ALL FOREIGN GOVERNMENT CHECKS BONDS CURRENCIES

Bankers and Brokers

Can You Answer Them?

If your customers were to ask any of the following questions, could you answer them?

1. Why is a 5% French bond for 1000 francs marked on its face for only 50 francs?
2. Which coupons from French and Russian bonds are good and which are not?
3. Why are the French 5s of 1931 and the French 4s of 1943 not due in the years mentioned? When are they due?

These and many other vital questions answered in our new booklet:

"Foreign Bond Statistics"

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FINANCIAL

TO THE HOLDERS OF SHAFFER OIL AND REFINING COMPANY FIRST MORTGAGE CONVERTIBLE 6% SINKING FUND GOLD BONDS:

Notice is hereby given that on the first day of June, 1920, pursuant to the terms of Article III, of the Trust Indenture dated June 1, 1919, from Shaffer Oil and Refining Co. to Continental and Commercial Trust and Savings Bank, Trustee, and William P. Kopf, Co-Trustee, there will be deposited by the company with the Trustee as a Sinking Fund the sum of Four Hundred Eight Thousand Dollars ($408,000) for the purpose of the purchase or redemption of outstanding bonds secured by said Trust Indenture.

On June 1, 1920, the trustee will apply said Sinking Fund to the purchase or redemption of said bonds at prices not exceeding the redemption price then in effect.

Holders of said bonds are hereby notified to make proposals for the sale of said bonds to the said Sinking Fund. Proposals may be made to the Trustee at Chicago, Ill., on or before April 26, 1920, and shall be for all or any part of the bonds offered.

All bonds offered and accepted for the Sinking Fund must be delivered to the Trustee on or before June 1, 1920.

SHAFFER OIL AND REFINING COMPANY.

By Robert J. Graf, Secretary.

ALEXANDRIA COUNTY LIGHTING CO. First Mortgage 5 Per Cent Sinking Fund Gold Bonds, due June 1, 1931.

Pursuant to the provisions of the Mortgage executed June 1, 1911, by the Alexandria County Lighting Company to the undersigned, as Trustee, to secure an authorized issue of One Million Dollars First Mortgage 5 per cent Sinking Fund Gold Bonds, due June 1, 1931, the undersigned hereby gives notice that it now has on hand the sum of Nine Thousand Eight Hundred and Seventeen Dollars and Fifty Cents ($9817.50) in the Sinking Fund provided by said Mortgage and that it is its intention to apply said sum, under the provisions of the said Mortgage, to the purchase of said bonds. Offers of said bonds are invited at a price not to exceed par, accrued interest and 5 per cent premium. Sealed tenders should be addressed to the Philadelphia Trust Company, Trustee, Sinking Fund, Alexandria County Lighting Company, Liberty Building, N. E. corner Broad and Chestnut sts., Philadelphia, and will be received until 3 p. m. Wednesday, April 14, 1920.

PHILADELPHIA TRUST COMPANY, Trustee. By JOHN C. WALLACE, Treasurer.

Philadelphia, April 6, 1920.

PITTSBURGH AND WESTMORELAND COAL COMPANY FIRST MORTGAGE 5 PER CENT BONDS, DUE NOVEMBER FIRST, 1925.

Pursuant to terms of mortgage dated November 1, 1905, $16,000 of said bonds are follows, have been drawn for redemption at par and accrued interest as of May 1, 1920, out of moneys payable to Sinking Fund, when all interest thereon will cease, viz.:

7	562	1141	1568
219	766	1278	1717
230	778	1378	1723
247	1014	1505	1837

Above bonds with all unmatured coupons attached should be presented for payment at the office of the Trustee on or after May 1, 1920.

GIRARD TRUST COMPANY, Trustee.

GEORGE H. STUART, 3d, Treasurer.

Philadelphia, Pa., April 12, 1920.

