GOSSIP OF THE STREET

BANKER SAYS CUT IN STEEL WILL MEAN CLOSING OF SMALL PLANTS

Action at Washington Conference Should in No Way Disturb Holders of Securities, as Whole Operation Is Artificial—Gossip of the Street

WHEN speaking of the reductions in the prices of steel yesterday, a banker who is in touch with several steel concerns said that probably the first noticeable effect will be the closing down of a raft of third and fourth rate steel manufacturing plants, which were virtually abandoned before the war, but which were resurrected by the high war prices. It is possible, he said, that some of these concerns may survive, but he doubted if many of them would.

He remarked that this action by the steel men's conference should not in the least disturb the holders of steel stocks, as it must be borne in mind that the whole operation is artificial-the result of government pressure and not the result of the natural law of supply and demand. No one will deny, however, that good judgment has dictated such a move, he said, as the result is bound to stimulate an industry which was badly in need of it and, incidentally, it will affect more or less every

Some people, he remarked, think that by permitting the steel men to agree to a specific cut in the various grades of steel the government is winking at the Sherman act, but he said his view of the matter is that, as peace has not yet been signed, this country is on a war footing still, and

Drop in Sterling Exchange Works Against Exporter

The manager of the foreign department of one of the largest banks in the city was asked if the drop in sterling and france, which has occurred during the last few days, was as important as concerned Philadelphia as it seemed to be for New York. The financial columns of the New York papers of yesterday seemed loaded down with discussions on the subject. He replied it certainly is just as important as regards Philadelphia's interests as those of New York or any other city.

Foreign exchange, he remarked, is not generally understood outside banks which make it a specialty or devote a special department to it, as this bank does. Neither is foreign exchange generally understood by "the man in the Street." although its workings are very simple when the underlying principles are understood. The drop in sterling exchange works at present against the man who is exporting and has agreed to accept sterling in payment by a contract made before this drop took place. In the case of cotton exporters, many of them have such contracts and they will be hit hard. On the other hand, the importer who has agreed to pay sterling on the arrival of the goods purchased abroad

Pointing to a gentleman who was leaving his office he remarked: There goes a man who made large contracts abroad for ferro-manganese, to be paid in sterling. The stuff has arrived and he is a gainer by a small fortune, because his sterling costs him much less today than it would have cost him day before yesterday." Briefly, he said, it can be stated broadly that the importer is a gainer and the exporter a loser by the recent changes in sterling and franc rates.

Asked if he ahticipated sterling to drop to 3.50, as had been stated in some quarters, he said, "Certainly not!" and characterized such statements as "wild." No one can tell where it may go to, but he gave it as his opinion that it would hardly drop below 4.50.

Agricultural Machinery Securities Demand Attention

That the stocks and other securities of industries engaged in the manufacture of farm tractors and agricultural machinery and implements deserve more attention than they are now receiving is the opinion of a broker in the uptown financial district who is always looking ahead. He said that as soon as peace is signed the revival of agriculture in the various European countries will create a wonderful demand for every labor-saving device in that line. He said he understood that there are associations in France, particularly, which were formed some time ago for the sole purpose of financing purchases of such articles on a very extensive scale. The same, he said, is true of Italy, and these associations are anxious to establish purchasing and credit relations with the manufacturers in the United States.

Owing to the strong anti-German feeling in the Scandinavian countries, he said, they are also preparing to make extensive purchases along the same lines in the United States.

There is another development, he remarked, which will come later on if our manufacturers will only go the right way to meet it, and that is siong the lines of electric equipment. He said the difficulty of establishing the necessary credits, as equipment of that class costs so much, would probably work against the plans. Many of the European countries, however, he said, turn out very high-class electric apparatus, but their greatest needs at the present time are the materials with which to construct them, particularly copper. For this reason he expects the copper stocks to move up before long.

Necessity for Wide Distribution of "Victory Loan"

In commenting on the necessity for a wide distribution of the coming Victory Liberty Loan, E. Pusey Passmore, governor of the Federal Reserve Bank of Philadelphia, says:

"The decision of the Treasury Department to make the coming Victory Liberty Loan issue short-term notes instead of long-term bonds does not materially affect the question of the character of the campaign of popular appeal, nor does it lessen the desirability of securing as wide a distribu tion as possible to the subscriptions.

"The banking institutions of the country are now carrying a very large amount in total of government war loans of previous issues, and it would be a serious mistake to ask them to add to their present holdings a very large share of the coming issue-a mistake which would be reflected in the curtailment it would necessitate in lines of commercial credits to firms, corporations and individuals. It is of utmost importance that banking resources be kept liquid for commercial requirements, in order that the process of readjustment now going on may be expedited and a return to more nearly normal pre-war conditions be brought about at the earliest possible moment.

