

GOSSIP OF THE STREET

ADDITIONAL REASON DISCOVERED FOR STRENGTH OF STOCK MARKET

Attributed in Large Measure to Promise of Early Passage of War Finance Corporation Bill—Gossip of the Street

ANOTHER reason was heard on the Street yesterday for the continued strength of the stock market. It was the report from Washington indicating the early passage of the war finance corporation bill, authorizing the Secretary of the Treasury to provide funds for corporations requiring new financing and having maturing obligations during the present year.

The principal objection to this bill, namely, that it placed too much power in the hands of the Secretary of the Treasury, seems to have been met by placing the power of the appointment of the officers of this corporation in the hands of the President instead of in the hands of the Secretary. There are not many financiers in this city whose opinions were asked on this point who could see that there was any substantial gain in the substitution, as they argued that from his position the Secretary of the Treasury would necessarily be in any case the effective head of the corporation, no matter whom the President should name.

A well-known downtown broker, whose judgment and opinions are usually correct, attributed the strength of the market to the changed attitude of the United States Government toward large corporations, and he instanced the speech of Senator Pomeroy a day or so ago, when he demanded "liberality" for the railroads from the Government. "You will notice," said this broker, "he did not ask for simple justice or merely fairness, but 'liberality,' which means much more."

With sentiment like that prevailing in Washington, he said, we have entered into a new era, and it is being reflected in the market and will continue to be so reflected, not in rails alone, but in the whole lot.

Yesterday afternoon Paul M. Warburg, author of the Administration war finance corporation bill, appeared before the House Ways and Means Committee to detail circumstances that made the bill necessary, but the members are now ready to accept the principle of the measure and all discussion was of detail.

Chairman Kitchin indicated that the example of the Senate committee in giving the appointment of directors of the corporation to the President, subject to confirmation by the Senate, rather than to Secretary McAdoo, would be followed by his committee. Their amendments will be made, but the theory of the bill probably will not be altered.

Mr. Kitchin said: "Business men generally seem to favor this bill, and business, particularly, is well impressed by it, for of course it expects to get some of the milk in the can. I believe Congress has come to the point that such action must be taken, and therefore, after it is properly amended, will pass this bill."

Bankers Not Enthusiastic Over Deposit Guarantee Bill

There is little enthusiasm among Philadelphia bankers over the bill introduced yesterday in Congress to have the Government guarantee deposits in national banks of \$500 and under. Many think it absurd and point to Oklahoma, where a State law was passed with the same object in view and which has proved a failure, it is said. The president of one of the largest national banks in the city said in voicing his disapproval of the measure that depositors were invariably influenced in placing their deposits where they had the utmost faith in the bank's management; that the management of banks, both State and national, were an open book to every depositor. He said that so far as the attainment of the principal object in view, namely, the prevention of hoarding by persons who had no faith in banks, it would fail completely.

The persons who hoard money under such circumstances are natural hoarders; they hoard everything as well as money. It is a disease or obsession with them, and the Government's guarantee would not have the slightest influence on them. Besides, their hoardings at best are small in comparison with the deposits and savings of the communities in which they live; they are not a drop in the bucket. The number of such persons in any community is infinitesimal, too, compared with the population, and to pass such a bill with that particular object in view seems absurd.

Another banker said he did not know as to the legal aspect of the matter, but he questioned whether certain depositors could be insured by the Government against loss and others ignored; it looked on the face of it like class legislation, he said, but remarked that, not having seen a copy of the bill, he could not give an opinion, and that it seemed an absurd proposition to him.

Still another said that if such a bill became law it would have the effect of putting State banks and trust companies out of business, unless such State would at once enact a similar law.

It is said that the bill is one of twenty prepared by the legal department of the Treasury and transmitted to Senator Owen, who is chairman of the Senate Banking and Currency Committee, by Comptroller Williams for introduction by the Senator, and the Comptroller requested that they be pressed to speedy consideration.

Some of the other bills provide for the prosecution of officers and directors of national banks for losses sustained through their willful violation of the law; to authorize banks to make contributions to the Red Cross funds out of money available for dividends; to limit the erection of costly bank buildings; to prohibit the lending of money to a bank's own officers and directors except on a majority vote of the board, and to provide limitations on such loans; to provide for the establishment of branches of national banks, etc.