TO THE HOLDERS OF THE Three-Year 8% Per Cent Mortgage Notes of Empire State Railroad Corporation

Notice is hereby given that Empire State Railroad Corporation has elected to pay all of the aforesaid notes outstanding on the 1st day of May, 1920, together with the interest thereon maturing on that day under the terms of said notes. Interest will cease on said 1st day of May, 1920, hereby fixed for said payment, and notice is hereby given that the notes to be so paid on May 1st, 1920, for payment at the office of The Equitable Trust Company of New York, as Trustee, at No. 37 Wall street, in the city of New York, N. Y.

Dated Syracuse, N. Y., March 30, 1920.

EMPIRE STATE RAILROAD CORPORATION.

By S. C. STIVERS, Secretary.

Dividends

OFFICE OF THE PENNSYLVANIA SALT MANUFACTURING COMPANY

At a meeting of the board of directors held this day a quarterly dividend of two and one-half per cent was declared, payable April 15, 1920, to stockholders of record March 31, 1920. Checks will be mailed.

ARTHUR E. HICK, Treasurer.

Philadelphia, March 22, 1920.

Annual Elections

LIBRARY CO. OF PHILADELPHIA. N. W. Cor. Locust and Juniper sts., Philadelphia.

The Annual Election of Trustees and Treasurer of the Library Co. of Philadelphia, will be held at the Library on Monday, the third day of May next, at 3 o'clock in the afternoon, when the polls will be opened to receive the ballots of members.

As there are several vacancies among those who are due the benefit of Clergymen's representatives, are each notified that they will be forfeited agreeable to the charter and laws of the company, unless arrangements are made off on the third day of May or within ten days thereafter.

FRANCIS HAWKE, Secretary.

Special Meetings

A SPECIAL MEETING OF THE Stockholders of Union Traction Company of Philadelphia will be held at the office of the Philadelphia Rapid Transit Company, 810 Chestnut street, Philadelphia, on Monday, April 26, 1920, at 12 o'clock noon, to consider and take action upon the following matters:

1. The question of approving this Company's assent to the application for extension of the Philadelphia Rapid Transit Company Equipment Trust leases, series A, series B and series C, and to the enlargement thereof by bringing under the terms of the proposed consolidated lease certain rolling stock which is not now under any lease.

2. The question of approving this Company's assent to the sale and delivery of the rolling stock which is to be the subject-matter of the proposed consolidated lease, and the taking of a lease of all of the said rolling stock by Philadelphia Rapid Transit Company as the basis for an issue of not more than $6,000,000 Equipment Trust Certificates.

3. The question of the release by Union Traction Company of Philadelphia of any lien or interest in all the above-mentioned rolling stock which Union Traction Company of Philadelphia may have.

4. Such other and further matters in any way incidental to or connected with those above mentioned as may be brought before the said meeting.

By order of the Board of Directors.

A. D. HALLMAN, Assistant Secretary.

Proposals

PROPOSALS FOR UNDERSHIRTS—Office of the Quartermaster General, Clothing and Equipage Division, Munitions Building, Washington, D. C. Sealed proposals in duplicate will be received here until 11:00 a. m. April 20, 1920, for furnishing all or any part of 267,283 summer undershirts. Information on request.

PROPOSALS FOR DRAWERS—Office of the Quartermaster General, Clothing and Equipage Division, Munitions Building, Washington, D. C. Sealed proposals in duplicate will be received here until 1:00 p. m. April 20, 1920, for furnishing all or any part of 200,000 summer drawers. Information on request.

MANUFACTURERS AND ESTABLISHED DEALERS desiring to bid for supplies for the State Hospital for the Insane, Danville, Penna., during the year beginning June 1, 1920, can address the undersigned, stating what class of goods it is proposed to furnish.

M. B. SCHULTZ, Steward.

NORTHERN TRUST COMPANY — INCORPORATED 1871 — CAPITAL $500,000.00 SURPLUS (EARNED) $2,000,000.00 — Sixth & Spring Garden — PHILADELPHIA

IF

you consider how the interests of your heirs may be best served and safeguarded, you will choose a strong Trust Company as the Executor and Trustee under your Will—a Corporation chartered by the State of Pennsylvania, supervised by the State Banking Department and examined at regular periods by the Examiners of the Orphans' Court.

