GOSSIP OF THE STREET

THIRD LIBERTY LOAN BONDS MAY BEAR 4½ PER CENT INTEREST

Issue of $500,000,000 Government Short-Term Certificates at That Rate Deemed Significant—Gossip of the Street

THE announcement by Secretary of the Treasury McAdoo of a new issue of $500,000,000 of short-term Treasury Certificates of Indebtedness to carry an interest rate of 4½ per cent from February 27 was generally looked upon in financial circles in this city as a strong indication that the rate for the third Liberty Loan would be 4½ per cent.

Since the prediction was made in this column a few days ago on the strength of a statement from a very reliable source, that Liberty 4s would reach par on March 7, these bonds have been advancing in price daily, and if a definite statement should come from an authoritative source within the next few days that the next Liberty Loan would be positively 4½ per cent, there would be no reason to doubt that the prophecy was well founded. Indeed, it was said by a reliable banking house on Thursday that they knew of one man who had purchased within the last few days $1,000,000 of Liberty 4s at 95. At the closing price of $97.20 on Thursday it is an easy matter to calculate his profits for so far.

While the general impression prevailed among bankers and brokers that the next issue of Liberty Bonds would in all probability carry an interest rate of 4½ per cent, some were inclined to believe that if this rate were decided upon the issue would be a short-term five-year bond, but such opinions were in the minority.

Others pointed out that the Secretary has not committed himself to a 4½ per cent bond, and as the issue may be postponed till April 1 at least the financial atmosphere may be favorably changed in the meantime to permit the successful flotation of 4 per cent bonds.

Of the quotas of the $500,000,000 issue of 4½ per cent Certificates of Indebtedness the allotment to the Philadelphia Federal Reserve District is $40,000,000, which is $10,000,000 more than its allotment of the previous issue dated February 8.

The issue of the certificates will be for subscription at par and accrued interest from February 27, 1918, and are payable on May 28, 1918. They will be in denominations of $500, $1000, $5000, $10,000 and $100,000, and will be exempt from all taxation now or hereafter imposed by the United States.

* * *

On Thursday afternoon all the members of the Advisory Council of the Federal Reserve Board except Messrs. Morgan, of New York, and Forgan, of Chicago, were present at a meeting of the Federal Reserve Board in consultation with Secretary McAdoo and Comptroller Williams. The object of the meeting was to ascertain the financial situation of the country in its bearing on the forthcoming Liberty Loan. The meeting continued behind closed doors for two hours, during which the subject of the new bond issue was discussed in great detail.

The consensus of opinion was that the financial strength of the country was solidly behind the Administration in all financial matters looking to the successful conduct of the war. While interest rates of the next loan and life of the bond were discussed in detail, the opinion was generally expressed that these details could be safely left with Secretary McAdoo for final decision, guided by the information given him by members of the council.

Talk of Eliminating $50 and $100 Liberty Bonds

There has been some discussion on the subject of eliminating the $50 and $100 bonds from the next Liberty Loan, with a view to encouraging the sale of thrift and war-savings stamps. The idea is not popular among bankers and brokers. It is evident that the war-savings stamps campaign has not been the success which was anticipated when it was at first launched. At that time it was expected by its advocates to net $2,000,000,000. As far as is now recollected no stated time was mentioned in which this was to be accomplished, but supposedly it was intended to be the work of one year. During the three months in which the stamp campaign has been waged, it is said that up to the present only $50,000,000, or one-fortieth of the amount aimed at, has been reached. The fault cannot be placed upon the workers, who have been indefatigable. It cannot be placed upon the stamp idea, which has the advantage of being within reach of the millions who could not afford even the smallest Liberty Bond. It would seem, therefore, to be with the methods employed.

When the war-savings stamps campaign was first inaugurated in this city it was pointed out in this column that the one plan which had made the stamp campaign in Great Britain the success it was had been omitted so far as the campaign in the United States was concerned. This was the club idea. This idea proposed that everywhere, particularly in small communities, men, women and even children should be encouraged to form stamp clubs, where each men ber would agree to contribute a certain amount each week. With the weekly contributions war-savings stamps were purchased, and subsequently these were exchanged for war-saving certificates. The club continued till enough certificates were purchased to give one to each member. In Great Britain rivalries were promoted between the different clubs as to amounts subscribed, but the main point scored was the systematic weekly contributions.

War stamps without the club or community idea are at best a very desultory method of saving, and any one who has wide experience on such matters knows the value of regular systematic saving.

Is it too late to try this club plan?

* * *

It is said that the Liberty Loan committee was not in favor of the abolition of the $50 and $100 Liberty Bonds, but that some members were in favor of a partial-payment plan for the purchase of Liberty Bonds in conjunction with the war-savings system, and that such a plan is now under consideration.

War-Finance Bill Slightly Amended

The war-finance bill as reported out on Thursday does not differ in policy from the original draft offered by Secretary of the Treasury McAdoo. The amendments made are likely to restrict the power of the Secretary and place the power in the hands of the committee.

