomas Bilkinston, aged 78. Relatives and friends, Lady Foresters, No. 4; Golden Sapphire and Morning Star, No. 4; Shepherds of Bethlehem, and Mothers' Meeting of St. Paul's Church, all of Chester, Pa., invited to funeral, Sat., 2 p. m., 8th and Potter sts., Chester, Pa. Int. Chester Rural Cem.

BISHOP.—On Jan. 24, 1918, MARIA E. BISHOP, daughter of late Captain William and Anna Kinze Bishop. Relatives and friends invited to funeral services, on Tues., 2:30 p. m., at her late residence, 313 N. 65th st. Int. private, 6th St. Union Cem. Auto service.

BOWMAN.—Jan. 22, SAMUEL YOUNG, husband of Gertrude Deacon Bowman, aged 72. Relatives and friends, Oriental Lodge, No. 365, F. and A. M.; Oriental Chapter, No. 185, R. A. M., of Camden, invited to funeral, Sat., 2 p. m., 209 N. 5th st. Int. Harleigh Cem. Friends may call Fri. eve. Lodge services same eve.

BOYLE.—Jan. 24, JOSEPH I., son of Catherine and the late Michael J. Boyle and brother of the Rev. William J. Boyle, aged 20. Relatives and friends invited to funeral, Mon., 9:30 a. m., 1532 N. 11th st. Solemn requiem mass, St. Malachy's Church, 11 a. m. Int. Old Cathedral Cem. Auto funeral.

BRACKIN.—Jan. 23, GEORGE W., husband of the late Hannah Brackin, aged 76. Relatives and friends, Trimble Lodge, No. 117, F. and A. M.; Camden Forest, No. 4, Tall Cedars of Lebanon; Excelsior Cemetery, of Camden, invited to funeral, Sat., 2 p. m., 342 N. 10th st., Camden, N. J. Int. Pine Cem., Cecil County, Md., Sun. Train leaves Market st. at 11:00 a. m.

BRADY.—On Jan. 23, 1918, at Apache, Ariz., ALEXANDER MACAULAY BRADDIE, aged 27, son of Williamsburgh, Pa.

BROOS.—Jan. 24, 1918, MARGARET, daughter of late William A. and Mary C. Broos. Relatives and friends invited to funeral, Sat., 1:30 p. m., 1309 Martin Place, S. Sun. 2809 Diamond st. Int. private. St. Peter's Cem.

BROWN.—Jan. 22, WILLIAM R., Sr., husband of Mary Elizabeth Carr (nee Newson), aged 64. Relatives and friends, employes of Henry Disston & Sons, Inc., Men's Bible Class of the Holmesburg M. E. Church, invited to funeral, Sat., 2:30 p. m., 2820 Rhawn st., Holmesburg, Phila. Int. private. Churchville Cem. Remains may be viewed Fri., 7 to 9 p. m.

CHURBY.—Jan. 22, GEORGIA ANN, wife of John W. Churby and daughter of late Thomas and Sarah Lomas. Relatives and friends invited to services, Sun., 8:30 p. m., 120 N. 52d st. Int. Lower St. Matthew's Reformed Church, Chester Springs, Pa., on arrival of train leaving Reading Terminal 8:36 Mon. a. m. Conveyance will meet train, Pottstown and West Chester papers copy.

CLAYTON.—Suddenly, in Woodstown, N. J., Jan. 23, WILLIAM D. CLAYTON, aged 63. Relatives invited to funeral services, residence of son-in-law, P. Leonard Wright, Woodstown, N. J., Sat., 2 p. m. Int. private. Friends may call Sunday. Friends may view remains 12 to 2 p. m.

CLOWER.—Jan. 23, KERLIN J., husband of late Sarah K. Clower (nee Robsette), aged 84. Relatives and friends, Keystone Lodge, No. 1, K. of P.; members of Gaston Presbyterian Church, invited to funeral, Sat., 2 p. m., residence of son, Samuel P. Clower, 2123 N. 8th st. Int. Greenwood St. of P.'s Cem., via funeral car. Remains may be viewed Fri., after 7 p. m.

CONWAY.—Jan. 23, JOSEPH L., husband of Sarah F. Conway (nee Meehan). Relatives and friends invited to funeral, Mon., 8:30 a. m., 2510 S. 11th st. Solemn requiem mass Church of Epiphany, 10 a. m. Int. St. Mary's Cem., Gloucester, Mass.

