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when your grandfather

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maintain?" is the question

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start, but because it costs

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or warp, or shrink. Noth-

ing hurts it. It requires

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part of your house costs

you just nothing per year.

built his house.

matter.

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FINANCIAL

Todd Shipyards Corporation Notice of Adjourned Special Meeting of Stockholders to Authorize an Increase in the Number of Share, and Amount of Stated Capital TO THE STOCKHOLDERS OF TODD SHIPVARDS CORPORATION

TO THE STOCKHOLDERS OF TODD SHIPYARDS CORPORATION

Please take notice that pursuant to an adjournment duly taken at the special meeting of the stockholders of this company, and the stockholders of the company and the stockholders of the company of the stockholders of the sto

THE HOLDERS OF THE HUNTINGDON A HROAD TO! MOUNTAIN BAILROAD & GOAL COMPANY FIRST MORTGAGE EXTENDED 4% COUPON BONDS.

Notice is hereby given that the above issue of bonds will, on Cotlober 1st, 1929 be ertended for four and one-half years or unital April 1, 1925. The principal of these bonds, amounting to \$418,009,00 will be paid to the present holders on September 30, 1929, in presentation of the same to the Pennsylvania Company for Insurances on Lives & Granting Annuities, \$17 Chestnut \$1. Philadelphia, after which date interest on said bonds as at present extended will cesse.

Interest coupens should be detached and greented for payment on September 50th, 1920, at the off e of this Company, 1808 North American Ballding, Philadelphia, THE HUNTINGDON & PROAD TOP HOUNTAIN RAILPOAD & COAL COMPANY Special Notices Philadelphila, Pa., Sept. 27th, 1920.
At a Stated Meeting of the Board of Directors of the Provident Life and Trust Company of Philadelphia, held today.
WALLACE S. MARTINDALE
was duly appointed Manager of the Real Estate Department of the Company, to succeed the late Earl M. Conperfield.
LEONARD C. ASHTON. Secretary.

Annual Meetings OFFICE OF THE MUTUAL ASSURANCE COMPANY FOR INSURING HOUSES FROM LOSS BY FIRE. FROM LOSS BY FTRE.

240 S. Fourth St. Phi adelphia, Pa.

MEETING OF THE MEMBERS OF THE
Mutual Assurance Company for Insuring
Gusses from Loss by Fire will be held at the
Ecs. No. 240 S. Fourth street, on Monday,
letober 4th, 1920, at 12 o'clock M. when
he annual election will take place agreebly to the Deed of Settlement.

Sept. 27th, 1920.

DAVID LEWIS, Treasurer.

DEPARTMENT OF PUBLIC HEALTH,
Director's Office, Room 584. City Hail,
Philadelphia, Sept. 22, 1920.

Bealed proposals will be received at this
ffice until Wednesday, October 6, 1920, 12
réchek, noon, when bids will be opened and
scheduled as follows:
BUREAU OF HEALTH:
For one Ford Truck,
HUREAU OF HOSPITALS;
For the construction, erection, equipment.

For one Ford Truck

HUREAU OF HOSPITALS:

But the construction, erection, equipment, insalistion, additions, improvements or siterations to the following:

At 5th and Pine Streets;
Sidins.

Laboratories.

Elevators.

Fireproof stairways.

At City Farms, Hyberry:

Window-guards: solid partitions, changes to doors, etc.

At 2d and Luserne Streets:

Rearrangement of amailpox.

Hospital cottages.

Specifications, blueprints, forms of proposal and all information relative to the sindow-guards, solid partitions, changes of doors, etc. and siding, may be had upon opplication to Philip H. Johnson, Architect, reasor Hailding, Philadelphia; and specifications, blueprints, forms of proposal and il information relative to the automobile, iboratories, elevators, fireproof stairways, ipe line and amailpox hospital cottages may had upon application to the Director's fice, Room 584 City Hail.

Hids from others than those engaged or itabilished in business for which proposals to asked will not be entertained or condered and no bid will be entertained or condered and no bid will be entertained unsamade on printed blank forms supplied retails in the supplied of that purpose.

All bids must be secompanied by a certical form the city solidion to the life of the supplied of the purpose.

de on printed blank forms supplied purpose, its must be accompanied by a certifiem the city solicitor that security of furnished in accordance with the its of the ordinance of Councils ap-May 25, 1840, Director reserves the right to accept posal in whole or in part to reject bids as he may deem best for the of the City. When a bid or again this exceed the sum of \$100 it necessary for a contract to be ento, and the cost of the same may be upon inquiry at the office of the city. C. LINCOLN FURBUSH, M. D... Director of the Department.