One important amendment provides for creation of a capital-issues committee of not less than six members nor more than seven to license issuance of securities of corporations of a capital of $100,000 or over.

This power was originally placed in the hands of the directors of the War Finance Corporation. Under the amendment three members of the Federal Reserve Board are to be members of the capital-issues committee.

The provision in the original draft of the bill giving the War Finance Corporation the power to make direct loans—in exceptional cases, was also amended.

Under the present provisions of the bill direct loans may be made by the War Finance Corporation to railroads and public utilities and private enterprises engaged in a war industry when such enterprise in the judgment of directors of the War Finance Corporation is necessary to the conduct of the war.

Such loans are limited to a period of five years.

Gorham Manufacturing Company's Note Issue

The offering of $3,000,000 7 per cent five-year serial notes of the Gorham Manufacturing Company by the local representative of Lee, Higginson & Co. on Thursday was perhaps the first intimation which investors in this community had that this corporation was heavily engaged on Government war contracts. It is said the company has on its books one such contract alone amounting to $8,500,000 and a subcontract involving at least $1,000,000, both of which mean a large outlay for raw materials.

The company agrees to pay the normal Federal income tax of 4 per cent. Perhaps the most novel and attractive feature of these notes is that they mature semiannually in blocks of $250,000, beginning February 1, 1919.

It is said the notes are meeting with a ready sale in Philadelphia and Baltimore.

Liquidation of Bonds Not Expected

The principal partner of a large bond and investment house was asked yesterday if he anticipated any such liquidation in bonds to precede the next Liberty Loan campaign as preceded the last two campaigns.

He said he did not, and the reasons for his conclusion were, he said, that the complete change in the railroad situation, to his mind, had altogether eliminated the possibility of any liquidation in railroad bonds, and that the most severe liquidation was in that class of securities. The steadying of the market for railroad bonds has had the effect of holding up the market on virtually all other good bonds, and while there is a healthy demand going on all the time, few good bonds are coming out even at present prices, which shows that investors are retaining their holdings. Present conditions will prevent the issue for some time to come of any considerable issue of long-time securities, he remarked, and when peace comes there will be such a demand for them that those now holding them will be in a position to sell out at a handsome profit, should they want to.

Business Career of Peter Flint

A Story of Salesmanship by Harold Whitehead

(Copyright)

Mr. Whitehead will answer your business questions on buying, selling, advertising and employment. Ask your questions clearly and give all the facts. Your correct name and full address must be added to all inquiries. Those which are anonymous must be ignored. Answers to technical questions will be sent by mail. Others will be answered in this column. The most interesting problems of inquirers will be woven into the story of Peter Flint.

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I HAPPENED to remember a remark Boynton made last Saturday just as he was leaving Biller's. He called after me, "See you at the next meeting of the M. F. Club, I suppose?"

I wondered what the M. F. Club was, so asked Billy Murray today.

"Oh, that," he said, with a curl of his lip, "that's the Marsh and Felton Co-operation Club."

"What does it do?" I replied. "Is it a kind of buying and selling club for employes of the firm?"

"No," he replied, "it's a co-operation club not a co-operative club. It's supposed to create good feeling among the fellows and get 'em to work better together."

"Good idea, I should think," I said.

"The idea's good, but the development is punk. However, you've got to join or get in bad with Benton and his gang. You see," continued Billy, "the club is supposed to have been started by the fellows themselves and to be controlled by us, but you may be sure that the powers that be' pull the wires. They evidently think that by shooting off a lot of that co-operation bunk they can hold the fellows and also keep wages down. I'm too wise, though, to fall for it."

"Aren't you a member?" I questioned.

"Sure, Mike. They'd be down on me if I weren't. I can 'shoot the bull' as well as any one."

He's a pretty shrewd fellow is Billy Murray—and yet Biller and Boynton and Rogers evidently think well of the club from what casual remarks I've heard them make, and they are no fools. Anyhow I decided to join and see for myself.

I went up to the carpet department to tell Boynton to put me in—he is the president. He gave me a membership application blank to fill in and added, "Get Mr. Benton's O. K. on it and then we'll put you up at tomorrow's meeting."

"What's Benton got to do with it?" I asked, for I remembered what Billy had said.

"We only elect members from permanent employes of good standing," he explained. "They are the only kind worth having."

So up to the main office I went. "Will you please O. K. this, Mr. Benton?" I said, and waited for him to do so, that I might take it back to Boynton right away.

To my amazement he asked, "Did Boynton tell you that you were eligible?"

"Why! I don't know," I stammered. "Isn't every one supposed to join?"

"The management has nothing to say about it," he replied, "except that only permanent employes with a clean record shall join—and we make that stipulation because we provide the clubroom—furniture free. Leave your application blank here and return in half an hour," he concluded abruptly, and dismissed me.

He get's awfuly snippy when he sees me, does Benton. I don't soft-soap him enough I suppose. It's like Billy says—you've got to be in the "head gang" or else you have no show.