CROLL.—Jan. 21, ELMER E., husband of Nellie E. Croll (nee Reilly) and son of late Joseph D. and Emma C. Croll, aged 36. Relatives and friends invited to funeral services and interment at Radnor M. E. Church, Rosemont, Pa., Sat., 2 p. m.

CRUSE.—Jan. 24, GEORGE A., son of Elizabeth T. and late George Cruse, aged 48. Relatives and friends invited to funeral services, Sat., 2 p. m., 265 E. Maple ave., Merchantville, N. J. Int. private, Colestown Cem.

CUMMINGS.—Jan. 22, MATTHEW L., husband of late Catharine M. Cummings. Relatives and friends and all organizations of which he was a member, invited to funeral, Sat., 8:30 a. m., 2442 Nicholas st. Solemn high mass at St. Elizabeth's Church, 10 a. m. Int. Cathedral Cem. Auto service.

CUNNINGHAM.—Jan. 23, ANN, daughter of late John and Mary Cunningham. Relatives and friends invited to funeral, Sat., 8:30 a. m., 1837 Carlton st. High mass Cathedral, 10 a. m. Int. Holy Cross Cem. Auto service.

DAVENPORT.—Jan. 22, CATHARINE, widow of Robert Davenport. Relatives and friends invited to funeral, Sat., 7:30 a. m., residence of son, Richard F. Orrell, 2512 Cecil st. Solemn high mass St. Columba's Church, 8:30 a. m. Int. St. Stephen's Cem. Train for Cornwells leaves Market st. via Frankford el. Auto from Bustleton station leaving Columbia ave., 10:30 a. m. Schuylkill County papers copy. Auto funeral.

DAVIS.—Jan. 22, GEORGE H., husband of Lydia F. Davis, aged 72. Relatives and friends invited to funeral, Sat., 2 p. m., parents' residence, 1548 N. Park ave. Int. private. Northwood Cem.

DAUGHERTY.—Jan. 23, CHARLES, husband of Agnes Dougherty (nee Tiernan), late of Gandreen, Castlecomer, County Tyrone, Ireland. Relatives and friends, Ex-Naval Men's Association, employes of Baldwin's Locomotive Works, invited to funeral, Mon., 8:30 a. m., 1814 Shamokin st. Solemn requiem mass at Cathedral, 10 a. m. Int. Holy Cross Cem. Auto funeral.

DRYER.—Jan. 21, MARTIN, husband of late Mary Dryer, aged 67. Relatives and friends invited to funeral services, Sat., 2 p. m., parlors of Edward Mack, 966 N. 5th st. Int. Greenmount Cem.

DUALL.—At Freeden, N. J., Jan. 22, RICHARD, son of Grace M. and late Augustus W. Duvoll, aged 29. Relatives and friends invited to services, Sat., 2 p. m., at Elmer's, 1839 Chestnut st. Int. private.

ELLIOTT.—Jan. 23, MARY A., widow of John J. Elliott (nee Donnell) aged 72. Relatives and friends, members of St. Rita's and League of the Sacred Heart of St. Edward's Church, invited to funeral, Mon., 8:30 a. m., 929 W. Dakota st. Solemn requiem mass at Church 10 a. m. Int. Holy Sepulchre Cem.

ERB.—Jan. 23, KATHARINE, daughter of Samuel Elizabeth Erb (nee Mallon), aged 4 years. Relatives and friends invited to funeral, Sat., 2 p. m., brother's residence, 529 Edgley st. Int. Holy Cross Cem. Auto funeral.

EVANS.—Jan. 22, WILLIAM F., husband of Sadie Evans (nee Gallagher) and son of Bridget M. and late Patrick Evans. Relatives and friends invited to funeral, Sat., 8:30 a. m., residence of mother, 2834 N. 6th st. Solemn requiem mass St. Edward's Church, 10 a. m. Int. New Cathedral Cem. Auto funeral.

FADDIS.—Jan. 24, ANNA, widow of E. W. Faddis (nee Bennett) aged 102. Relatives and friends invited to funeral services, Mon., 2:30 p. m., 2011 E. Birch st. Int. private. Remains may be viewed Sun., 7 to 9 p. m.

FETTERS.—Jan. 23, 1918, ADELAIDE S. FETTERS, daughter of Frederick and late William J. Fetters. Relatives and friends invited to funeral services, on Sat., at 2 p. m., at her late residence, 1819 N. Bouvier st. Int. private.

