#### BUSINESS CAREER OF PETER FLINT

A Story of Salesmanship by Harold Whitehead

Mc. 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 given to all inquiries. Those which are anonymous must be ignored. Answers to technical questions will be sent by most. Other questions will be answered in this column. The most interesting problems of inquirers will be woven into the story of Peter Flint.

CXC FROMORROW'S Friday, and I can go to the hospital to see Rosie. Poor Funny thing about a fellow's life! He can be drowning in an ocean of love and yet when he's at business, his "forgetting" gets busy and all his thoughts are on his job.

That's how I feel anyhow, for I'm retting so I want to win that silk umman, he is one and that's all there is to it."

The setting so I want to win that silk umman, he is one and that's all there is to it." old girl. I'll bet she's had a tough time, asked.

brella. Not for Mary Cillespie, of course! to it."
"Think so?" querined Francis. "If That would be almost double-crossing & Rosie, but-well, just to win!

Several of the fellows haven't yet started to climb the hundred rungs of the ladder. I'm still up only five points, wind a chap named Garta is up eleven points. "C. C.'s" up sixteen points and a fellow named Hendrie, who started at

today. I found an envelope on my desk and in it was the following notice: OFFICIAL BULLETIN NO. 1
First week of the silk umbrella cor

Only three weeks left to make good!
The first week of the silk umberite contest shows only four men climbing up the ladder of success. The four man are: 

The umpire has a surprise next week—watch out for Official Bulletin No. 2.
In the meantime—Pep, Punch, Pertinacity and Pluck will Procure Prospects, so Plan to Produce your full Percentage of Presidents. of Premiums.

Francis phoned me from the office of the Republic Cutlery Company to say that Beltman would like to have me work for him Saturday afternoon and

evening.
"Don't forget tonight." said Francis.
"Tonight? What about tonight?" I

"Think so?" querined Francis. "It that's your idea, it's about time you learned something."

We had arrived at the classroom by this time and were soon seated and listening to Jethro Jones, the instructor.

Did he teach me anything? Did he-?

the same time I did, is up to twenty-five points. I'm fourth, so far.

If I iand old lady Tobin, a woman who lives in the next house to where I room, for the \$2000 I'm talking about, it will make me tie with Hendrie.

When I got to the Magnitude office when I got to the Magnitude office. River Pilot Gets Navy Commission

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JOSEPH W. CLARKE, Director

Prospectus Mailed on Request.

REOPENS SEPTEMBER 16TH

\$33,400,000 (Total Issue)

## Interborough Rapid Transit Company

THREE YEAR SECURED CONVERTIBLE 7% GOLD NOTES

Dated September 1, 1918

Due September 1, 1921

Interest payable March 1 and September 1 in New York City Coupon Notes in denominations of \$1,000, \$500 and \$100

Notes registerable as to principal Convertible at the option of the holder, into Interborough Rapid Transit Company First and Refunding

Mortgage 5% Bonds at 871/2% with adjustment of interest. Redeemable as a whole or in part, at the option of the Company, at 103% if prior to September 1, 1919; at 102% if thereafter and prior to September 1, 1920; and at 101% if thereafter and prior to maturity, accrued interest also being payable in any case.

Interest payable without deduction for 2% of the Federal Income Taxes, which the Company may be required or permitted to pay at the source.

Approved by Public Service Commission, First District, State of New York.

From a letter of Theodore P. Shonts, Esq., President of the Company, stating the particulars in regard to the Notes, we summarize the following:

The \$33,400,000 Notes are to be secured by pledge under a collateral indenture, with Bankers Trust Company, Trustee, of \$52,187,000 Interborough Rapid Transit Company First and Refunding Mortgage 5% Bonds (the bonds being thus pledged at a price of 64%).

Except for work to cost about \$6,000,000 which is to be deferred until after the war, the proceeds of this Note issue will be sufficient to complete the Company's contribution to the cost of the Interborough new rapid transit system, while the City has yet to provide about \$40,000,000 to complete its contribution.

During the ten-year period 1907-1917, in which the older subway was operated as a complete unit, and under normal conditions, the Company's gross revenue increased from \$22,902.579 to \$39.866,146 or 74% and the net income available for interest on its bonds increased from \$4,483,110 to \$12,514,996 or 179%. This experience of the past would justify the expectation of continuing expansion of traffic and earnings of the enlarged system, although a period of transition is to be anticipated during which the dense traffic currents shift from the old-established routes to the

Under its contracts with the City, the Company is entitled to take, on the basis, of this Note issue, out of the revenues of the Interborough rapid transit system, an annual sum which, with other corporate income, will provide \$17,207,572, as compared with \$11,973,100 required for interest on all bonds and notes outstanding in the hands of the public and sinking funds on all bonds exclusive of the pledged bonds. It is estimated by independent engineers that, with the present rate of fare, the total net income available to the Company will be \$12,440,000 in 1919, increasing to \$17,480,000 in 1922, as compared with \$11,520,000 required for estimated interest and sinking fund charges payable out of income in 1919. This estimate of earnings is based on a five cent fare, and the engineers state that in making the estimates, full allowance has been made for the unfavorable conditions brought about by the war.

During the last three years the earnings of the Interborough Rapid Transit Company available for interest and sinking fund charges, as compared with the interest and sinking fund chargeable against the Company's earnings, have been as follows:

Income Available

Year Ended Gross Earnings for Charges on Sinking Fund Balance June 30. Payable out of Income Company's Bonds \$35,891,528 \$11,756,956 \$3,043,630 \$8,713,326 1916 39,866,146 12,457,873 3,572,515 8.885,358 1917 4,662,758 40,497,728 9,428,756 4.765.998 1918

The earnings for 1918 are exclusive of \$2,508,508, on account of the partial operation of new lines for which the Company is entitled to be reimbursed, with interest, out of future revenues. The above earnings (except for a small period of 1918) have been derived entirely from the operation of the elevated lines and the older subway system, the latter representing an investment by the Company of approximately \$48,000,000 and by the City of approximately \$59,500,000. These earnings include substantially no income from the enlarged rapid transit facilities built during the last five years, for the construction and equipment of which the Company has provided approximately \$130,000,000 of additional funds, while the City has provided more than \$60,000,000 and will, it is estimated, provide approximately \$100,000,000 upon the completion of the Interborough

The increased cost of operation during 1918 reflects conditions which are common to similar enterprises throughout the country, as a consequence of the war, and in view thereof the Company has made an application for an increase in fare, which is now pending before the public authorities. The granting of this necessary increase would enable the City to obtain sooner a return upon its investment in the new Interborough subways.

THE ABOVE NOTES ARE OFFERED, SUBJECT TO ISSUE AS PLANNED, FOR SUBSCRIPTION AT 981/2 AND INTEREST TO YIELD ABOUT 71/2 PER CENT.

Subscription books will be opened at the office of J. P. Morgan & Co., at 10 o'clock, A. M., Wednesday, September 11, 1918. The right is reserved to reject any and all applications, and also, in any case, to award a smaller amount than applied for. The amount due on allotments will be payable at the office of J. P. Morgan & Co., in New York funds, the date of payment to be given in the notices of allotment. Temporary notes will be delivered pending the engraving of definitive notes.

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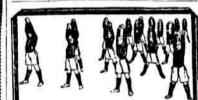
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VII. Talks to Parents.

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