I hope I can get in the club now. I don't want Margaret Biller to get the idea that I'm not all right.

I stopped at the glove department on the way down and had a ten-second chin-wag with Rosie. She was as full of fun as ever. We are going to "trip the light fantastic," as she puts it, tonight.

Biller doesn't like Rosie—says she's a silly, empty-headed doll; but he has no use for any girl, I guess, unless she is like Margaret. Margaret's a fine girl, but she hasn't the fun and high spirits Rosie has.

I went back to Benton's office at the end of half an hour and he gave me the application blank O. K'D.

I took it to Boynton and said, "Here it is Boynton—sorry I couldn't give it to you any sooner—awfully busy, you know."

"Tell me, Flint," he said, "what is the ——"

"What is the what?" I asked.

"Nothing," he said quietly. Then with an attempt at good humor, he added, "Come to the meeting tomorrow as my guest, will you? After you are elected you can come on your own card."

I wonder what he started to say.

TODAY'S BUSINESS EPIGRAM

Permanent employes of good standing are the only kind the boss is interested in.

What does this mean to **YOU?**

Business Questions Answered

The other day, in answer to a reader, you said that wholesale selling was selling goods for resale. Isn't this somewhat misleading? I might buy fifty shovels to use on a contract job. That would surely be a wholesale quantity, but they are bought for use and not for resale. According to your definition this would be a retail sale, would it not? SIGMUND.

The shovels are sold under principles of retail salesmanship. The kind of salesmanship by which the sale is made is determined by the buyer's mental attitude toward the salesman. The quantity, kind or price of the goods sold under principles of wholesale salesmanship do not alter the fact that if goods are bought for resale the buyer's reason for buying those goods is to make more profit. A wholesaler is a man who buys goods at one price and sells them again at a larger price. The quantity in which he sells them does not alter that fact.

Your shovel sale as exemplified is a retail sale, because the goods are bought for use or consumption and your state of mind in buying those shovels was that of the retail buyer. In other words, you went into a store in a buying frame of mind. Hence the salesman's method of selling you those shovels would be quite different from what it would be if he sold you some shovels at the same price and the same quality, but which you would resell again at a profit.

(CONTINUED MONDAY)

RELIGIOUS BREVITIES

The Rev. Dr. George D. Adams will preach at 10:30 a. m. tomorrow in the Chestnut Street Baptist Church on "Deliver Us From Evil." At 7:45 p. m. his subject will be "The Slacker."

At the Messiah Lutheran Church the Rev. Dr. Charles W. Leitzell, of Albany, N. Y., will speak on "The Unchanging Christ" at 10:30 a. m., and at 7:45 p. m. he will tell of "Victories that Cost Too Much."

An ordination of elders will be held in the Hope Presbyterian Church at 7:45 p. m. There will be a short address by the Rev. Dr. J. Gray Bolton. The Rev. George P. Avery will preach at the morning service at 10:45 o'clock.

"The Little Grandmother of the Russian Revolution" will be the subject of a sermon by the Rev. Roger S. Forbes at the Unitarian Society of Germantown at 11 a. m.

The Rev. Frederick R. Griffin will preach at the First Unitarian Church on "Life's Law of Retribution."

The Rev. Dr. Clarence Edward Macartney will deliver the fourth of his series of ten sermons on "Common Types: Some Pleasant, Others Not Altogether So, but All Human" in the Arch Street Presbyterian Church tomorrow evening. His subject will be "The Man the Stars Fought." In the morning he will preach on "The Cross and the Destiny of Man." The next sermon of Doctor Macartney's series will be preached March 3 on "A Bad King and a Grand End."

A two weeks' mission will start tomorrow at Christ Church, Tulpehocken and McCallum streets, Germantown. The Rev. Sidney Gilbert, O. H. C., will be the missioner.

J. Atwood Weldin, Granger, Dies

WILMINGTON, Del., Feb. 23.—J. Atwood Weldin, president of the Delaware State Fair Association and an active granger, died at his home near this city Thursday night. He was sixty-five years old and leaves four sons and a daughter. He was one of the men who had worked hardest to make the State fair a success and took an active interest in all of its works. In politics he was a stanch Democrat, but he never aspired to office and never held one.

Deaths

ACKLEY.—Feb. 22, RICHARD DOUGHTY, husband of Cornelia G. Ackley (nee Truncer) and son of R. P. Ackley and late Mary R. Ackley, aged 28. Relatives and friends invited to funeral, Tues., 10 a. m., 20 Crescent terrace, Collingswood, N. J. Int. private, Westmont Cem. Friends may call Mon. eve.

ALDINGER.—Feb. 20, JOSEPH ALDINGER, aged 73. Relatives and friends, also Camp No. 111, P. O. S. of A., Mount Zion Council, No. 758, O. S. of A. and No. 12, G. A. R., and San Clez Camp, S. of V., invited to funeral, Sat., 2 p. m., from the residence of his son-in-law, John W. Gilbert, 2236 Hemlock st., Manayunk. Services in the Emanuel M. E. Church, 2 p. m. Int. private, Leverington Cem. Friends may call Fri. evening.