"The war has taken comparatively little money out of the country and the bulk of the war loans has gone into high wages to labor and large profits to productive industry. Savings deposits have grown tremendously and other general banking deposits have at least shown no decrease.

"The money is here and the appeal in the coming loan must be made to those who now possess it. Because of their short term and the satisfactory rate of interest which they will likely bear, the new notes will appeal to business men and to our great commercial interests, as well as to investors generally, without the pressure of the war in progress.

"The loan will go well, but it is absolutely essential to realize for it the widest possible measure of distribution."

There was a good deal of good-natured joking in the financial district vesterday, the nature of which can be left to the imagination, over the following pledge accompanying a letter sent to certain bankers and brokers from the publicity department of the Victory Liberty Loan com-

"I hereby pledge to devote fifteen minutes each day, as near as possible to the hour of ---, to the consideration of ideas and suggestions which may help to put over the Victory Liberty Loan."

RELIGIOUS NOTICES

Baptist THE TEMPLE Broad and Berks sts. (1900 N.) Broad and Herks sts (1900 N.)

RUSSELL H. CONVELL, Pastro

to the Homesick and Lonely:

There is a homey, friendly atmosphere
about this great Temple. The Sunday services, at 10:30 a. m. and 7:30, and are
always helpful and hope impiring. On
Sunday night from 7 to 7:20 teh Temple
Orchestra of 30 pleces. Mr. Starke, the
director, will render a choice program. Dr.
Hanna leads the Temple Chorus. Afterprayer meeting in Lower Temple, Bible
behol 2:30. Sincerely,

WILLIAM DYRE McCURDY,

Associate Pastor.

SECOND PRESBYTERIAN CHURCH 21st and Walnut sts. Rev. ALEXANDER MacCOLL, D. D., Minister. DR. MacCOLL will preach at 11 and 8 Evening subject: "The Church as an Agency of Protest."

Invocation"

Lass solo: "Like as the Hart"

(Mr. Joyce) . Allitsen
Anthem: "Only Begotten Son"
(a cappella) . Gretchaninoff
flugnificat in F (chorus, violin,
harp und organ) . Coleridge-Taylor
Soprano solo: "Reloice Ye with
Jerusalen" (Miss Groeneveld) . Matthews
Anthem: "Hymn of Falth" . Kremser
Anthem: "Hymn of Falth" . Kremser
Anthem: "Hear My Prayer"

(a cappella) . Archangelsky te cappella? My Prayer Arkhangelsky meay School and adult Bible Classes at o'clock. y clock.

Some Forum at 10 o'clock in the
ah House. Subject "Where Should
Emphasis he Placed in Teaching Christy Today" Leader: Dr. MacColian Service. Wednaday, at 5 p. or,
att "Paying as a Modern Exercise."

The subject of the RELIGIOUS NOTICES

ARCH ST. CHURCH, 18th and Arch,
Rev. Clarence Edward Macartney will
preach at 10:45 on "The Sin That at the
Present Moment is the Most Popular With
All Classes of People."
At 8 he will preach on "Life's Scars—
What Are These Wounds in Thine Hands!"
12—Bible School, 7—Christian Endeavor.
7:30—Recital on the Turner organ.
At the morning service an important announcement will be made to the congregation and all members are asked to be
present.

present.

BETHLEHEM PRESBYTERIAN CHURCH,
Broad and Diamond ets.
Rev. E. C. Hibshman, M. A., Asst, Pastor,
10:30 a. m. Morning Worship,
2:30 p. m. Sabbath School,
7:45 p. m. Evening Worship,
The Rev. F. W. Lectacher, D. D., of
Princeton, N. J., will preach at both
services.

HOFE, 33d and Wharton sts.—10:45 a. m., Rev. J. Gray Bolton, D. D., subject: "Courage to Attempt Great Things for God." 7:45 p. m., Rev. Dr. Holt, of New York, will speak on "The New-Ers Movement."

SPECIAL MEETING

auspices of
The Interchurch Federation,
Friday evening, S o'clock.
First Presbyterian Church, Germantown,
Cheiten and Germantown aves.
Dr. E. M. Foteat.
Dr. S. M. Zwemer.
Men of international reputation.
All welcome.

FREDERICK R. GRIFFIN, Minister, Rev. FREDERICK R. GRIFFIN, arthurer, 10 a.m.—Sunday school, 11 a.m.—Mr. Griffin will preach.
Subject. "Unspectted from the World."
Anthems: Chant. "O Be Joyful in the Lord" and "How Lovely Are the Messengers." by Mendelssohn.
Philip H. Goenn. Organist.
UNITARIAN SOCIETY OF GERMANTOWN Chelten ave. and Greene st.
Rev. ROGER S. FORBES, Minister.
11 a.m. Rev. Frank Albert Gilmore, of New York city. will preach.