FISHER.—Jan. 23, WILLIAM H., husband of Rachel Fisher (nee Craig) aged 42. Relatives and friends, Washington Camp, No. 164, P. O. S. of A., Phila. Lodge, No. 4, Shield of Honor, and Loyal Order of Moose, No. 1. Funeral service, Sat., 2:30 p. m., 1918 S. 15th st. Int. Mt. Moriah Cem. Friends may call Sun. eve.

FLYNN.—Jan. 23, MARY T., wife of Matthew Flynn. Relatives and friends invited to funeral, Sat., 8:30 a. m., residence of husband, 131 N. State st., Media, Pa. Mass of requiem, St. Katharine's, 10 a. m. Int. Holy Cross Cem.

GAMBINO.—Jan. 22, JOSEPH, husband of Angelina Gambino (nee Scelfo) and son of Tobia and Antonia Gambino. Relatives and friends, Società di Unione e Fratellanza Italiana, invited to funeral, Mon., 8:30 a. m., residence of parents, 1732 Reed st. Solemn St. Carthage's Church 10 a. m. Int. Holy Cross Cem. Auto funeral.

GIDEON.—Suddenly, Jan. 23, GIDEON (nee Rayger), wife of Gen. H. Gideon. Relatives and friends invited to services, Sat., 3 p. m., 1225 S. 58th st. Int. private. Friends may call Sun. eve.

GONNIS.—Jan. 22, FLORENCE L. GONNIS, 5515 Sherbrooke ave., daughter of Walter B. and late Rachel Gonnis. Funeral Sat., 10 a. m., Oliver H. Bair Bldg., 1820 Chestnut st. Int. private, Fernwood Cem.

GORMAN.—Jan. 22, ANNA, wife of Edward Gorman and sister of the Rev. Harold Purcell. Relatives and friends, League of the Sacred Heart and Altar Societies of the Church of Our Lady of the Holy Souls, invited to funeral, 1937 W. Westmoreland st., Sat., 8:30 a. m. Solemn high mass of requiem Church of Our Lady of the Holy Souls, 10 a. m. Int. Holy Sepulchre Cem. Auto service.

GRAF.—Jan. 24, MARIA, widow of Peter Graf (nee Becker). Relatives and friends, members of the Ladies' Auxiliary of the Sacred Heart and Altar and Rosary Societies of St. Alphonsus's Church invited to funeral, Tues., 8 a. m., 1338 N. Howard st. High mass at St. Alphonsus's Church 9:30 a. m. Int. Holy Cross Cem.

GREEN.—Jan. 23, CHARLES J., husband of Margaret A. Green. Relatives and friends invited to funeral services, Sat., 2 p. m., 2843 Lehlbach st. Int. private, Northwood Cem. Auto service. Friends may call Fri. eve.

HAGUE.—Jan. 21, ARTHUR, husband of Matilda Hague. Relatives and friends, Carpenters' Union, No. 1, and all other clubs of which he was a member, invited to services, Sat., 2 p. m., 4910 Pentridge st. Int. Fernwood Cem. Friends may call Fri., 7 to 9 p. m.

HANSELMANN.—Jan. 21, CATHARINE, widow of Charles Hanselmann. Relatives and friends invited to funeral, Sat., 2 p. m., residence of son-in-law, Andrew Jellie, 27 34th st. Int. Northwood Cem.

HANTHORN.—Jan. 23, ALBERT H., husband of late Eliza W. Hanthorn, aged 82. Relatives and friends invited to funeral services, Sat., 2 p. m., 1837 Laurel st. Int. private. West Laurel Hill Cem.

HARDWICK.—Suddenly, Jan. 24, MARY M., widow of Harry Hardwick. Relatives and friends invited to funeral services, Mon., 2 p. m., 5152 N. Broad st. Int. private.

HARRISON.—Jan. 23, DAVID, husband of Ella H. Harrison (nee Young) and son of William J. and late Sarah J. Harrison, aged 23. Relatives and friends invited to funeral, Sat., 1 p. m., 1714 Monument ave. Services Holy Trinity Memorial Chapel, 22d and Spruce, 2:30 p. m. Int. Fernwood Cem. Friends may call Fri. eve.

HEBB.—Jan. 24, GEORGE A., Sr., husband of late Hannah Heubsofer, aged 77. Relatives and friends, Captain Walter S. Newhall Post, No. 7, G. A. R.; all other societies of which he was a member, invited to funeral services, Sat., 2 p. m., residence of niece, Mrs. Joseph Wilkins, 1447 Diamond st. Int. private. Interment to Palmer Cem. Vault. Int. Greenwood St. of P.'s Cem.