No doubt many of these bills will meet with the approval of bankers in general, and there may be some progressive ones in this city who would welcome the passage of a bill permitting the establishment of branches.

Third Liberty Loan Bonds Said to Be Printed

The New York Tribune of February 19, in referring to the third Liberty Loan, says:

It is distinctly encouraging to learn that two-thirds of the bonds for the third Liberty issue are already printed. No doubt the work will have been completed before the campaign for distribution of the bonds is opened. The previous loans were handicapped by reason of the fact that actual delivery of bonds could not be made, so that prospective purchasers could get nothing tangible for their money.

This will be news to many who are guessing and figuring out what the terms of the third Liberty Loan are going to be, as the generally held opinion in financial circles in Philadelphia is that a bond cannot be engraved or printed until its terms are fully known and embodied in the contract.

The above paragraph from the Tribune follows another which indulges in considerable speculation as to whether the next Liberty Loan will be tax exempt instead of raising the rate of interest—an idea which it condemns as undemocratic. A glance at all one of the third Liberty issue "already printed" would settle for all time whether the new bonds are or are not tax exempt and also what rate of interest they carry.

Altoona School Bonds Awarded

An issue of \$150,000 city of Altoona school district 4 1/2, due serially March 1, 1928, to March 1, 1948, has been awarded to Biddle & Henry, of Philadelphia, and Lyon, Singer & Co., of Pittsburgh, on their joint bid. These bonds are being offered at prices to net 4.50 per cent to the optional date and 4.50 per cent thereafter.

Appropos of this issue of school bonds, the local representative of one of the largest investment concerns in the country said yesterday that so great is the demand, he said, that it would indicate that there is at present a large amount of uninvested money in this city and vicinity. It is impossible, he said, to get enough tax-free Pennsylvania municipals to meet the demand.

Philadelphia Electric's Notes Selling Rapidly

The manager of one of the largest banking and investment houses in the city, which was one of the subscribing members of the syndicate for placing the \$7,500,000 two-year 6 per cent notes of the Philadelphia Electric Company, in answer to a question said yesterday afternoon that the firm had sold not only its own allotment, but possibly the allotments of two other houses, and they were making application for more.

The representative of one of the three syndicate firms mentioned in the above indications and from conversations with subscribing members to the syndicate, these notes are being distributed very widely and are meeting with favor everywhere.

The unusual yield for such a high-class security, the standing of the corporation, the freedom from State and national income tax and ample security back of the notes are all recommendations to careful investors.

PHILADELPHIA MARKETS

GRAIN AND FLOUR

WHEAT—Receipts, 8000 bush. Receipts from all sources, 10,000 bush. Government standard inspection, No. 1, 10,000 bush. No. 2, 10,000 bush. No. 3, 10,000 bush. No. 4, 10,000 bush. No. 5, 10,000 bush. No. 6, 10,000 bush. No. 7, 10,000 bush. No. 8, 10,000 bush. No. 9, 10,000 bush. No. 10, 10,000 bush. No. 11, 10,000 bush. No. 12, 10,000 bush. No. 13, 10,000 bush. No. 14, 10,000 bush. No. 15, 10,000 bush. No. 16, 10,000 bush. No. 17, 10,000 bush. No. 18, 10,000 bush. No. 19, 10,000 bush. No. 20, 10,000 bush. No. 21, 10,000 bush. No. 22, 10,000 bush. No. 23, 10,000 bush. No. 24, 10,000 bush. No. 25, 10,000 bush. No. 26, 10,000 bush. No. 27, 10,000 bush. No. 28, 10,000 bush. No. 29, 10,000 bush. No. 30, 10,000 bush. No. 31, 10,000 bush. No. 32, 10,000 bush. No. 33, 10,000 bush. No. 34, 10,000 bush. No. 35, 10,000 bush. No. 36, 10,000 bush. No. 37, 10,000 bush. No. 38, 10,000 bush. No. 39, 10,000 bush. No. 40, 10,000 bush. No. 41, 10,000 bush. No. 42, 10,000 bush. No. 43, 10,000 bush. 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