ANDERSON.—Feb. 22, ROBERT B., husband of Sophia K. Anderson. Relatives and friends, also Winfield Scott Post, No. 141, G. A. R., Ben Winfield Scott Post, No. 111, S. of V., and Totem Lodge, No. 1080, I. O. R. M., Wm. Penn Council, No. 1, and Auxiliary, No. 114, invited to funeral services, Sat., 2 p. m., 2305 Bolton st. (23d and Jefferson). Int. Mt. Moriah Cem. Friends may call Mon., 7:30 to 10 p. m.

BALLANTYNE.—Feb. 21, MARGARET, widow of George F. Ballantyne (nee Lynch). Relatives and friends, employes of Weirman Hosiery Co., invited to funeral services, Sun., 1 p. m., residence of brother-in-law, Henry Reid, 1337 Palmer st. Int. Belvue Cem.

BALTZ.—Feb. 20, SARAH ELIZABETH, daughter of late David and John Baltz. Relatives and friends invited to funeral services, Mon., 2 p. m., 1232 S. 58th st. Int. private. Auto service.

BILDERBACK.—At Salem, N. J., Second Month 21st, Dr. FRANCIS BILDERBACK, aged 77. Relatives and friends invited to funeral, 111 W. Broadway, Salem, N. J., Second Month 25th, 10:30 a. m. Int. private, Friends' Burial Ground, Salem, N. J.

BOCHMANN.—Feb. 20, FREDRICH, husband of Fredericka Bochmann (nee Schuldt), aged 72. Relatives and friends, members of Sons of Herman, No. 1 and 2, Spreckels Sugar Refinery Ben. Ass., invited to funeral, Sun., 2 p. m., 730 W. Oxford st. Int. Hillside Cem. Omit flowers.

BONSALL.—Feb. 22, SARAH PERRINS, wife of A. M. Bonsall. Relatives and friends invited to services, Mon., 10 a. m., 4032 Baring st. Int. Mt. Moriah Cem.

BRAGDEN.—Feb. 20, ALFRED D., husband of Bridget Bragden (nee Bradley) and son of the late Mr. and Mrs. Sarah Bragden. Funeral Mon., 8:30 a. m., 821 Jane st. High mass Our Mother of Sorrows' Church 10 a. m. Int. Holy Cross Cem. Relatives and friends invited to attend.

BREWER.—Feb. 21, KATHERINA, widow of Frederick Brewer, aged 83. Relatives and friends invited to funeral services, Tues., 1:30 p. m., 2915 N. 5th st. Int. Hillside Cem. Remains may be viewed Mon., 8 to 10 p. m. Auto funeral.

BUTCHER.—Feb. 22, ALEXANDER (SANDY) BUTCHER, 1st Lt. M. R. Relatives and friends invited to services, Sun., 3 p. m., Oliver H. Bair Bldg., 1820 Chestnut st. Int. private.

BYRNE.—Feb. 22, GARRETT BYRNE. Relatives and friends, Holy Name Society of Our Lady of Mercy Church, invited to funeral, Tues., 8:30 a. m., 1139 W. Dauphin st. High mass Our Lady of Mercy Church 10 a. m. Int. Northwood Cem.

CAFFERTY.—Feb. 20, EMMA R., wife of Vancoem R. Cafferty and daughter of the late Samuel R. and Catherine Horn. Relatives and friends invited to funeral services, Mon., 2 p. m., residence of her mother, 2225 Haverford ave. Int. private.

CLEARY.—Feb. 21, ELIZABETH, widow of Charles Cleary (nee Fitzpatrick). Relatives and friends invited to funeral, Sat., 10 a. m., residence of her daughter, Mrs. Catharine Pearon, 2713 Welsh st., Holmesburg. High mass St. Dominic's Church 11 a. m. Int. St. Dominic's Cem. No carriages or autos.

COOPER.—At Wayne, Pa., Second Month 21st, ELLEN T. COOPER. Relatives and friends invited to funeral at Wrightstown Friends Meeting House, Fifth-day, Second Month 24th, 2:30 p. m.

CORCORAN.—Feb. 22, ELIZA M., wife of Daniel P. Corcoran (nee Lancaster). Relatives and friends invited to funeral, Tues., 9:30 a. m., residence of Frederick Sann, Jr., 19th st. below Montgomery ave. Mass of requiem St. Elizabeth's Church 10 a. m. Int. private, Holy Sepulchre Cem. Auto funeral.

CORSON.—Suddenly, Feb. 21, ELIZA DEAL CORSON, wife of Robert T. Corson. Funeral from 5011 Penn st., Frankford, Mon., 2 p. m. Int. private.

COURTNEY.—Feb. 19, JOHN, son of Clara and late John T. Courtney, aged 40. Relatives and friends invited to funeral services, Sun., 1 p. m., 4045 N. 17th st. Int. Mt. Moriah Cem. Auto funeral. Friends may call Sun., 8 to 9 p. m.

