## EVENING PUBLIC LEDGER-PHILADELPHIA, FRIDAT, JUNE 28, 1918

# **GOSSIP OF THE STREET** PHILADELPHIA FINANCIERS SEE NO CAUSE FOR WORRY IN PLAN FOR BIG WAR LOAN

Bankers Point Out That Previous Bond Sales Brought No Serious Disturbance-Cramps' Report Pleases-Gossip of the Street

NTEREST among Philadelphia financiers yesterday was largely centered in announcement from Washington that representatives of the United States Treasury had appeared before the House Ways and Means Committee and requested additional authorization of \$8,000,000,000 in war bond issues, which would bring the total amount authorized since the first Liberty Loan up to \$20,000,000,000 While it was expected for some time that a request would likely be made soon for authority to issue bonds to an unusually large amount, the announcement came as somewhat of a surprise, which was reflected in the stock market by recessions for many issues following strength earlier in the day.

The selling pressure which developed and brought about declines however, was not thought by close followers of the market here to indicate any nervousness on the part of the important banking interests that have been keeping securities up for some time, but was credited to the activity of bear traders, who have for several weeks been trying to bring about weakness for leading stocks. And on that account, as one prominent broker asserted, the raiding element simply used the news as a "scarecrow" in the hope of reaping some profits to offset at least a part of its recent losses.

It was pointed out that none of the previous sales of the Government's war bonds had a serious effect on the financial institutions of the country which have demonstrated their ability to provide for war requirements no matter how large, and that the plans for large sales of certificates of indebtedness gave ample assurance that when the call came for the floating of the next big loan the funds would be forthcoming without upsetting the nation's money market, upon which the security traders are so much dependent. Therefore the opinion prevails generally that the war-financing program will not have any effect for long on the stock and tond prices, and many expect a continuance of strength with news of further Allied gains on the European battlefields. And there are few who look for any reversal of the good reports that have recently been coming from Italy and France.

The annual report of the William Cramp & Sons Ship and Engine Building Company, showing a record production last year and extensive shipbuilding in progress for the Government, with Federal funds advanced to help in the financing of this important war work, was about the most cheerful news in the Street and was widely discussed among bankers and among those in brokers' boardrooms. It was known that this old shipyard, which has for so long been one of the industries in which Philadelphians take special pride, had been doing its "bit" to help win the war, but the report of President J. Harry Mull threw much additional light on the big part Cramps' is playing in the contest to "make the world a safe place in which to live."

#### **Conversion** of Liberty Bonds

The Federal Reserve Bank of Philadelphia is receiving applications for conversion of the earlier issues of Liberty Loan bonds into the new conversion 4% per cent bonds, but it will be several weeks before the new conversion 4%s will be ready for delivery. In the meantime the reserve bank will issue temporary receipts.

The bank has prepared conversion blanks in three distinctive colors. covering the first 314s, the first conversion 4s and the second 4s, in order to facilitate the handling of applications. Holders of the 31/2s may convert their bonds into the new 414s up to July 1 flat, after which time they must make an adjustment of accrued interest from June 15, when the last coupon on the 31/1 was paid, to the date of conversion.

Because of the difference in market price close students of finance will convert their 31/2s into 41/2s through the stock exchanges rather than through the Federal Reserve banks.

Holders of the 4s have until November 9 to convert their bonds into the new conversion 4%s without adjustment of interest.

"The conversion privilege for all earlier issues into the new 414s ends on November 9, although, of course, the 31/2s still carry the right to be converted into any series of bonds which may be issued bearing a higher rate of interest than 4% per cent.