We cordially invite you to consult our Trust Department officials freely about your Will and to consider the advantages of appointing this Company your Executor and Trustee.

THE NORTHERN TRUST COMPANY

The Price History of Every Stock

traded in the New York Curb and in Boston, San Francisco, Salt Lake and other exchanges is given in the April issue of our

Free Broker's Hand Book

—Just out—high and low prices for last month and entire year of 1919; par, capital, dividend rates of more than 800 securities. An invaluable guide for those who are planning to take advantage of the present technical position of the Market. Memo, page, commission rates, etc.

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Offices in 8 Principal Cities

Securities Listed on Philadelphia Stock Exchange

A new circular describing

J. G. BRILL COMPANY

its properties and securities will be distributed today. Copies can be obtained from members of the

Philadelphia Stock Exchange

Commonwealth P. R. & L. Co.
Pfd. Div. Scrip

Portland R. L. & P. Co.
1st & Ref. 5s, 1942

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CERTIFIED PUBLIC ACCOUNTANTS
1615 REAL ESTATE TRUST BLDG.
Investigate and adjust partnership and corporation accounts. Also prepare U. S. Income Tax Returns.

Extra by Bryn Mawr Trust Co.

The Bryn Mawr Trust Co. has declared a semiannual dividend of 4 per cent and an extra dividend of 2 per cent, payable May 1 to stockholders of record April 19.

Pennsylvania Institution for Deaf and Dumb, Mt. Airy, Phila.

Test Decided Their Complete Equipment

THE Automatic Fuel-Saver assures steady, economical heat at the Penna. Institution for the Deaf and Dumb.

This institution equipt one of their seven 100 h. p. boilers with the Automatic Fuel-Saver about eight years ago. The results were so gratifying that the other six boilers are now similarly equipt. A letter from Chief Engineer Fowden states:

"All the boilers are giving excellent results. The Automatic Fuel-Saver makes it possible to burn anything in the way of fuel from culm to low grade rice."

Put the Automatic Fuel-Saver to work in *your* plant. Its efficiency and economy will delight you. Write us today.

Automatic Fuel Saving Co.
Bulletin Building
Telephone: Spruce 5874

AUTOMATIC FUEL-SAVER saves coal — TRADE MARK

In Trust

MORE than $11,000,000 is held "in trust" by the Continental-Equitable Title and Trust Company for its depositors. This eleven million dollars is more than an obligation—it is a tangible expression of the confidence they have in the ability and service of the Continental-Equitalbe.

It is because of this confidence of Philadelphia business men that we are able to offer you the advantages of a dependable banking connection backed by a broad financial experience.

CONTINENTAL-EQUITABLE TITLE and TRUST COMPANY

Twelfth Above Chestnut
Philadelphia

Capital $1,000,000 Surplus $1,000,000
Over $11,000,000 Deposits

LATTA for INSURANCE

80% Clause!

IS THIS just an expression to you? It shouldn't be. AFTER a fire you may learn what it is, to your sorrow.

We will be glad to consult with and advise you—NOW!

Harris J. Latta
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Locust 558 Race 3432

53,000 Baldwin Locomotives

Part of the story of Philadelphia is the history of The Baldwin Locomotive Works, which plant has, at least in part, occupied its present site since 1835. The thousands of locomotives constructed to date are continually spreading all over the world the name and fame of Philadelphia as the leading American Manufacturing City.

The Baldwin Locomotive Works

U. S. Liberty Bonds

All Issues
Bought and Sold
$50—$100—$500—$1000

GRAHAM, PARSONS & Co.
435 CHESTNUT STREET
Philadelphia

EQUIPMENT NOTES ARE EASILY SOLD

Safeguards Thrown Around Such Issues Make Them Popular Investment

Railroad securities were under general discussion when a banker remarked that he finds that railroad equipment certificates issued under the Philadelphia plan are perhaps the most easily placed of all such securities. There is, he said, a good substantial reason underlying this preference.