CRAIG.—Suddenly, Feb. 20, at Norristown, Pa., WILLIAM WRIGHT, husband of the late Ella Beaver Craig. Services at 219 E. Elm st., Norristown, Sat., 2:30 p. m. Int. private.

CRAWFORD.—Feb. 21, at Wilmington, Del., EDNA L. (nee Rice), wife of Thomas Crawford, aged 29. Relatives and friends invited to funeral services, Sun., 2 p. m., residence of mother, 2305 Wallace st. Int. private. Auto funeral.

CUMMINGS.—Feb. 21, WILLIAM, husband of Elizabeth Y. Cummings (nee Hartle) and son of late Bennett and Eliza Cummings, aged 57. Relatives and friends, employes H. W. Butterworth & Son, all societies of which he was a member, invited to funeral services, Sun., 2 p. m., 2346 E. Huntingdon st. Int. private. Auto funeral.

CURRIE.—Feb. 20, MARY A., wife of Daniel Currie, Sr., aged 82. Relatives and friends invited to funeral services, Sat., 2 p. m., 2417 N. 2d st. Int. private. Omit flowers. Auto funeral.

DAUBMANN.—Feb. 20, at Chew's Landing, N. J., JACOB C. DAUBMANN, husband of late Margaret Daubmann (nee Brown), aged 79. Relatives and friends invited to funeral services, Mon., 2 p. m., chapel of H. T. Schroeder & Son, S. W. cor. 4th and Arch sts., Camden, N. J. Friends may call Sun. aft. and eve. at the chapel. Int. Evergreen Cem.

DAVIS.—Feb. 21, FRANCIS, husband of Catharine Davis and son of Eleanor and late William Davis, aged 40. Relatives and friends, Integrity Council, No. 338, P. P. A., 18th Ward Stoneman's Fellowship and employes of P. T. Co., 16th st. barrel, invited to funeral, Mon., 2 p. m., 1866 Crosley st. (22d and McKean sts.). Int. Mt. Moriah Cem. Friends may call Sat. eve. Auto service.

DAVISON.—Feb. 18, LIZZIE H., wife of Henry Davison and daughter of late John and Mary Hart. Relatives and friends, all organizations of which she was a member, invited to funeral services, Mon., 2 p. m., 1405 N. Front st. Int. private. Remains may be viewed Sun., 7 to 9 p. m. Auto funeral.

DIETZMAN.—Feb. 22, ERNEST, son of Emil and late Laura Dietzman. Relatives and friends invited to funeral services, Tues., 1:30 p. m., residence of sister, Mrs. Annie Hornig, 543 Tree st. Int. Fernwood Cem. Remains may be viewed Mon. eve.

DONAHUE.—Suddenly, Feb. 21, JOHN P., husband of Catharine Donahue (nee Hilton). Relatives and friends, employes of U. G. I. Co., invited to funeral, Mon., 8:30 a. m., residence of daughter, Mrs. Catherine Lindsay, 1413 S. Taylor st. Solemn mass of requiem St. Gabriel's Church 10 a. m. Int. Holy Cross Cem.

DORMER.—Feb. 21, NELLIE, daughter of Mary Dormer (nee Manley) and late John Dormer, formerly of Centralia, Pa. Relatives and friends, Court Montgomery, L. of A., No. 22, invited to funeral, Mon., 7:30 a. m., 2711 Brown st. High mass of requiem Church of St. Francis Xavier 9 a. m. Int. Holy Cross Cem. Auto funeral.

DOUGHERTY.—Feb. 19, MARGARET, widow of Samuel Dougherty (nee Boyle). Relatives and friends invited to funeral, Mon., 8:30 a. m., residence of son-in-law, Alexander Stewart, 2040 S. 22d st. High mass of requiem St. Edmond's Church 10 a. m. Int. Holy Cross Cem.

DOWNER.—Feb. 20, in Downer, N. J., HARRIET HOWES DOWNER, wife of Samuel W. Downer, aged 47. Relatives and friends invited to funeral services, Mon., 1:30 p. m., Downer, N. J. Int. Downer Cem.

DYER.—Feb. 21, ELIZABETH FRANCES, wife of Orrin L. Dyer, aged 26. Relatives and friends invited to funeral services, Mon., 2 p. m., residence of father, William D. Donaghey, 734 White Horse pike, West Collingswood, N. J. Int. private, Harleigh Cem. Friends may call Sun. eve.

ECKER.—Suddenly, Feb. 21, VICTOR, husband of Katherine Ecker (nee Heilmann), aged 50. Relatives and friends, members of Paul Revere Circle, No. 54, Brotherhood of America; Harrowgate Yearly Ben. Society; Frankford Wholesale Grocers' Co., Inc., and employes of Gillender's Glass Co., invited to funeral, Mon., 2 p. m., 2600 Myrtlewood st. Int. of Huntingdon st. Int. East Cedar Hill Cem. Remains may be viewed Sun. eve. Auto funeral.