#### Buffalo and Susquehanna Dividend Outlook

After a meeting of the directors of the Buffalo and Susquehanna Rallroad Corporation yesterday the following information was given:

"Because the dividends on the common stock have been at the same rate for three years, the statute requires the permission of the Government to continue them at the present regular rate of 7 per cent per annum. Application for this permission has been made, showing that the corporation has ample cash on hand, apart from what it may receive s rental from the Government, and that its earnings have been and are

**OF PETER FLINT** NEWPORT MARINE KILLED A Story of Salesmanship by First Perry County Man of Corps to Harold Whitehead Fall in Action (Copyright)

**BUSINESS CAREER** 

If an surance would be a cinch. Per-haps it is for the fellow who knows how, and I have to admit that I don't know how. I trotted into the offices of the

Magnitude Life Insurance Company this morning supering to be handed a bunch of instructions and then to be shot out on the job. Was I shot out? Nixie!

I reported to Perkins as Mr. Goldman told me to. Perkins is what they call a sales instructor. When I met him I asked where I was to start work. "Mr. Goldman will tell you that," he said, "as soon as you are ready for work."

Then came the bump! That is spiendid." Perkins resumed

with a twinkle in his eye. "Just to make me as sure as you are. What is life insurance?"

"Why, life insurance is—well, you-well, you sell a fellow some life insur-ance and then you—"" "Don't let me stop you," said Per-

"Well, it's like this: You pay me some

money and I insure your life-and that is life insurance." I finished desperately.

"I am all ready now," I said.

work

kins.

Marystille, Pa., June 28.—Perry coun-ty's first marine to be killed in action in France is William H. Saylor, of New-port, whose name was included in the Wednesday's dispatches. Saylor is the second Perry county man to lose his life in action during the world war and the third to die from all causes. Saylor, who was twenty-four years old, was a farmer when war was de-clared. His mother is Mrs. Edward Hain, of Newport. Mr. Whitehead will answer your business onestions on huging, selling, advertising and employment. Ask your questions clearly and full didress must be signed to all inquiries. Those which are anonymous must be ignored. Auswors to technical questions will be answered in this column. The most interesting prob-tems of fuguirers will be using prob-iems of fuguirers will be using the story of Peter Flint.

CXXVII WELL, I certainly am all up in the air tonight ! I thought that selling



AMERICANS "DIG IN" ON BATTLEFRONT

### **BOYS IN OLIVE DRAB GRADUATE HEROES**

Came From Camp to Receive **Diplomas at Atlantic City** 

High

GENERAL. \*Verne Frances Applegate. Esther H It, \*Allen W. Bossler, E. Russell Bradf seise May Brooks. Everett Edward Ch ledss O. Callawag. \*J. Howard Ch ledss O. Callawag. \*J. Howard Ch ledsm. Builty Chypoole. Ora Osb ontes. Mark Louis DeLeon. \*\*Robert Re-bornas. Jr. \*\*Anna Margaret File Per's Shone Bell French. Abble Y. Lourene Harper. 'Helen Luelle Hy feien Incene Regina Harrold. Sarah C line Hicks. Bessie Hyman. Arthur Jac Norman. S. Jacoby, Charles Raymond E Heatrice Hazel Keeper, Lewis H. \*Royal Dewey Lewando, Harry T Lewis, Jr., Frank Girard Mancini, DeWitt Mansfeld. \*\*Bilen Theresa \*\*Clara Anne May, James Patterson Minnie Morris, Rosallan Gentry S \*\*Clara Anne May, James Patterson Minnie Morris, Rosalland Gentry S \*\*Clara Anne May, James Patterson Minnie Morris, Rosalland Gentry S \*\*Clara Anne May, James Patterson Minnie Morris, Websier Fulling, \*\* Politing, \*\*Wilhelmina Pittings, \*\* Rosennest, Reuben Saitzman, Jasanet uel. \*\*Mary Catherine Schahinger Henvies Semple, \*\*Phillip F. Siff. Man, Elsie Hilds Springer, \*Mal man, Leise Heige Thomsen, 'Marga Atlantic City, June 28. Manly looking boys furloughed home in clive drab from the State encampment were the herces of the occasion when the Atlantic City High School class of 1918 held its commencement exercises this morning in the presence of a large assemblage of proud parents and friends. A total of 156 graduates, eighty-three girls and seventy-three boys, the largest

class in the history of the school, re-elved diplomas. Through a rense of patriotic fitness

the class forswore flowers and engraved invitations, while the young women ap-peared in exceedingly simple frocks in-stead of the elaborate costuming of for-mer years. The full list of graduates New York Society Woman, Teuton Major's Widow Takes Action follows, three stars indicating highest credit, two stars high credit and one star credit:

CLASSICAL. 'I. Lester, Baron, \*\* Alfred Thomas Glenn, Jr., \*John Carnett Howell, \*\*Frank Edward Levy, \*\*George Kin Leuns, \*\*Nathan Levine, Amaza P. Morris, \*Lola Cromelin Parker, \*Forbes Ferebe Robertson \*\*Harry Joseph Subin.

ton Major's Widow Takes Action New York, June 28.—Determined to renounce all things German. Mrs. Ethel Clyde Volmer, prominent in society in this city, whose husband. Major Ernst Gottfried Vollmer, of the Fifteenth Bri-gade, Royal Prussian Hussars, was killed September 9, 1916. while leading his troops into battle at Plcardy, obtained permission from Justice Pendleton, in the Supreme Court yesterday, to resume her maiden name. Mrs. Vollmer, or Mrs. Clyde, as she will henceforth be known, also won the consent of the Justice to discard the Teu-tonic patronymics of her two sons, Wil-heim Pancoast Clyde Vollmer, They have assumed the names of William Hill Clyde and Thomas Hill Clyde, respec-tively.

Officials of State banks and trust com-panies will meet at the Bellevue-Strat-ford on Monday to consider the part of State banks and trust companies in the war and to form an association that will send representatives to the national convention of State banks in St. Louis July 15. George H. Earle, Jr., chairman of the committee of State banking Com-missioner Lafean, issued the call for the meeting here and outlined the principal busingss of the conference as follows: First, As to why and how it will help us win the war to join the Federal Re-serve system. Second. As to whether so doing will or will and marked will solut and the state bank in st. Louis July 15. George H. Earle, Jr., chairman of the meeting here and outlined the principal busingss of the conference as follows: First, As to why and how it will help us win the war to join the Federal Re-serve system. Second. As to whether so doing will or will and meeting bar to join the Federal Re-serve system. Source As to whether so doing will or will and inclusion for the serve system. Source As to whether so doing will or will and inclusion for the serve system. Source As to whether so doing will or will and inclusion for the serve system. Source As to whether so doing will or will and inclusion for the serve system. Source As to whether so doing will source at the serve system. Source As to whether so doing will source at the serve system. Source As to whether so doing will source at the serve system. Source As to whether so doing will source at the serve system. Source As to whether so doing will source at the serve system. Source As to whether source serve system. Source As to whether source serve system. Source As to whether source serve system to the serv 10 to 40% Below Others

NORMAL PREPARATORY

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# **JEWS JOIN FORCES** FOR PALESTINE WORK

New York, secretary of should be the secretary of the sec At the same time the

passed a new constitutional

passed a new constitutional p which puts a personal tax upor member of the organization in J to make good the \$5,000,000 bud is to be raised this year toward tablishment of the Jewish republi imposition of that tax upon the in America is, in effect, the fit tional tax' that has been impose the Jews as Jews in 2000 year to be the beginning of a tax loyal Jews will be asked to pay to republic in the Holy Land has self-supporting.

Wife Says Husband Choked

York, Pa., June 27.-Mrs. I Hendrix. Glenville, this coun preferred a charge against her that he nearly choked his two-daughter to death.