In the first place, the new equipment itself is the tangible security back of the certificates. At delivery of this equipment, a substantial cash payment is set aside, and subsequent instalments are made at intervals, which offset depreciation, and in this manner maintaining the security behind the notes.

In the event of a receivership, the Philadelphia plan, he continued, is a protection to the security holders in a way not possible in the case of mortgage bonds, because the title to the equipment is vested in a trustee till the last maturity is paid, and failure to meet the obligation gives the trustee the power to take over the equipment, which would seriously interfere, if not completely stop, the operation of the road.

Speaking of the $300,000,000 revolving fund which was created for the benefit of the railroads that might be seeking to borrow money and found difficulty in obtaining it, this banker said if good judgment was not used in the loaning out of this fund, it would soon be exhausted.

He said loaning it out for equipment purposes would be ideal. He said that claims of shippers which arose during the government operation for unjust rate, etc., if allowed in anywhere near the volume in which they will be presented, would soon exhaust the fund from that source alone.

Another thing, he said, it was intended under the Esch-Cummins bill that the revolving fund should take care of coming maturities of the weaker roads. In his opinion $300,000,000 will fall far short of the amount necessary, even with the best of management.

* * *

The contemplated offering of certificates of indebtedness by Secretary of the Treasury Houston to yield 5 and 5¼ per cent was being discussed.

A banker said that no better answer could be given to the importunities for financial assistance from European countries. It would me impossible, he said, for the United States to raise a loan of $1,000,000,000 or more at the present time unless it would offer it at terms which would mean the complete demoralization of our outstanding Liberty loans. Already the loss on these bonds to the small investor is so great that it would be very dangerous to do anything to increase it.

He said that, in his opinion, the recent record absorption of a few large issues of securities did not indicate that the market was glutted with investors' money seeking attractive investments. The reaction which had followed these recent sales, and which was very much in evidence yesterday, showed plainly that the public must have a breathing spell between such campaigns, and he believed any banker or syndicate that had a large issue ready to launch would show wisdom by waiting for a couple of weeks.

Philadelphia Markets

WHEAT—Receipts, 8074 bushels. The market ruled firm at government prices.

CORN—Receipts, 15,761 bushels. Quiet but steady. We quote new, as to quality and location, at $1.73@1.85, the latter for No. 2 yellow.

OATS—Receipts, 3600 bushels. Firm at late advance. Car lots as to location—No. 2 white, $1.19@1.20; No. 3 white, $1.17½@1.18½; No. 4 white, $1.16@1.17.

FLOUR—Receipts, 2,080,188 lbs. in sacks. Firmly held but quiet. Following were the quotations: Per 196 lbs., packed in 140-lb. jute sacks—Soft winter, straight western, $11@11.50; do, do, straight, nearby, $10.75@11.25; hard winter, straight, $12.50@13; do, short patent, $13.25@13.75; spring first, clear, $10.75@11.50; do, patent, $13.75@14.25; short, patent, $14.50@15.10; fancy spring and city mills, patent, family brands, $14.85@15.10. Rye flour, $11@11.50.

PROVISIONS—Quiet but firm. Beef, in sets, smoked and air-dried, 50c; beef, knuckles and tenders, smoked and air-dried, 51c; pork, family, 50c; hams, S. P. cured, loose, 29@31c; do, skinned, loose, 30@30½c; do, do, smoked, 32@32½c; hams, boiled, boneless, 49c; picnic shoulders, S. P. cured, loose, 21c; do, smoked, 22c; bellies, in pickle, loose, 24½c; breakfast bacon, 32c; lard, 28¼c.

BUTTER again higher. The quotations: Solid-packed creamery, fancy, high-scoring lots, 76@78c; extras, 75c; extra firsts, 72@74c; firsts, 65@70c; seconds, 58@63c; sweet creamery, choice to fancy, 77@79c; fair to good, 59@70c; prints jobbing at 83@85c for fancy and at 72@82c for fair to good.

