GOSSIP OF THE STREET

PHILADELPHIA BANKERS USE EVERY EFFORT TO KEEP DOWN CREDIT TO NONESSENTIALS

Safety of Loans No Longer Plays Important Part if Borrowing Has No Direct Relation to War Program-Gossip of the Street

LOCAL financial institutions are adhering strictly to the general rule of "credit conservation" which the Federal Reserve Board, at the request of Secretary of the Treasury McAdoo, has been urging throughout the country, in order that ample funds may be available for the use of the Government in the prosecution of the war.

Only a day or two ago an appeal was sent out by the New York Federal Reserve Bank asking member banks in that district to be as sparing of credit to business men and nonessential industries as possible. and this announcement brought about a discussion of the local credit situation among several men in a downtown brokerage office yesterday afternoon. Attention was called to the appeals made for the conservation of credit from time to time recently in this Federal Reserve district, and the opinion prevailed that it was more difficult for the average business man in Philadelphia to make even small loans or renew expiring ones than in New York city.

So strict have several of the largest national banks in this city been adhering to the rule of withholding loans, it was remarked, that the small business man and manufacturer of articles not exactly war neces sities are finding it difficult to keep their "heads above water," no matter how strong their backing may be.

In this connection a story was told of the experiences of one small company which had been going nhead by leaps and bounds until it encountered trouble in having material it sells at wholesale and retail delivered from the Middle West.

Experiences of the Small Borrower

When its officers found that the transportation congestion of the winter was making it a difficult problem to supply the demands of the territory they had virtually no difficulty in floating a small loan to help finance their business, as they were fortunate enough to have as an indorser for their paper a man owning much property and reputed to be worth considerably more than \$1,000,000. But, notwithstanding the safeness of the loan, the large bank which had accepted their paper insisted that half of it be paid on maturity, and when the remainder came due recently payment in full was required.

The officers could not understand why, with such a strong inderser and with their business outlook much brighter with the improved movement in freight, they should not have the privilege of a short extension until the season's returns would come back to their treasury. But they were told that credit conservation must be practiced and they would have to pay the money, and, of course, there was nothing else for the borrower to do but to arrange for lifting the paper.

This is the condition generally for the small business concern that must depend partially on banking accommodation for aid under the unusual times caused by the war, and while there has been a 6 per cent rate quoted for money in Philadelphia for some time those who try to borrow except for use in filling Gvernment war orders or for purchasing Federal securities issued to help finance the campaign against Germany, find there is virtually no such thing as a money market in this city.

Philadelphia Company's Outlook

Philadelphia Company affairs have been summarized by an official as being more encouraging than for some time with the exception of Pittsburgh Railways Company. A recent statement says in part:

"The thirty-five-cent net rate for domestic consumers of natural gas became effective July 15 and there should be an increase in earnings. Industrial demand for gas is being met and by reason of the substantial advances last winter earnings in this department are large. In the fiscal year ended March 31 last the gas subsidiaries sold 47,367,773.200 cubic feet of natural gas, being a decrease of 753,122,900 cubic feet, with increased receipts from that source of \$1,328,175.

"The Philadelphia Company's total gross for the last fiscal year was \$11.332.440, an increase of \$1.754.215, so that outside of the gas department there was little gain in gross. Munition and factory contracts made heavy demands on the supply of gas and the great portion of the increased revenues came from this business. Our plants are being prepared for another period of brisk operations in the Pittsburgh industrial field.

"Because of the \$10 and \$15 wage paid workers in Pittsburgh there should be no diminution of domestic demand this year, even though the old rate was twenty-seven and one-half cents net. The company developed its new coal business last year and the temporary decline in earnings from this source during the month of May, the latest returns available. is but temporary.