PHOTOPLAYS

Zionist Organization of America Formed to Unite Efforts

for Rehabilitation

Pittsburgh, June 28. With all its constituent bodies ce-mented into one national organization operating under one head and with one alm, that of rehabilitating Palestine. the Federation of American Zionists has concluded its twenty-first annual convention in Soldiers' Memorial Hall. Hereafter the federation will be known as the Zionist Organization of America. At the afternon main the Alexandre

At the afternoon session the delegates sected as their officers the men who more than any other group of men in the world. will be the actual founders of a new nation in Palestine. They were: Supreme Court Justice Louis D. Bran deis, honcrary president : Judge Julian W. Mack, Chicago, president : Dr. Harry Friedenwalk, Baltimore, and Rabbi Ste-phen S. Wise, New York, vice presidents : Jacob de Haas, Boston, executive secre-tary : Louis Lipsku. New York, secretary of organization ; Miss Henrietta Szold, At the afternoon session the delegates

STRAND Gin. Av. at Venango, E. of Br Today and Tomori Wallace Reid in "THE FIREFLY

PHOTOPT AVE

raufortais	wanace	riciu	OF FRANC
he Stanley	Booking	Corp	oration

THE following theatres obtain their pictures through the STANLEY Boo Corporation, which is a guarantee of early showing of the finest pro-tions. All pictures reviewed before exhibition. Ask for the theatre in locality obtaining pictures through the STANLEY Booking Corporation.

Alhambra 12th, Morris & Passyunk Ave, Mat. Daily at 2: Even. 0:45 & 9 PANNE WARD in "THE YELLOW TICKET"	LIBERTY BROAD & COLUMEIA Matinee Daily WALLACE REID In "BELIEVE ME, XANTIPPE"		
APOLLO 52D AND THOMPSON STS. MATINEE DAILY VIOLA DANA in "RIDERS OF THE NIGHT"	333 MARKET STREET THE OLADYS BROCKWELL In THE SCARLET ROAD		
ARCADIA CHESTNUT Below 16TH DA.M. 16 H.115 P. M. SESSUE HAYAKAWA IN "THE BRAVEST WAY"	MODEL 425 SOUTH ST. Orch Continuous 1 to L. WILLIAM FARNUM In "ROUGH AND READT"		
BLUEBIRD BROAD STREET and MABEL NORMAND In "JOAN OF PLATTSBURG"	PALACE 1214 MARKET STREE 10 A. M. to 11.16 P NORMA TALMADE In 'DE'LUXE ANNIE		
EMPRESS MAIN ST., MANATUNK PEGGY HYLAND in "PEG OF THE PIRATES"	PRINCESS 1015 MARKET STR 8:30 A. M. to 11:15 GLADYS LEBLIE In "THE SOAP GIRL"		
FAIRMOUNT 26th & GIRARD AV. Matines Daily IN "HIS OWN HOME TOWN"	REGENT MARKET ST. Below 11 II A M. to 11 WALLACE REID in "THE PIREPLY OF FRANCE"		
FAMILY THEATRE-1311 Market St. MRS. VERNON CASTLE in THE MYSTERIOUS CLIENT 56TH ST. THEATRE-Relow Spruce MATINEE DAILY	RIALTO GERMANTOWN AVE AT TULPENOCE IN MAE MARH		
MRS. VERNON CASTLE	RIVOLI 52D AND SANSON STE MATINEE DA TOM MIX In "ACE HIGH"		
GLOBE MAIL 235 FYR. 7 & 0 TODAY AND TOMORROW "MY FOUR YEARS IN GERMANY"	RUBY MARKET ST. BELOW T 10 A. M. to 11125 P DOROTHY DALTON IN THE MATING OF MARCELL		
GREAT NORTHERN Broad St. at Erie PANNIE WARD 2.7 & 9 P. M. in "THE YELLOW TICKET"	SAVOY 1211 MARKET STREET B A. M. TO MIDE LINA CAVALERI In "LOVE'S CONQUEST"		
IMPERIAL GOTH & WALNUT STS. Mais. 2:30. Evgs. 7 & Q. DOUGLAS. FAIRBANKS In MR. FIX.IT	STANLEY MARKET ABOVE 1 MADOR KENNEDY IN "THE FAIR PRETENDER"		
LEADER 41ST & LANCASTER AVE Matiner Daily STUART BLACKTON Presents "MISSING"	VICTORIA MARKET ST. AL D A. M. to 11:10 MME NAZIMOVA in TOYS OF FATE		
T H E A OWNED AND MANAGE THE UNITED EXHIB	T R E		
BELMONT 52D ABOVE MARKET Today and Tomorrow Montagu Love in Vengeance	FRANKFORD Today of Line		
CEDAR GOTH & CEDAR AVENUE Today & Tomorrow MARY PICKFORD in "M'liss"	IUMBO FRONT ST. & GIRAND Jumbe Junction on Prain Pauline Stark in BHOES THE		
COLISEUM Market Bt. 50th 4 60th Today & Tomorrow Sessue Hayakawa In "THE WHITE MAN'S LAW"	KNICKERBOCKER		
COLONILAL Gin. & Maplewood Aven	The set form while a supervision of the set		