HEIL.—Jan. 24, RALPH LEE, husband of Anna Hill. Services and int. private.

HIMMELWRIGHT.—Jan. 23, ANNIE M., widow of Samuel B. Himmelwright. Relatives and friends invited to funeral services, Sat., 2 p. m., parlors of J. Wesley Craft & Son, 2040 Diamond st. Int. private. Monument Cem.

HITZELBERGER.—At Bridgeport, N. J., Jan. 23, ANDREW J. HITZELBERGER, aged 74. Relatives and friends invited to funeral, Bridgeport, Mon., 8:30 a. m., Mass St. Joseph's Church Swedesboro, 10 a. m. Int. St. Joseph's Cem.

HOAR.—Jan. 22, CATHARINE HOAR, widow of Jeremiah H. Hoar. Relatives and friends invited to funeral, Sat., 8 a. m., residence, 527 Moore st. High mass of requiem Sacred Heart Church 9:30 a. m. Int. private. Holy Cross Cem. Auto service.

HOLSOHER.—Jan. 23, CATHARINE HOLSCHER (nee Dwyer), wife of Joseph Holscher. Relatives and friends invited to funeral, Mon., 8:30 a. m., 2 Ralston ave., Oakmont, Int. Ca. Pa. Mass St. Denis's Church, 10 a. m. Int. private.

HUNT.—At Chews, N. J., Jan. 23, RALPH, Sr., husband of Theda O. Hunt. Relatives and friends invited to funeral services, Sat., 2 p. m., Chews, N. J. Int. Chews Cem. Trains leave Chestnut st. ferry 1 p. m. Glendora, N. J.

HUNTER.—Jan. 24, JANE HUNTER, aged 70. Relatives and friends invited to services, Mon., 8 p. m., Oliver H. Bair Bldg., 1820 Chestnut st. Int. private.

ISAACSON.—Jan. 23, ELLEN, widow of John Isaacson (nee Hickey). Relatives and friends, Altar Rosary and Sacred Heart Societies, B. V. M. Sodality and Propagation of the Faith Society, invited to funeral, Mon., 8:30 a. m., 852 N. Front st. Solemn mass of requiem St. Philip's Church 10 a. m. Int. Holy Cross Cem. Auto service.

IZZARD.—Suddenly, Jan. 23, DELLA PAYNE, wife of Charles Fletcher Izzard, aged 43. Relatives and friends, members of Local No. 8, L. A. T. S. E., invited to funeral services, Fri., 2:30 p. m., chapel of John F. Kiefer, 515 W. Girard ave. Int. private.

JENNINGS.—Suddenly, Jan. 23, JOHN J., husband of Emma Jennings, son of Thomas and Ellen Jennings (nee Rohlfing). Due notice of funeral, 211 Gerritt st.

JOHNSON.—Jan. 23, 1918, 29 Meehan ave., MARY, wife of JOHNSON, aged 85. Relatives and friends invited to funeral services, Mon., 8 p. m., Mt. Airy Presbyterian Church, Mt. Pleasant ave. and Germantown ave., Mt. Airy. Int. private.

KEARNEY.—Jan. 22, MARGARET, widow of James Kearney (nee Geary). Relatives and friends, B. V. M. Sodality and League of Sacred Heart, invited to funeral, Sat., 8:30 a. m., S. E. cor. 12th and Tasker sts. Solemn requiem mass Church of Annunciation, 10 a. m. Int. New Cathedral Cem.

KENNEY.—Jan. 23, ALICE KENNEY (nee McGeachen), wife of Christopher Kenney, husband of late and friends, League of Sacred Heart, invited to funeral, Mon., 7:30 a. m., residence, 907 Daly st. (9th and Weit sts.). Solemn mass of requiem St. Nicholas' Church, 8 a. m. Int. Holy Cross Cem. Auto funeral.

KETSER.—Jan. 22, HORACE L., son of late John S. and Sarah A. Keyser. Relatives and friends, Covenant Lodge, No. 466, F. and A. M., invited to funeral services, Sat., 1:30 p. m., 1950 N. 11th st. Int. Mt. Vernon Cem.

KINGSLAND.—Jan. 22, ELIZABETH, wife of John Kingsland. Relatives and friends invited to funeral, Sun., 1 p. m., 2536 McKean st. Int. Fernwood Cem. Remains may be viewed Sat. eve.

KILPATRICK.—Jan. 22, ELIZABETH, widow of James Kilpatrick. Relatives and friends invited to funeral services