EGGS—Further advanced 30c case. Free cases nearby firsts, $13.80 per crate; nearby current receipts, $13.65; western extra firsts, $12.60; western firsts, $13.50; southern, $12.60; selected fresh eggs jobbing at 51@53c per dozen.

CHEESE—Fancy stock firm. New York, whole-milk, flat, held, fancy, 30½@31c, specials higher; held, ordinary to good, 25@29c; current make nominal; jobbing sales of fancy goods, 32@33c.

LIVE POULTRY—Fowls, fancy, fat, 50@55c; exceptional lots higher; do, medium, 47@49c; do, inferior, 44@46c; broiling chickens, fancy, soft-meated, weighing 1½@2 lbs. apiece, 65@70c; spring chickens, average soft-meated, 44@45c; do, inferior, 40@42c; stags, young roosters, 30@32c; old roosters, 25@26c; ducks, white Pekin, 43@45c; do, Indian Runner, 42@43c; do, Muscovy, 30@32c; turkeys, 40@45c; pigeons, per pair, 50@55c.

DRESSED POULTRY—Fowls, fresh killed, dry picked, in boxes, weighing 4 lbs. and over apiece, 43c; weighing 3½ lbs., 40@41c; weighing 3 lbs., 36@38c; fowls, fresh killed, in bbls., dry picked, weighing 4 lbs. and over apiece, 42½c; weighing 3½ lbs., 39@40c; weighing 3 lbs., 35@37c; old roosters, dry picked, 30c.

FRESH FRUITS—Apples, per barrel, as to quality, $4@9.50; do, per box, $1.50@4.50. Oranges, Florida, per box, $3.50@6; do, California, per box, $2.50@7.50. Grapefruit, Florida, per box, $1@3.50. Strawberries, Florida, per quart, 50@75c.

VEGETABLES—White potatoes, per cwt., $7.75@8. Sweet potatoes, southern, per hamper, $1@2.25; do, Jersey, per basket, 75c@$1.90. Cabbage, Florida, per hamper, $1@2.25; do, per barrel crate, $1.50@3.50. Onions, per 100-lb. sacks—Yellow, $7@10.

ARGENTINE TO PAY LOAN

Obligation Due May 15 Will Be Met on Maturity

Buenos Aires, April 13.—The Argentine short term 6 per cent loan of $50,000,000, half of which is held by New York bankers and half by London bankers, will be paid upon its maturity on May 15 according to an announcement by Domingo Salaberry, the finance minister. Senor Salaberry, who returned from a visit to New York yesterday, did not state, however, where the funds for payment of the loan would be obtained.

La Razon says today that the finance minister has arranged a loan from British and American bankers of £25,000,000, subject to amortization in ten years. This sum, it is believed, will be used to meet the various government obligations maturing within that period, including, possibly, the loan maturing May 15.

LOCAL MINING STOCKS

TONOPAH STOCKS

	Bid	Ask
Cash Boy	.09	.11
Jim Butler	.21	.23
MacNamara	⅛	⅜
Midway	.14	.17
Mispah Ext	.12	.15
Montana	.10	.15
North Star	.09	.11
Rescue Eula	.21	.23
Tonopah Ext	2⅛	2⅜
West End	1⅞	2
West Tonopah	.06	.08

DIVIDE STOCKS

	Bid	Ask
Allied Divide	.02	.03
Alto Divide	.07	.09
Belcher	.10	.12
Ben Hur	.03	.05
Brough Divide	⅛	¼
Divide Ext	⅝	⅞
Divide Syndicate	.02	.04
Divide Cons	.03	.05
Dividend	.10	.15
East Divide	.03	.05
Hasbrouck Divide	.02	.04
High Divide	.02	.03
Revert Divide	.13	.15
Reno Divide	.02	.04
Rosetta	.03	.05
Silver King	.03	.05
Tonopah Divide	2⅛	2⅜
Tonopah Hasbrouck	.10	.13
Victory Divide	.11	.13
Verde Divide	.07	.09
Zone	.26	.28