COLONIAL Gin. & Maplewood Aver. 215 and 815 P. M. CHARLES RAY in "PLAYING THE GAME" Vivian Martin in "Vivi

NIXON 52D BELOW M

CHARLES RAY In

EUREKA 40TH & MARKET STS.

CONSTANCE TALMADGE in "UP THE ROAD WITH SALLIE"

# money and I insure your life—and that is life insurance." I finished desperately. "Hm? You are quite right—life insurance. Never mind that for a minute. What do you understand by 'pre-approach?" I didn't even attempt to answer that. "Oh, well? Let's try another tack." How would you go about seeking prospects?" "Well. I am assigned a territory and all that." "You may have some leads given to you, but a successful insurance agent doesn't wait for inquiries. Don't believe in the old adage 'Everything comes to him who goes after it." He fired a lot of other questions at me—wanted to know if I understood how to present a policy: what was meant by "switching"; if I understood the difference between a straight life and twenty-payment life; what I would say to a prospect when he said he would buy some insurance later on, and so on without end. When he had finished I felt like sometimes of some insurance and the the some later of a darger of the some insurance agent of you want to be, you should write the teaching concerns in the business he can do with each of the tile." When he had finished I felt like some the gould site. When he had finished I felt like something the cat had dragged in. "I am afraid I can't be as confident of your preparedness for selling life in-surance as you are, and I think you had surance as you are, and I think you had better go along into the classroom." "Classroom?" I asked. "Gee! Do I have to go to school to sell insurance?" "Why-have you left school?" with a raise of his eyebrows. "Years ago!" "Hm! I haven't. The business world

"Hm? I haven't. The business world itself is a school in which you learn something every day. If you cease going to school—the school of the business world—and cease to learn something every day of your life in that school, then you are on the toboggan silde to down and out. Get me?" Believe me, I got him ! Then we entered the classroom where about eight, other fellows were seated. about eight other fellows were seated. For two solid hours we were given a talk on how life insurance rates are fixed. We were told how the actuary

fixed the rates by studying the mortal-ity tables. I never knew there was such a thing as a mortality table before

success of selling life insurance. Does a success of selling life insurance. Does any one know what it is?" We all looked wise and made a noise like a clam. As Mr. Goldman looked at us in turn, each fellow gave an ex-pectant glance at the next fellow. I

never saw such a bunch of dubs doing an "after-you-Alphonse" stunt! Goldman continued: "Well, I will II-lustrate what I mean by a litle story."

Graham has just dropped into my room and wants me to go for a walk before we turn in for the night, so I will tell you Goldman's story, "How to Do a Surveys"

TODAY'S BUSINESS EPIGRAM

Everything comes to him who goes

What does this mean to YOU?