"Operation of trolley cars is delayed because of the congestion in the downtown districts. For example, the running time on the Alletheny loop is sixteen minutes, and during the rush hours it requires forty minutes to make the trip. Automobiles and trucks are the chief

"While we have no data concerning revenues from the Pittsburgh Railways Company, that information now going to the receivers for presentation in court, it is generally understood that there are fewer passengers since the new five to seven cent fare went into effect. It is not entirely due to the advanced fare, either, as the man of moderate circumstances now draws big money and drives an automobile, and in the evening he and his family take a pleasure ride in his own car rather than a trip to an outlying park by trolley. Liberty Loans, the Red Cross and other war funds are taking the surplus savings, and there are not the trips to the stores that occurred in the past. Men are working overtime in the mills and not giving their evenings to trolley rides. The Hog Island shippard and plants in other cities have drawn heavily upon the floating labor, a class that is a heavy patron of trolley cars in the leisure

Plans for Liquidation of American Malting

Plans for liquidation of the American Malting Company are progressing to the satisfaction of the committee recently formed by first preferred stockholders. A deposit of preferred stock with the Guarantee Trust Company was asked for by this committee on July 3. Deposits can be made until September 11. It can be stated that approximately 60 per cent of the required number of shares has been deposited. Consent of 60,000 shares of first preferred stock will be required to authorize a liquida tion of the company.

Net liquid assets for American Malting preferred now stand at about \$40 a share. This is exclusive of plants, which are carried at \$3,000,000. If these plants could be sold for fifty cents on the dollar an additional \$20 a share would be realized for the preferred, making \$60 in toto, compared with a market price around \$445 a share.

American Malting Company controls only about 30 per cent of the malt business of the country, the balance being in the hands of independent manufacturers. It has been found by experience that there is no advantage in having an amalgamation of malt manufacturers. No skill is required in converting barley into malt. Restrictions imposed by the Government have entirely disorganized the malt business. Brewing interests were 'first ordered to curtail their output 25 per cent and subsequently another 25 per cent. No malt has been manufactured since July 1 last and it is illegal for malt manufacturers to buy barley until October 1. Growth of the prohibition movement has further tended to ruin the business of the malt company.

Lehigh Valley and Reading Run Close Race

The recent statement by President Loomis, of the Lehigh Valley Railroad, pointing out that anthracite shipments over that road in June exceeded those on any other road, recalls that in 1914 and 1915 it also carried more anthracite to market than its competitors. But in 1916 and 1917 Reading regained its lead as the premier anthracite carrier and has held it during 1918 with the exception of the month of June, when its shipments were 1,345,079 tons, against 1,352,820 by the Lehigh Valley. For the three months of the coal year April 1 to June 30, 1918, Reading hauled 3,935,469 tons and Lehigh Valley 3,856,311.

Both roads are now running a close race for first honors with respect to anthracite tonnage. This, of course, is a large factor in their total business. Revenue from the transportation of all kinds of coal on the Lehigh Valley in 1917 amounted to \$20,402,226, or nearly as much as from merchandise, which was \$22,705,556.

There is, therefore, a close relation between gross revenue and anthracite tonnage. The following table gives the monthly revenue from freight, including coal, and the number of tons of anthracite carried by the Lehigh Valley Railroad for the first six months of 1918 and 1917: All Freight Revenue Anth. Ship. (Tons)

	1918	1917	1918	1917
June	\$4,821,044	\$4.315,073	1,352,820	1,347,205
May	4.517,949	4,196,442	1,328,464	1.275,513
April	3,941,269 >	3,358,152	1,175,027	988.873
March	•4,739.972	•4,332,091	1,355,933	1,234,871
February	2,632,553	2,736.798	1.042,784	907.704
January	*3,195,888	*3.658,145	983,964	985,830
The second secon	AND DESCRIPTION OF THE PARTY OF	Carried to the land of the	The state of the s	

BUSINESS CAREER OF PETER FLINT

A Story of Salesmanship by Harold Whitehead

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

CLXII

T HAD a letter from Wallace Riller this morning reminding me of my promise o come to Boston a week from tomor-

to have with you at our house, and we look upon Peter as one of the family. You know, dear friend, we are all interested in you and your hambless. However, it is that the how to get in 1988.

Rosie, but I haven't had much success. think I'll tell Margaret about Rosie he'll understand. Francis tells me that the deal has

been fixed up between the bank and the Consolidated. Apparently there was one awful dust-up. Queston and Fills-bury both refused pointblank to even think of a sale of their preferred stock. The bank's lawyer was prepared for this. Huge Total of 1.750.000 Tons however, and clapped an attachment on them at once. They asked for twenty-four hours to consider it and see their Finally they came across with the

stock, but managed to get a concession from the bank's lawyers that they should retain their executive positions, claiming that if they were not allowed to do this they would go out of their way administration appropried that this out make all the trouble they could as administration announced that this

inority stockholders.

