

WE'RE NOT SAVING, SAYS THRIFT MAN

Only 18 Out of 100 Americans Leave Residue After Death, He Declares

LOBBY TALKS AT Y. M. C. A.

This is national life insurance day. America is the least saving of thirteen big nations, according to A. N. Straus, president of the American Thrift Society. Only eighteen men out of every 100 who die, leave something for the support of their families, it is said. Only fifteen out of 100 leave \$200 to \$10,000; eighty-two leave absolutely nothing.

At the age of forty-five, fifteen men out of every 100 are no longer self-supporting and at the age of sixty-five, fifty-four are non-supporting, statistics show.

Insurance is one of the byproducts of independence, it is pointed out. Records show that it was really not until the latter part of the sixteenth century that life insurance was needed, although from earliest days of trade there was gambling in commercial risk. They indicate that at first little attention was paid to age and insurance was not worked out to the exact science that it is today, protected by law to such an extent that it is one of the safest investments.

In the need for saving in America, the thrift movement was started by the United States Treasury Department as a continuous program of economy and out of this has grown the thrift week schedule.

The Y. M. C. A. is carrying on a lecture course which is given by leading business men on subjects covering economical living. Lobby talks will be given every evening during this week and school and shop talks through the day.

TO LEASE ARMY TERMINAL

Private Enterprise Will Have Opportunity to Use Facilities Here

The army supply base and terminal constructed at Philadelphia during the war will soon be made available by the War Department for lease to commercial firms, it was announced in Washington yesterday. This is in keeping with the government's policy to offer all assistance and every facility at its disposal for the development of American commerce and a large American merchant marine.

Title to the properties will remain in the United States in order that the terminals may be taken over again in cases of emergency. In addition to the terminals at the Philadelphia port facilities will be ready for leasing by private enterprises at Fort Newark, N. J., Boston, South Brooklyn, Norfolk, Charleston, S. C., New Orleans and Hoboken.

Arraign Man Shot by Patrolman

"Doc" Monahan, who was shot by Patrolman Fred Davis, a negro, last night, and his two brothers, John P. and Charles Monahan, will appear for a hearing today in the police court at Second and Christian streets. The policemen is said to have shot "Doc" Monahan in the leg when the man, who was talking with his brothers, did not obey an order to "move on."

FORTNIGHTLY CLUB IN GOOD CONCERT

Male Singing Society Does Fine Work at First Private Concert of the Season

The Fortnightly Club, under the leadership of Henry Gordon Thunder, gave one of the best concerts which even this organization, noted for the excellence of its performances, has ever given, at the Academy of Music on Saturday evening. The auditorium of the Academy was crowded on the lower level and even the amphitheatre was comfortably filled, the audience being so large that it was found necessary to put chairs in the orchestra pit.

The society is one of the oldest and best of the male singing clubs in or around Philadelphia, and under the direction of Mr. Thunder it has steadily improved, both in tone quality and in the technique of singing, the improvement being especially noticeable during the last few seasons, the usual exception being made for the period of the war. Saturday evening's concert, which was the first one of the club's twenty-seventh season, was no exception, and the society did some of the best singing of its career.

The success of the past has evidently attracted some new and highly desirable voices, as there were apparent both tenors and basses of unusual range.

The first tenors, always a trying part in male choral singing are unusually good, as are also the second basses, whose volume and quality in the extreme lower register was very fine. The chorus is well balanced and Mr. Thunder has developed it to a high point in nuance, tonal color and flexibility in responding to his leadership.

It is scarcely necessary to discuss the

program in detail, for all the choral numbers were so well sung that there was little difference in the points of excellence in any of the numbers. The most ambitious work was "The Ballad of the Golden Sun" by William Lester, an accompanied choral work sung by the club, with two incidental soprano solos by Maria Coadi, who was one of the soloists of the evening. Others of the most interesting compositions were "The

Song of the Vikings," which opened the program; "Dreams," by Bizet, and the "Invictus" of Hubn, which closed the concert. The last being placed on the program by request. Several of the songs had to be repeated.