Dividends THE PROVIDENT LIFE AND TRUST COMPANY OF PHILADELPHIA

Philadelphia. September 27th, 1920.

At a meeting of the Board of Directors, held this day, a quarterly dividend of five eye cent (5%) was declared, navable on Oetober 1st, 1920, to stockholders of record on the broks of the Company at the close of business Sentember 27th, 1920. Cheriks for dividends will be mailed, unless other Gregory, and the Company shall have been filed with the Company.

LEONARD C. ASHTON.

PHILADELPHIA AND WESTERN RAILWAY CO.

Norristown. Pa. Sept. 13, 1920.
PREFERRED STOCK DIVIDEND NO. 19
The Board of Directors has this day delared a dividend of one and one-quarter
of can (1%%) on the preferred stock of
his company, payable October 15, 1920, to
referred archholders of record at the close
d bialness September 30, 1920.
Checks will be mailed.

ERLSHEE ERRICKSON, Treasurer.

FRANKLIN NATIONAL BANK
Chestnut Street west of Broad
Philadelphia, September 27, 1920.
It the regular meeting of the Board of
street with the service of the Board of
street with the service of the Board of
street dividend of Bye per cent (5%) was
lead, free of state tax, and payable
ober 1, 1920, to stockholders of record at
close of business September 30, 1920.

Bellow the beautiful be mailed.

J. WM. HARPT, Cashler.

THE PENNSYLVANIA COMPANY FOR INSURANCES ON LIVES AND GRANTING ANNUTTIES

September 27, 1920.

The Board of Directors has this day declared a regular quarterly dividend of Seven fig. 1920.

The Board of Directors has this day declared a regular quarterly dividend of Seven fig. 1920.

The Board of Directors has this day declared a regular quarterly dividend of Seven fig. 1920.

The Carpenter of the Company of

EDGAR T. WARD'S SONS CO.
quarterly dividend of 14% on the comstock and 194% on the preferred stock
dear T. Ward's Sons Co. has been dedear T. Ward's Sons Co. has been dedear T. Ward's Sons Co. has been dedear T. Ward's Sons Co.
DOING SONS CO.
SONS CO.
DOING SONS CO.
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rots 7s India Steel 5s 1 ... 87 1 ... 87 1 ... 87 1 ... 87 2 ... 67 4 Intooro Met's ct 44s Bait & Ohio 4s 1 ... 17 Bait & Ohio 4s 1 17 1 ... 60 % 12 ... 16 % Bait & Ohio 4s Intere R T to Low Rate Per Mile Strong Sinking Fund Favorable Earnings Past and Present 5.... 63 % 2.... 49 % B & O S W | Int'l Agricul'1 To Yield Over 10% Price and particulars on request. Beth Steel 1 2 82 4 6 784 5 82 4 Bkyn Rapid T 2 82 4 Ta of Sta 14 82 4 3 89 1 82 4 Brdway & 7th Iowa Cent' 4 Martin & Co.

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City of Copen- 5...
hasen 5½8 5...
4. 77¼ 6...
City Mare's 6s 1...
2. 84 2...

101 14 2 1'd 1929 101 14 5 ... 88 101 14 7 ... 88 rk D'k 7 ... 88

1411 Walnut St. 744, West'n cn 744, 1... 66 75 St Louis & S 747, West'n 1st 744, 5... 68 Gove't 2d St Louis & S Tennessee Power Co.

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This week's "Investor & Trader"-just outcontains special article on the "Latin-American Oils," with map. Every market trader should read it, especially as it covers activities of

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GOSSIP OF THE STREET

Yesterday's smash-up was made the nore disconcerting, from a market sentimental viewpoint, because, in a sense, opening looked for a resumption of the forward swing, which in the opinion of

But some of the very best plans go

\$1000 on any car in their concern, re-gardless of cost.

The rather violent slump in the cotton

The rather violent slump in the cotton market did not help matters any, but such a result was generally deemed inevitable after the cold shoulder the Federal Reserve Board gave the cotton growers a short time ago. Cotton holdings, like all other illegally held commodities, must be liquidated. The landslide apparently has only started.

Deflationary Tendencies Extended Timely comment on the industrial readjustment which undoubtedly is it progress is made in this month's busi review of the Penn National Bank. In discussing general trade conditions the letter says, "There has been a noticeable strengthening of confidence in the business outlook during the last thirty days.