GOLDFIELD STOCKS

	Bid	Ask
Atlanta	.02	.03
Blue Bull	.02	.04
Booth	.05	.06
C. O. D.	.02	.04
Combination Fraction	.03	.05
Crackerjack	.18	.20
Diamondfield B. B.	.01	.02
Daisy	.02	.03
Florence	.25	.30
Goldfield Cons	.12	.15
Goldfield Merger	.03	.05
Goldfield Dev	.08	.10
Great Bend	.03	.03
Jumbo Ext	.09	.11
Kewanas	.02	.04
Lone Star	.06	.08
Ore	.01	.02
Red Hills	.05	.06
Silver Pick	.18	.20
Spearhead	.05	.07

MISCELLANEOUS

	Bid	Ask
Amparo	1⅝	1⅞
Arizona United	.15	.20
Eden	⅛	⅜
Mother Lode	.50	.55
Nevada Hill	.02	.04
Nevada Rand	.20	.25
Promontorio	1¼	1½
Nevada Wonder	.15	.20
Tecopa Mining	.08	.10
White Caps	.17	.19

Reserve Banks' Discount Rates

Official discount rates at the twelve Federal Reserve banks were as follows.

(The first column gives rates for all periods up to and including a fifteen-day maturity, the second for a period of sixteen to ninety days. The third and fourth columns give the rates of discounts of collateral loans secured by government bonds or notes.)

	Com'l paper 15 days	Com'l paper 16 to 90 days	Govt paper 15 days	Govt paper 16 to 90 days
Boston	6	6	5½	5½
New York	6	6	5½	5½
Philadelphia	6	6	5½	5½
Richmond	6	6	5½	5½
Cleveland	6	6	5½	5½
Atlanta	6	6	5½	5½
Chicago	6	6	5½	5½
St. Louis	6	6	5½	5½
Minneapolis	6	6	5½	5½
Kansas City	6	6	5½	5½
Dallas	6	6	5½	5½
San Francisco	6	6	5½	5½

Rates on outstanding certificates of indebtedness continue unchanged at 5 per cent, with the exception of Minneapolis, where the rate is 4½ per cent.

Bankers Win Debate

Opposed to debaters of the Chatham Literary Association at St. Paul's Reformed Episcopal Church, Broad and Venango streets, last night, S. H. Reppy, Jr., Paul B. Detwiler and William W. Allen, Jr., representing the Philadelphia Banking Association, convinced judges that it would be unwise for this country to adopt compulsory military training.

Refined Sugar Market Unchanged

New York, April 13.—The refined sugar market today was unchanged both as to conditions and prices with leading refining interests quoting 16 cents, less 2 per cent for cash for fine granulated. Prices for raw sugars were quoted at 17.43c.

CHICAGO BUTTER AND EGGS

Chicago, April 13. — BUTTER, Higher. Creamery, 46@63c.

EGGS — Higher. Receipts, 18,645 cases. Firsts, 40@40½c; ordinary firsts, 36@37c; at mark, cases included, 37½@39½c.

U. S. A.

A Standard Unlimited Policy of Credit Insurance providing for protection against loss on accounts arising from goods shipped during the whole Policy Period no matter when insolvency of the debtor occurs.

U. D. O.

A Standard Unlimited Policy of Credit Insurance providing for protection on losses due to insolvency of debtors and occurring during the Policy Period.

Guaranteed Collection Service obtains under both Policies and adjustments are made during the period of the Policies after excessive losses have occurred.

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Losses Paid In American Currency — Established Eighteen Sixty-nine

LONDON GUARANTEE AND ACCIDENT COMPANY LTD.

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Sheetrock is not only cheaper than lath and plaster, but saves time and labor. It's made of pure gypsum rock, can be papered or painted as well as plaster, is stronger than wood, and won't burn, warp or shrink. Ask for a sample and you'll see for yourself why the Government has used over 60,000,000 feet of Sheetrock.