ECKERT.—Feb. 21, EDWARD E., husband of Emma Eckert, aged 43. Relatives and friends invited to funeral services, Mon., 3 p. m., apts. of Wm. H. Battersby, 3316 N. Broad st. Int. Greenmount Cem. Auto funeral.

EVERTS.—Feb. 21, CORDELIA O., widow of Gustav Everts, aged 61. Relatives and friends invited to funeral services, Sat., 2:30 p. m., brother's residence, Elwood W. Edwards, 4023 Lesher st., Frankford. Int. East Cedar Hill Cem.

FRANTZ.—Feb. 21, GERTRUDE E., wife of William A. Frantz and daughter of Elizabeth and late Lyman Henry, aged 42. Relatives and friends invited to services, Mon., 2 p. m., 6219 Larchwood ave. Int. private. Friends may view remains Sun., 8 to 10 p. m.

GALLAGHER.—Feb. 20, HELEN M., wife of Thomas J. Gallagher (nee Seibl). Funeral Mon., 8:30 a. m., 2502 Aspen st. Solemn mass of requiem St. Francis's Church 10 a. m. Relatives and friends invited to attend. Int. Holy Cross Cem. Auto funeral.

GALTON.—Feb. 22, GEORGE BURKHARDT, husband of Emma Gundlach Galton and son of late Joseph P. and Caroline Galton. Relatives and friends, Lodge No. 2, B. P. O. E., invited to funeral services, Mon., 12 noon, 155 W. Wyoming ave. Int. private. Remains may be viewed Sun., 7 to 9 p. m.

GANNON.—Feb. 19, ROSE M., wife of Philip J. Gannon and daughter of late James and Sarah McNulty. Funeral to which relatives and friends are invited, Mon., 9 a. m., 1237 S. 5th st. Solemn mass of requiem Church of Sacred Heart 10:30 a. m. Int. Holy Cross Cem. Auto service.

DEATHS

GRAHM.—Feb. 19, ROBERT I. GRAHM, son of late George and Barbara Grahm. Relatives and friends invited to funeral services, Mon., 2 p. m., residence of Mr. Christopher P. Aylmer, 3704 Brown st. Int. West Laurel Hill Cem.

GREBLE.—Feb. 21, EMMA, widow of Conrad Grebis (nee Kelm). Relatives and friends invited to funeral services, Mon., 2 p. m., 1328 E. Oxford st. Int. private, Mt. Peace Cem. Remains may be viewed Sun., after 8 p. m.

HADDOCK.—At East Orange, N. J., Feb. 21, J. ALBERT HADDOCK, aged 69. Relatives and friends invited to funeral services, home of brother-in-law, Cyrus D. Tatman, 1027 Mt. Vernon st., Phila., Mon., 11 a. m. Int. private.

HANCOCK.—Feb. 20, 1918, CLINTON CLEMENT HANCOCK, in the 21st year of his age. Services will be held on Sat., Feb. 23, at his residence, 107 Montgomery ave., Cynwyd, Pa., at 11 a. m., and also at West York Street M. E. Church, 17th and York sts., Phila., at 2:30 p. m. Int. private.

HANSELL.—Feb. 19, JACOB J., husband of Elizabeth Hansell. Relatives and friends invited to funeral services, Sat., 2 p. m., 144 N. Barson st. Int. Fernwood Cem. Auto funeral. Remains may be viewed Fri., 7 to 9 p. m.

HARRIS.—Feb. 20, ALFRED HARRIS, Jr., aged 37. Relatives and friends invited to funeral services, Sat., 2 p. m., 731 N. 20th st. Int. private.

HARRIS.—At Camden, N. J., Feb. 21, THOMAS, husband of Fannie Harris. Relatives and friends, all societies of which he was a member, invited to funeral services, Mon., 2 p. m., 406 Chestnut ave., Camden, N. J. Int. private. Friends may view remains also lodges may hold services, Sun., 7 to 9 p. m.

HAYES.—Feb. 21, BRIDGET, daughter of late Owen and Margaret Hayes, of Ferbysie, County Clare, Ireland. Relatives and friends invited to funeral, Mon., 8:30 a. m., residence of her sister, Mrs. Thomas Quigley, 5310 Hadfield st., W. Phila. Solemn mass of requiem Church of Most Blessed Sacrament 10 a. m. to Int. Holy Cross Cem. Auto service.

HAZELTON.—Feb. 20, DWIGHT HAZELTON, aged 73. Funeral services Mon., 3 p. m., St. Barnabas's Church, Whitemarsh, Pa.

HERTZLER.—Feb. 19, ANNIE ROBERTSON, wife of Harry Hertzler. Relatives and friends invited to services, Sat., 2 p. m., residence, 1337 Palmer st. Int. private.

HILLIARD.—Feb. 21, at Vineyard, N. J., REBECCA PHARO, widow of Frank Stockton Hilliard, aged 73. Relatives and friends invited to funeral services, Sat., 2 p. m., residence of her son, Frank Stockton Hilliard, Cheyney, Pa., Mon., 2:30 p. m. Int. private.