Mr. Whitehead will answer your business meations on buying, selling, advertising and mploal the facts. Your correct name and the datress must be signed to all inquiries, hose which are anonumous must be famored, insucers to technical overflons will be sent or mail. Other questions will be answered this column. The most interesting wroh-inst questions will be woven into the lary of Peter Flut\_\_\_\_

**Business Questions Answered** 

Business Questions Answered I have a leaning toward the advertising business and have considered taking a night course in same at a university. The ques-tion in my mind is as to my ability to make good as a writer of advertising matter after f complete the course. What salary should I be able to command as a beginner and what are the prospects for the future in the advertising field? Also which line of ad-vertising pays best for the writer? A, V, H.Whether you will make good as an

microsted in your stories on Poter Will ask you to solve some difficulties I am a young man of iwenty, have or business experience. But I am i teacher of two years' experience. T overfoud of that profession, so am

Be a Success," tomorrow.

after it

We were given some printed instruc-tions when we left, and I have been reading mine over. My head is full and vital statistics, premiums, reserve, load-ing-phew? I have some respect for will not involve economic waste of as-

inge insurance salesment tonight. Believe me, they have to be on to their jobs from A to Izzard! Just before we were displayed Mr. Goldman, the agent.s' manager, came

WAR MEETING MONDAY Officials to Consider Part in

Struggle at Session at

Bellevue

Officials of State banks and trust com- TECHNICAL AND MODERN LANGUAGES

sufficient to justify a 7 per cent dividend. But the application has not yet been acted upon, and pending that action the declaration of the usual quarterly dividend is delayed."

The Ohio Public Utilities Commission has authorized the Baltimore and Ohio Railroad Company to issue \$20,000,000 5 per cent bonds, which are to be sold at not less than 80. Of these, \$3,000,000 are to pay for improvements made in the past and the balance to pay for improvements approved by Director McAdoo.

#### Proposed Financing by Interborough Rapid Transit

New details are available regarding the proposed financing by the Interborough Rapid Transit Company, of New York, the report being that the War Finance Corporation at Washington will advance a direct loan to the company of \$17,700,000, while bankers will take \$20,000,000 on a straight three-year or possibly one, two and three year convertible 7 per cent note issue.

It is learned that the Union Pacific Railroad Company paid in the neighborhood of 6% per cent for its loan of \$20,000,000 for ten years obtained from Kuhn, Loeb & Co.

#### Interest Displayed in Russian Bond Situation

Russian 5 per cent bonds in London have advanced 2 or 3 points during the last few days and other Russian Government securities have risen in sympathy, there having been an average gain equal to about 5 per cent during the last week. Considerable interest has been displayed in the Russian bond situation in London, according to cables from that city, and there has been a better inquiry for the Russian 54s and 64s on the New York curb.

The announcement that the United States is to send a mission to Russia no doubt has been responsible to a considerable extent for the betterment in this, department.

Foreign Government bonds were active and strong yesterday, with a considerable turnover in each of the various maturities. Chicago, Burlington and Quincy joint 4s were again in good demand at 94 to 94%. Missouri Pacific general mortgage 4s were firm at 58@58%.

#### Alabama Central First 6s to Be Paid July 1

It is officially announced that the Alabama Central first mortgage 6s. which mature on July 1, will be paid off on that date at the office of the Central Trust of New York. Funds for the purpose were obtained partly from the company's treasury and partly from the sale of \$1,000,000 first mortgage 5 per cent bonds of the Southern Railway Company to J. P. Morgan & Co.