Francis is to go to the company with the title of general manager; the bank following statement; put a man in as treasurer, while Ques-ton is to be head of the manufacturing

"Well, it doesn't seem to have worked pizes 587.270 tons.

bank assured me that when things got working out right they would gradually drop the other three folks and leave me

ing here with Queston and Philsburg, to be fully realized that this one week "No, I am afraid it won't be as happy as I hoped, but-well, it's only for a short while and then-and then we'll

I have a great new answer for the argument that a fellow's wife objects to his taking out life insurance. I tried i today on one of those fussy, henpecked little creatures who wear a No. 13 col-lar and a fringe of chin whiskers. I was tackling him about insurance,

and he said: "Oh, no! I couldn't pos-sibly think of taking any insurance. My wife doesn't believe it. I have menoned it to her once or twice before,

and finally he let on he couldn't do that

probably gave him a nickel to buy gum

get away with anything like that with Fortunately, I suggested that he have the doctor examine him, and, if the doctor passed him. I would go to see his wife, but that he wasn't to talk insurance to her until he had passed the

doctor's examination doctor's examination.

I don't know what I am going to say
to the wife when I go to see her. But
I'll ask Perkins. He will probably put

TODAY'S BUSINESS EPIGRAM What does this mean to YOU?

Business Questions Answered Will you blease give me the names and ad-treases of several large wholesale houses in my town who sell their goods through sales-nen? I would like to have the names of wholesalers of loos-leaf ledger systems and other office supplies and also of wholesale govers and confectioners. H. E. C. The classified section of the telephone directory or the city directory should

mote into it from Margaret. This is what it said:

"My dear, dear Peter—I am looking to seeing you on Saturday week, when I marry the dearest fellow in the world. Philip is a dear fellow, and he is so strong and manly. He is just the kind of man any girl could trust and lean on. (And in brackets she added, "figuratively speaking, of course.")

"I remamber the fire a world.

You know, dear friend, we are all interested in you and your happiness. How I wish you could find some sweet girl to whom you would bring the same happiness that Philip brings to me.

"Your sincere and affectionate friend."

"MARGARET RILLER."

When I read that letter I saw at once why I never had a ghost of a show with Margaret—not that I ever fell in love with her. I guess it was only a kind of caif affection. She is so able to take care of herself that instead of a fellow taking care of her, I guess she would be more likely to want to take care of him. When I see how she thinks of Philip, I realize that I was wrotg.

I think all girls like fellows who can run the show, as it were.

I am trying to run the show with Rosie, but I haven't had much success.

ANTHRACITE MINES'

Produced Last Week, Official

put broke all previous records. The fuel administration issued

"The mine workers' enthusiasm ove department and Pilisbury of the sales breaking coal production records has reached the anthracite region. During the deal; one was to boss one-half of the week ending August 2 there was the he business and the other to boss the greatest coal tonnage for any week this other part. "Seems to me," I said, year, the production of prepared sizes "that you have been stung somewhere, amounting to 1.163,220 ions and steam

out exactly as I had hoped," he said, and could see that he was worried, "but the thracite field and reflects great credit on the patriotic endeavor of the anthracite control."
It won't be very nice for you, work-here with Questor, and Italy work-

will not suffice to save the situation. To keep up with the demand for anthracite next winter it will be necessary to keep everlastingly at it and this record must be bettered if patriotic striving can a

CALLED STRIKE FOMENTER

Federal Attorney Acts Against Man Ac cused of Making Trouble

Berwick, Pa., Aug. 9.—On order of nited States District Attorney Bur-United States District Attorney Bunett, of Scranton, V. R. King, said be a representative of the Submari but she objects."
Then I sprung my answer and got him going.
"That's all right, fir." I said; "your widow won't. Your widow would see how won't. Your widow would see how foolish your wife had been to object, but it would be too late to correct the damage then. The thing for you to do is to take out an insurance policy and don't say anything about it to her."

The old chap stammered and stuttered, and finally he let on he couldn't do that

PHOTOPLAYS

The Subration of Kenths, Said to Subration of Subration o

PHOTOPLAYS

because his wife knew how much pay he got. I guess that poor devil had to come across with all his money and she probably gave him a nickel to buy gum

"We Can't Have Everything" Gee! The girl I marry isn't going to EUREKA 40TH & MARKET STS. VIVIAN MARTIN

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