"This feeling is based not so much upon any actual increase in trading activity as upon the splendid outlook for the crops, the important improvement in railway transportation, and indications that commodity liquidation has proceeded to the point where some real relief from money stringency may be expected as soon as the seasonal re-

quirements of the crop moving are out of the way. As to actual occurrences in the mercantile markets during the last month — readjustment to the last month — readjustment to the changed conditions continues to make progress and is affecting successively the various producing and distributing industries. However, the transitional period has developed no alarming strain, and there is reason to believe that busi-

and there is reason to believe that busi it was entirely unexpected. The run in of the shorts on Saturday and, with the more favorable bank statements, the rank and file—especially after the strong opening looked for a resumption of the the natural reflex of the unusual stimu lation of the last year, and when the some market critics is discounting the election of Senator Harding a little over a month hence.

Rut some of the very best plans so permit of a renewal of confidence.

But some of the very best plans go wrong. There was certainly a genuine alipping of the cogs somewhere and the majority were not so sure after the closing whether the reaction would not go further. There were almost, however, an equal number who were positive in the belief that the bear crowd had overshot the market and the market was in a badly oversold condition. The latter belief being based largely on the seeming inability of the bear contingent to dislodge any considerable amount of long stock.

Professional Wall street only naturally is disposed to make all the capital possible out of the revision of commodity prices, especially the solar plexis which, apparently, has been given the motor industry. Much interest naturally centers in the conference, which is to be held this week at Detroit, to decide whether or not to follow, at this time, the cut prices made by the Ford and the Franklin car companies.

In the meantime word came from Chicago vesterday afternoon that one contained the magnetic of the steel industry reports some case. In the meantime word came from Chicago vesterday afternoon that one contained to get bids September 1 for its steel.

Professional Wall street only naturally centers in the conference, which interest naturally centers in the conference, which is to be held this week at Detroit, to decide whether or not to follow, at this time, the cut prices made by the Ford and the Franklin car companies.

In the meantime word came from Chicago vesterday afternoon that one contained the such as a pound. Rubber has continued to dislode any considerable amount of long stock.

Some more inclusive, High prices for sugar brought the natural and effective in the sheet circle of contraction has steadly be endencies, so the first to show defiationary tendencies, to show defiationary tendencies, the show the natural prices for sugar brought the natural and effective inclusive. High prices for sugar brought the natural and effective inclusive, and allied industries were among the first to show defiation In the meantime word came from Chicago yesterday afternoon that one of the largest dealers in high-grade used

of the largest dealers in high-grade used ocean tonnage.

ocean tonnage.

ocean tonnage.

"All around the industrial circle the standard makes with 100 late models.

announced their reduction of \$250 to the extent of the present readjustment is clear. Demand is now subnormal, and this cannot last any more than could the extravagance and overbuying of last year and this winter. People must be fed, clothed and housed, and there is not yet a surplus of most commodities as measured by a normal de-mand. Cancellations of orders in in-

dustries temporarily depressed have been heavy, but it is probable that once confidence in the stability of prices is re-established many of these contracts will be placed again at the lower levels."

THE TRADER.

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International Congress at Brussels Obtains View of Situation. Resolutions Being Drafted

U. S. OBSERVER IS PRESENT

By the Associated Press

placed in the hands of a committee. These resolutions will set forth the view of the conference on questions relating to public finance, which will be classified in four categories, outlined by R. H. Brand. British view of the conference, follows:

First—Equilibrium of budgets, reduction of expenditures, limitation of governmental functions, reduction of armaments, climination of subsidies and armaments, elimination of subsidies and selection between direct and indirect

taxation on capital. Second-Necessity of limiting loans to real productive purposes.

Third—Funding of external debts, with a fixed date of redemption. Fourth—Advisability of internal and international trade restrictions.

The real work of the assembly was

begun this morning by the committee on public finance on which Roland W. Boyden represents the United States as unofficial observer. While the monotonous reading of fig-

ares was going on in the main session of the conference the committee began the appointment of subcommittees to draft resolutions in the four categories, embodying questions for submission to the main committee. Later other com-

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mittees will be named to consider currency and international treaties, and experts will be called in. The resolutions to be presented are expected to constitute the nearest approach to practical results from the work of the conference.

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Every week the railroad car service commission at Washington reports how many freight cars the several railroads were unable to move by reason of lack of locomotives. If shippers and manufacturers would load cars to their fullest capacity and unload promptly, much freight would be moved which today is being delayed to the detriment of

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