There were two soloists, Maria Coadi, soprano and William A. Schmidt, cellist. Miss Coadi has a voice of pleasing quality and moderate power, but with an extraordinary up-

ward range, and handles it well. She sang two groups of songs, chosen to suit her vocal characteristics and was well received by the audience. Mr. Schmidt played with fine tone and artistic discrimination the Boellmann Variations, and for his second appearance, an andante by Cui and Davidoff's brilliant "At the Fountain." He was heartily applauded and was obliged to respond both times with an encore.

FALLS' BEER SIGNS VANISH

Former Liquor Dealers, Turn Artists, Paint Out Old Legend

They're painting out the beer signs up in Falls of Schuylkill. Ludwig Philipp, at 4461 Sjlverwood street, has his covered with Nile green coating, while Harry Johns, whose

place is at 156 Conarroe street, shrouded his in funeral black.

"Green is a nice color," said Philipp's bartender, "equally good for home or store. And the boss is hoping that after peace is signed he'll be able to rub the paint off again."

"The kids all watched me painting mine," said Johns. "They had a fine time." They wanted to know who was dead."

Darby Veterans' Sons Seek Members

Sons of Veterans in Darby have commenced a drive for new members. Their organization is Major M. A. Gherst Camp No. 51. Many of them served in the army or navy in the world war. Some served in the Spanish-American War. All are descendants of Civil War veterans.



A real breakfast for a real boy

Bond Bread toast and milk —

HE knows what tastes good! He's a real boy — with a boy's appetite and a boy's love of "regular" food that is food.

Such boys and girls are keen critics of bread, above all else.

As long as they say Bond Bread "hits the spot"—it's sure to satisfy grown-ups, too.

Bond Bread was made for growing boys and little girls.

When your judges chose

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So—when you enjoy your crisp, tender Bond Bread toast (and Bond Bread *does* make wonderfully tasty toast!)

Just imagine you're a boy or a girl again—and eat heartily.



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RIVER-FRONT PROPERTY FOR SALE
With 500-Foot Wharf on the Delaware River

United States Shipping Board Emergency Fleet Corporation Invites Proposals for the Purchase of Mundy Tract, Eddington, Bucks Co., Pa.

Sealed bids will be received until 11 o'clock A. M. February 18, 1920, by the United States Shipping Board Emergency Fleet Corporation, at the office of the Manager of the Shipyard Plant Division, 140 North Broad Street, Philadelphia, Pa., for the sale of the Mundy Tract, a 500-foot long, connected by rail with the New York, Philadelphia and Pennsylvania Railroad (subject to necessary permits), with 19 feet of water at low tide, and a deep channel to a short distance away.

This Mundy tract, with 100 feet river frontage and 870 feet frontage on State Highway, is one-half mile north of the Traylor Shipbuilding Corporation, 1 1/2 miles above the center of Philadelphia, and 1 1/2 miles below Bristol, Pa. The wharf to be sold is situated on the east side of the Mundy Tract, and is bounded by the Pennsylvania Railroad (subject to necessary permits), with 19 feet of water at low tide, and a deep channel to a short distance away.

Bids must be accompanied by a certified check on a National Bank, payable to the United States Shipping Board Emergency Fleet Corporation, for 10% of the amount bid. This amount will be applied upon the purchase price to be paid by the successful bidder, but in the event that such bidder fails to consummate the contract of purchase, the deposit will be forfeited to the Corporation. The balance of the purchase price to be paid on delivery of deed of property to the bidder.

The right is reserved to reject any or all bids.

Proposals must be submitted in duplicate, on standard proposal forms, made in the manner prescribed therein, and included in sealed envelopes marked "Proposal 10287," to be opened at 11 A. M. on February 18, 1920.

United States Shipping Board Emergency Fleet Corporation
SHIPYARD PLANTS DIVISION
140 NORTH BROAD STREET PHILADELPHIA, PA.