JAMES E. TAGUE & CO.
10th & Columbia Ave. Diamond 5030

FARM AND GARDEN — FARM AND GARDEN

Burpee's Seeds Grow

For the busy man and woman we have put up a box of **Vegetable Seeds** comprising some of the most popular **Burpee Specialties.**

A complete Garden Plan drawn to scale with special instructions for the entire summer and the Burpee Leaflet "Suggestions on Seed Sowing" together with 16 full size packets of Burpee Quality Seeds.

BURPEE'S DOLLAR BOX OF VEGETABLES

The Highest Quality Seed for a Complete Garden 20 x 30 feet

Bean—2 Pkts. Burpee's Stringless Green Pod. Brittle, tender and absolutely stringless.

Bean—2 Pkts. Burpee's Brittle Wax. The finest of all wax beans. Absolutely stringless.

Corn—Burpee's Golden Bantam. The most famous sweet corn in the world.

Beet—Burpee's Columbia. Deep blood red and of rich buttery flavor.

Carrot—Chantenay. Sweet, tender and of a deep orange color.

Onion—Yellow Globe Danvers. Pure white, crisp and mild.

Radish—Scarlet Globe. One of the best home garden varieties.

Radish—White Icicle. Crisp, tender and snappy, but mild in flavor.

Turnip—White Egg. A table variety of the finest quality.

Swiss Chard—Lucullus. Crumpled leaves of finest spinach-like flavor.

Lettuce—Black Seeded Simpson. Early and of the finest quality.

Lettuce—Salamander. One of the best for the home garden. Tender and Crisp.

Parsley—Extra Curled Dwarf. Has no superior for flavoring and garnishing.

Cucumber—Burpee's Fordhook White Spine. Dark green with meat crisp and cool.

Burpee's Dollar Box listed above is prepared specially for the home garden, 20 x 30 feet. If purchased separately the seed alone will cost $1.50. The entire collection will be mailed to your door for **$1.00.**

Just clip out the coupon and fill in the space below.

W. ATLEE BURPEE CO., Burpee Buildings, Philadelphia

Gentlemen: Enclosed I am sending you **$1.00** for **Burpee's Dollar Box of Vegetable Seeds.**

E. P. L.—April 13

Name.....

Address.....

BUIST'S SEEDS

Early Morning Star Pea

Over 10,000 bushels sold last year. This season the demand will be greater, for those who plant Buist seeds are proud of their crops—glad to tell their neighbors how to get the same results. Buist's Early Morning Star Peas are the *earliest pea in the world*—ready for picking in 42 days. Unequaled for hardiness, productiveness, sweetness of flavor, pods large and withstand great changes of temperature.

Pkt., 10c; Pt. 35c; Qt. 65c; 4 Qts., $2.25
By mail postage extra
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4 and 6 S. Front St., Philadelphia, Pa.

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Equip your farm or country home with a NEPTUNE WATER SUPPLY SYSTEM and you will always have an abundance of pure, running water wherever you want it and under sufficiently high pressure to afford ample fire protection. These outfits are automatic in action, requiring very little attention, and operate by either gasoline or electricity at surprisingly low cost. Write for booklet.

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Strayer's Business College
Philadelphia's Greatest Business School
807 Chestnut St. Phone Walnut 384

The Economy of Brick.

MR. BOWSER lives in a frame house in the suburb of Lowdown Heights. On his last bill for painting he read the motto, *"Save the surface and you save all."*

"Well," he said to Mrs. Bowser, "it will cost all I've got in bank this month just to save the surface. I wish they had sense enough to build houses of something that is the same all through."

"Some people have," replied Mrs. Bowser. "You know I wanted to build this house of brick, but you said it would cost twenty per cent more. Brick never needs paint to save the surface. It never shrinks nor cracks. A brick house would have saved us three tons of coal this last winter. And you're paying twice the brick rate for insurance, too. But that's the way you save money."

"Mrs. Bowser," he shouted, "I wish I had some bricks here to throw at you."

"Better save them all to build with," said Mrs. Bowser, placidly.

Wise women know that common brick is the best and cheapest of all building materials.

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