HINES.—Feb. 22, WILLIAM EDWIN, son of late Thomas J. and Annie Barry Hines. Relatives and friends, R. A. M. Society of St. Monica's Church, Holy Name Society of St. Monica's Church, Knights of Columbus, Knights of Malta, Knights of Columbus of E. C., Sommerville Parishioners Ass., invited to funeral, Tues., 8:30 a. m., uncle's residence, P. Rohan, 2827 S. 19th st. Solemn high mass of requiem St. Monica's Church 10 a. m. Int. Holy Cross Cem. Auto funeral.

HOLLOWELL.—JOHN J., husband of Anna Hollowell (nee McNeill), who died in action in France, Oct. 7, 1917. Solemn requiem mass Mon., 10 a. m., Immaculate Conception Church.

HOPPER.—Feb. 22, MARY, wife of George B. Duff and daughter of late Joseph and Hester Bannister, aged 55. Relatives and friends invited to funeral, Tues., 2 p. m., residence of her mother, Mrs. Hester Bannister, 1618 N. 19th st. Int. private. Remains may be viewed Mon. eve. Int. North Cedar Hill Cem.

JASTER.—Feb. 22, JULIUS, husband of Mary Christiana Jaster, aged 79. Relatives and friends, members of Corinthian Ave. Presbyterian Church and Heidelberg Reformed Church, invited to funeral services, 2019 Bodine st., Mon., 10 a. m. Int. Hillside Cem.

JOLLEY.—Feb. 21, ESTELLA P., wife of John J. Jolley and daughter of Stephen B. and Elizabeth A. Eldridge, of Manitou, Colo. Relatives and friends invited to funeral, Mon., 12:30 p. m., residence of her father, 1240 Tower st., Phila. Int. Wenonah Cem., Wenonah, N. J. Friends may call Sun., 7 to 9 p. m.

KEEGAN.—Feb. 20, WILLIAM J., husband of Catharine H. Keegan (nee Brennan) and son of late Lohan and Catharine Keegan. Relatives and friends invited to funeral, Sunday, No. 140, F. of A., invited to funeral, Mon., 8 a. m., 1517 E. Monmouth ave. Solemn mass of requiem Church of the Sacred Heart 9:30 a. m. Int. Holy Cross Cem. Auto service.

KELLY.—Feb. 21, MARY, widow of John Kelly, aged 75. Relatives and friends invited to funeral services, Mon., 2 p. m., residence of her son, Rev. Monsignor Kelly, Church of Our Lady of Victory, invited to funeral, Mon., 7:30 a. m., 810 N. 54th st., West Philadelphia. High mass of requiem Church of Our Lady of Victory 9 a. m. Int. Cathedral Cem.

KOEB.—Feb. 20, CAROLINE, widow of George Koeb (nee Schaarschmidt), aged 85. Relatives and friends, members of the Holy Family Sacred Heart League and Altar Society, invited to funeral, Tues., 9 a. m., 2041 N. Marshall st. Solemn high mass of requiem St. Peter's Church 10 a. m. Int. Mount Holy Redeemer Cem. Auto funeral.

LARKINS.—Feb. 22, JENNIE, wife of Lawrence Larkins and daughter of late Francis and Bella Rafferty, of Carrickmore, County Tyrone, Ireland. Relatives and friends, R. V. M. Sodality, Shepherds of Bethlehem, No. 57, Lodge Washington Circle, No. 33, F. of A., invited to funeral, Tues., 8:30 a. m., brother-in-law's residence, Peter McCartin, 2330 S. 13th st. Solemn requiem mass St. Edward's Church 10 a. m. Int. St. Mary's Cem., Gloucester, N. J.

LEWIS.—Feb. 19, ANNA KERR, widow of William Lewis and daughter of Morgan Kerr and Mary Johnstone, of Rathmullan, Ireland. Funeral services Sat., 11 a. m., 1535 Pine st. Int. private.

LOWRY.—Feb. 20, BARTHOLOMEW M., son of Margaret and late Michael P. Lowry. Relatives and friends invited to funeral, Mon., 8:30 a. m., residence of mother, 1332 Thomas Stewart. 1322 Fletcher st., Oak Lane. Solemn requiem mass Church of the Holy Angels 10 a. m. Int. Old Cathedral Cem.

LUKKER.—Feb. 20, Captain FREDERICK E. LUKKER, aged 80. Funeral, Mon., 1:30 p. m., Fairview, N. J.

LYON.—Feb. 20, ESTELLE, widow of Bernard C. Lyon, of Bellefonte, Pa. Relatives and friends invited to funeral services, Sat., 2 p. m., residence of her son, Dr. Jesse Richter, 2111 N. 20th st. Int. Bellefonte, Pa.