#### Massachusetts Gas Is Prosperous

A V. H. A V. H. Whether you will make good as an advertising writer depends upon your natural inclinations and abilities and the carnestness with which you study. You should command a salary of be-tween \$18 and \$25 per week after you have satisfactorily completed a course. An excellent plan is first to secure a position as assistant advertising man-ager in some slore or manufacturing business for about a year, and then, if possible, get a year or two of experience with some high - grade advertising pay would get with such an agency would fit you to handle most any kind of ad-verlising. All lines of advertising. It de-mather is beliboard, direct mail or newspaper advertising. It de-mather is you would study xales-manship as well as advertising, for it is most important that you understand the sales policy of an organization be-fore attempting to write good copy is important, of course, but it is equally important to have a logical merchan-dising plan at the back of it. I am microsed in your stories on Peter The combined net earnings of the Massachusetts Gas Companies for May amounted to \$608,301, an increase of \$150,508, or 32.9 per cent. The trustees yesterday voted to set aside \$1,750,000 for dividends on the common stock for the fiscal year ending June 30, 1919, equal to 7 per cent, payable in installments at the rate of 1% per cent quarterly, beginning August 1. The rate was increased from 5 to 7 per cent at this time a year ago.

Dividends declared by subsidiaries for the June quarter, 1918, follow; Boston Consolidated Gas, 2 per cent; New England Fuel, 2 per cent; New England Coal and Coke, 2 per cent; Newtown and Watertown Gas, 2% per cent; East Boston Gas, \$% per cent; Citizens' Gas of Quincy, 2 cent. All are payable June 28 to stock of record June 26.

#### Short-Term Notes Fairly Active

Short-term notes were fairly active yesterday and the market displayed a buoyant tone at times, with a better inquiry in evidence than had been reflected in several weeks. The easier money rates have rendered it profitable to invest funds in short-term notes showing yields of 6% to 6% per cent. Therefore the character of buying has been better than previously reported.

The offering of new short-term issues during the last few days, instead of retarding the betterment in the market as a whole, has rather tended to strengthen the situation, and the outlook is now regarded as more favorable than for some time past.

There was a particularly good demand for acceptance bills, specialists he trade maintaining that the daily turnover, is now assuming much rent calendar year.

Goldman, the agent,s' manager, came into the classroom. He told us that when you are selling an article such as a hammer or a roll-top desk, you can show it to people, and they can see and feel it. It is tangible. When you are selling life insurance you are selling something intangible. The prospect for buying a hammer or roll-top desk can get a very definite idea of what he is buying. Since the life insurance agent is selling something intangible, all his subst talk must be vivid enough to en-

sales talk must be vivid enough to en-able the prospect to get as clear an im-pression of what he is buying as he Pool Shallow, but Woman Drowns

pression of what he is buying as he does when purchasing a hammer or a roll-top desk. Later, in his talk, he said: "Given the equipment, mental and physical, there is only one way by which you can make a success of selling life insurance. Does

Wright.
COMMERCIAL
\*Dora Aser. \*Nicholas C. Ardello, Hazel
Frances Baker. \*Jennie Barab. \*Sarah
Heien Barzel. \*Gladys Mae Barbour. Clara
Heien Benzel. \*Beatrice Elizabeth Caldwell.
William E. B. Clark. Gertrude Clair Coffey.
\*Harold Gramer. \*Frances Reed Crossley.
\*Frances F. Dolbey. \*\*Elizabeth Ebrich.
Samuel W. Forbes. \*Hose Estelle Ebrich.
Samuel W. Forbes. \*Hose Estelle Frances from the Construction of the Samuel Science of the Samuel W. Forbes. \*Histone Herris.
\*Bannel W. Forbes. \*Hose Estelle Frances from the Research of the Samuel W. Forbes.
\*Hose Estelle Frances Frances from the Samuel Science of the Samuel Science of the Samuel Steinberg. \*Samuel Steinberg. \*Samuel Steinberg. \*Samuel Steinberg. \*Samuel Markuerte Ender.

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TUN

PAUL J. DEVITT Washington Ave., Phila., open evenings until 9 o'cloc day evening until 11 o'cloc

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GENERAL.

\*Mary Catherine Schabinger, \*Mary Catherine Schabinger, les Semple, \*\*Philip F. Siff. h. Eisle Hilda Springer, \*Mah Eisle Helen Thomsen, \*Margar n. Harry Eimer Young, \*Helen

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SHIPMENTS	TRANSFERRED		

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