RELIGIOUS NOTICES

1011 Locust at.

Eighth anniversary, Speakers tonight, Hishop Rhinelander, Chaplain Curtis H. Dickins, Rev. Louis C. Washburn, D. D.: tomorrow night, George Long, topic "The Whiripool," assisted by Mrs. Long and converts: Monday night, Major A. J. Drexci Hiddle, U. S. M. C., and Rev. Samuel W. Purvis, D. D. Tuesday hight, Rev. G. J. Walents and W. H. Jefferss, M. D.; Wednesday night, Hugh Hegk and Jimmie Johnson; Thursday, Mr. James McGheand Rev. E. T. Randolph, D. D.; Friday, Rev. George J. Hurns, D. D.; Saturday, March 29, Rev. Wm. Parnes Lower and Rev. A. J. Rowland, D. D. Programs mailed upon request. Phone, Walnut 628.

Protestont Episcopal ST JAMES'S CHURCH, Philadelphia.
Twenty-second and Walnut sts.
The REV JOHN MOCKRIDGE, D. D.

The REV JOHN
The REV JOHN
Rector.
8:00 a. m.—Holy Communion.
8:00 a. m.—Morning Prayer and Litany

ENTRAL BRANCH, Y. M. C. A. 1421
Arch st., Philadelphia, March 23, 1919
3:90 p. m. Lobby—Drop-in Bible Class.
For the away-from home man and others,
International Lesson, Music, cello, violin,
plano, Thomas I. Lawion, Leader,
4:00 p. m., Auditorium—Service Meeting,
Musical program:

New Thought

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Delly noonday talks for business people
by various teachers, 1230 to 1 p. m.
Sunday School at 3 p. m. Mrs. Kenton
A Warpe in charge
TUESDAY evening. March 25, at 8:15
Mrs. M. L. S. Huiterworth will give a
ricture on Vife Understood. Rawson
THURDAY evening. March 27, at 8:15
Mrs. John Dunn, Mrs. M. L. S. Huiterworth will give a
lecture, subject to the stood of the state of th

Daily neonday talks for business people by various teachers, 12:36 to 1 p. m. Sunday School at 3 p. m. Mrs. Kenton A. Warne in charge.

Both Sexes Both Sexes

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STEAMBOAT NOTICES

LOST AND FOUND NOTEBOOK - I P. No. 104 notebook, on Tuesday afternoon, between Finance Building and Reading Terminal, containing data and information on Hvatt bearings Finder please return to Hyatt Roller Bear-ings Co. 707 Finance Building, and receive

ings Co., 707 Finance Building, and receive reward.

WALLET—Lost, early Friday afternoon, near 16th and Columbia ave., black leather wallet, excitating \$16 and a number of business cards of owner and a special delivery and \$5 stamp; name of owner's brother is printed on inside of wallet. Becaute in the property of the stamp of the state of t

PERSONALS

Rector,

8:00 a.m.—Holy Communion,

11:00 a.m.—Morning Prayer and Litany
with aermon,

8:09 p. m.—Confirmation Instruction,

8:09 p. m.—Confirmation Instruction,

8:09 p. m.—Confirmation Instruction,

8:09 p. m.—Confirmation Instruction,

Sunday Schools at 9:45 a. m. and 2:45
p. m.

8:15 p. m.—Informal Conference for Men.

(in the Guild House, 2210 Sansom et.)

Young Men's Christian Association

Yenne Men's Christian Association

ENTRAL BRANCH, Y. M. C. A. 1421

**The Conference of the form of the confirmation of the con

HELP WANTED-FEMALE ARTIST to retouch photographs and make wash drawings (not colored) of furniture, Federal Equipment Co., Carlisle, Pa.

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A. Warner in charge.

TUENDAY evening, March 25, at 8:15
Mrs. M. L. S. Rutterworth will give a lecture, on "Life Understood," Rawson, THURSDAY evening, March 27, at 8:15, Mrs. Thoudard Presser will give a lecture, subject, "Our Thought World," Soloist, Mrs. John Dunn, Jr.

Meetings every afternoon, except Monday, at 30 clock. Talks on Science and Health, TUENDAY, at 3 p. m. Class in expression, by Mrs. Margaret Green.

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Mrs. Mrs. M. L. S. Butterworth.

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HOUSEWORK CIRL, under 40, good worker; no laundry; Sundays off; wages \$10 per no laundry; Sundays off; wages \$10 per ticulars. M 84. P. O. Box 3500. years of two-year-period win the for two-year-period win two year-period win two man and the form of two year-period part of two years are no laundry. Sundays off: weages \$10 per no laundry. Sundays off: we

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Boats leave Chestnut Street Wharf and Wilmington Daily except Saturday and Sunday, 8.00 A. M., 12.00 Noon, 4.15 P. M. Saturday and Sunday Schedule—7.30, 10.30, 1.30, 4.15 and 7 P. M. All Bonts Stop at Chester and Pennsgrove.

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