MacFARLAND.—Feb. 19, JULIA B. MacFARLAND, daughter of late Sarah J. Moore and David Marshall. Relatives and friends invited to services, Sat., 2 p. m., residence of brother-in-law, Harry McClay, 200 N. 24th st. Int. private. Friends may call Fri. eve.

MacINTYRE.—Feb. 22, HANNAH L. BURRS MacINTYRE, wife of Wm. T. MacIntyre and daughter of late Charles F. and Mary G. Goodier, aged 44. Relatives and friends, Bright Star Temple, No. 27, O. U. A. M., Camden, N. J., invited to services, Mon., 2 p. m., 1290 N. 23d st., Phila. Int. Evergreen Cem., Camden. Friends may call Sun. 7 to 9 p. m. Auto to Camden after funeral.

MAGUIRE (nee Brady).—Feb. 19, ANNIE, wife of Charles J. Maguire. Relatives and friends invited to funeral, Mon., 8:30 a. m., 5127 Chestnut st. Solemn mass of requiem Sacred Heart Church 10 a. m. Int. Our Lady of Victory Church 10 a. m. Int. New Cathedral Cem. Auto funeral.

MAGUIRE (nee Bradley).—Feb. 19, ANNIE A., wife of Charles J. McGuire. Relatives and friends invited to funeral, Mon., 8:30 a. m., 5127 Chestnut st. Solemn requiem mass Lady of Victory Church 10 a. m. Int. New Cathedral Cem. Auto funeral.

McCLEMENT.—LENA MORGAN, beloved wife of John Hall McClement, formerly of Philadelphia, suddenly in New York, on the 21st instant. Funeral services Sat., 23d instant, at 2 p. m., Fairchild's Parlor, Lefferts place, near Grand ave., New York.

McCRORY.—Feb. 20, ELLEN, wife of Charles P. McCrory. Relatives and friends invited to funeral, Mon., 8:30 a. m., residence of husband, 1222 St. Alban's st. (above Catharine st.). Solemn requiem mass St. Theresa's Church 10 a. m. Int. Holy Cross Cem.

McDEVITT.—Feb. 21, JOSEPH, son of James A. and Agnes E. McDevitt (nee O'Neill), aged 2 years and 5 days. Relatives and friends invited to funeral, Sat., 1:30 p. m., parents' residence, 1458 E. Thompson st., Bridesburg. Int. Holy Cross Cem. Remains may be viewed Fri., 8 to 10 p. m. Auto funeral.

McFADDEN.—Feb. 21, HUGH, husband of Della (nee Mellinger) and son of Wineford and late Francis McFadden, of Parish Clondhorkey, County Donegal, Ireland. Relatives and friends, Holy Name and Altar Society of St. Columba's Church, Donegal Society, Hospitub Tribe, No. 355, I. O. R. M., invited to funeral, Mon., 9 a. m., 2224 W. Harold st. High requiem mass St. Columba's Church 10 a. m. Int. Holy Sepulchre Cem.

McGRATH.—Feb. 22, MARGARET M., wife of Edward E. McGrath and daughter of late Lawrence and Mary Scully. Due notice of funeral will be given, from 2406 N. Chadwick st. (near 17th and York sts.).

McGRENRA.—Feb. 22, PATRICK J. McGRENRA, husband of Margaret McGrenra (nee Brasslin), formerly of County Donegal, Ireland. Relatives and friends invited to funeral, Tues., 8 a. m., 1221 S. Backnell st. Solemn requiem mass St. Anthony's Church 9:30 a. m. Int. Holy Cross Cem.

MCKINNY.—Feb. 22, JAMES L., eldest son of Sarah Lewis and late Philip McKinny. Relatives and friends, St. Charles's Holy Name Society, Journeymen Stonecutters Assn. and 30th Ward Democratic Club, invited to funeral, Tues., 8:30 a. m., 2143 Christian st. Solemn mass of requiem St. Charles's Church 10 a. m. Int. St. Charles's Cem., Kellyville. Auto funeral.

MELLOR.—Feb. 21, MARY, wife of David P. Mellor and daughter of late Andrew and Mary Fratis, aged 68. Relatives and friends invited to funeral services, Mon., 1 p. m., 1612 N. 27th st. Int. Hillside Cem. Friends may call Sun. eve. Auto funeral.

MOLLOY.—Feb. 20, JAMES J., husband of Ethel M. Molloy and son of Edmond and Mary Molloy. Relatives and friends, Morning Star Council, No. 294, K. of C., of Brooklyn, N. Y., and all other organizations of which he was a member, invited to funeral, Tues., 8:30 a. m., parents' residence, 2316 E. Lehigh ave. Solemn requiem mass St. Ann's Church 10 a. m. Int. New Cathedral Cem. Auto service.

MOSCHERES.—Feb. 21, HILDA M., daughter of Charles and Ethel Moscheroch, in her 9th year. Relatives and friends, members of Lehigh Ave. Baptist Sunday School and pupils of the Simon Muir Public School, invited to funeral services, Mon., 3 p. m., residence of uncle, Oscar Meyer, 3047 N. 19th st. Int. private.