BALANCE SHEET, 16th SEPT., 1920 THE RITTENHOUSE TRUST CO.

PHILADELPHIA

| ASSETS: | | |
|---|---|--------------|
| Cash on Hand | \$112,920.79 232,080.84 144,935.68 | \$489,937,31 |
| U. S. War Savings and Thrift Stamps U. S. Revenue Stamps | \$300.00 50.00 | |
| * | | 350.00 |
| Loans: Demand with Collateral Time with collateral Commercial Paper, Street Commercial Paper, Customers Judgments | \$1,381,462.24 142,385.00 96,875.03 577,997.46 505.00 | |
| Bonds and Stocks Owned (Ledger | | 2,199,224.73 |
| Values): Railroad Bonds Public Utility Bonds | 55,445.84 71,943.75 51,190.83 | 8 |
| Industrial Bonds | 51,190.83 | |
| Bonds | 75,856.97 | * |
| per cent paid) | 9,000.00 109.452.50 | |
| Miscellaneous Stocks | 43,869.77 | |
| | \$416,759.66 | |
| Mortgages | 113,550.00 | 530,309.66 |
| Building Improvements, Vaults and F | urniture | 70.484.60 |

| Accrued | Improvements, Vaults and Furniture Interest Receivable | 70.484.60 14.484.48 |
|---------------------|--|------------------------|
| Suspense | Shorts | 10,133.65 5.00 |
| * | LIABILITIES: | \$3,314.929.38 |
| Denosits: Regula | | |

| \$2,425 412.94 | \$1.536.89) |
|---|---|
| 8 090,00 7,481,17 469 21 89 75 | Due to U. S. Liberty Loan Subscribers. Certified Checks Treasurer's Checks Unpaid Dividends Bills Povable Federal Reserve Bank. Rediscounts. Federal Reserve Bank Interest Accrued for Depositors. Income Tax Withheld. |
| \$2,654,037.53 | |

| | | | | | 3 | 4 | P | T | т | A | T | 4 | | N | n | | 8 | T | portie. |
|---------|----|-----|-----|---|---|----|---|---|---|---|---|--------|---|---|---|---|---|---|--------------|
| Capita! | St | ock | | | | o, | | | | 0 | | | | | | | | | \$500 000 00 |
| Surplus | | | | | | | | | | | | ٠, | | | | | | | 100 000 00 |
| Undivid | ed | Pro | fit | s | | ŕ | * | | * | | | | • | ٠ | | • | • | • | 60.891.85 |

660,891,85 \$3,314 929.38

Philadelphia, 30th September, 1920. Philadelphia, 30th September, 1920.

We have examined the Assets and Accounts of The Rittershouse Trust Company, and we certify that the foresoing Balance Sheet, subject to allowance for depreciation of securities owned and for suspense items, in our ominion, correctly sells forth the true financial condition of the Company on 18th September, 1920.

Our examination embraced the verification of the Cash, Loans, Collaterals Mortgages, Bonds and Stocks owned, verification of the trial balances of the denositors balances by correspondence, confirmation of the bills payable and rediscounts with the Federal Reserve Bank and verification of the Irecome and Expense Accounts. The accounts and records were found to be in good order, Lybrand, Ross Bross, & Montgomery.

LYBRAND, ROSS BROS. & MONTGOMERY. Accountants and Auditors.

A Question Leading Banks Are Asking

One of the largest and most successful banks in the American Credit-Indemnity Co., as follows:

"No doubt you will be interested to learn that we have arranged to incorporate into the forms used for securing financial statements this query:

"Are your accounts covered by credit insurance?

"I submitted this matter to our officers the other day, at a meeting, and favorable consideration was immediately accorded it."

Bankers appreciate that it takes more skill to do business successfully when prices are falling, as now, than when prices were increasing. And they therefore endorse precautions that prevent, else pay, bad debt losses beyond the normal.

A manufacturer or wholesaler carrying the American Company's Credit Insurance is completely fortified against abnormal losses on his sales. If you are not one of our policy-holders, now, of all times, you should investigate this broad, protective service. Write or phone.

Payments to Policy-holders about \$10,000,000.00

The AMERICAN CREDIT-INDEMNITY CO. OF NEW YORK E.M. TREAT. PRESIDENT

W. J. MORPHY, Manager J. F. MacFADDEN, General Agent Mutual Life of New York Bldg.

Phone-Filbert 5503

Philadelphia, Pa.

TREIGHTING ORPORATION REGULAR SAILINGS

Through Bills of Lading Issued PHILADELPHIA to RIVER PLATE PORTS PHILADELPHIA to RIO JANEIRO & SANTOS PHILADELPHIA to SANTOS AND BUENOS AIRES

PHILADELPHIA to FRENCH ATLANTIC PORTS S. S. Salvation Lass. Oct. 9

Lafayette Building, Philadelphia
Main 3415

Lembard 3633

Cortland 902

No. S. City of Fairbury Oct. Oct. No. Main 3415

170 Broadway, New York

Prominent New York and Philadelphia stock exchange firm desires applications for position of manager of branch offices in nearby cities. Box B 226, Ledger Office.

George K. Watson & Co.

Certified Public Accountants Federal Tax Consultants Real Estate Trust Bldg. Philadelphia

GAIN IN TRADE MORTALITY

September Failures Twice Those June This Year & Fd 1937 1 ... 78 6 ... 94 % 2 ... 88 2 ... 78 1 ... 94 % 12 ... 88 U S Rub'r 78 Va Railw's 58 An increase in failures during sep-

98 We'n Pac 1st ures touched the property of the Mutual Trust Co. and Bartley J. Doyle, president of the Swystone Publishing Co., was elected to fill his unexpired term. There were 651 failures recrease of 97% Wilson Co cy only twenty-five, or 3.9 per cent, over "There were 661 failures recorded in

Continued Decline in Sugar

New York, Oct. 7.—A new low record for the year was made in the local sugar market when the Federal Sugar Refining Co reduced the price of refined sugar It cent a pound, to 11 cents. This is within two cents of the price prevailing when the industry was under control of the government. Raw sugar sold at Science of Science

LONDON STOCK MARKET

Undertone Weaker and Trading Wa Narrow-Rails Flat

Salt Lake City, Utah, Oct. 7.—The Itah-Idaho Sugar Co. has announced a eduction in the wholesale price of rude sugar of 50 c nts per 100 pounds. ringing the Utah price to \$12.82 and he San Francisco Seaboard price to \$12.82. Narrow—Rails Flat
London, Oct. 7.—Preparations for an ew British Government loan depresses wilt-edged issues on the stock exchange today. Home rails were affected symmethetically and were flat.

Fresh anxiety about the coal labor situation caused industrials to waver Hudson's Bay was 6%. Dollar securities were flabby. Mexican loans wer firm. Rubber shares were in supply. Henewed liquidation from Paris and Amsterdam unsettled oils and Kaffirs Shell Transport was 7% and Mexican Eagle 11%. Boston, Oct. 7 -The Revere Sugar thing Co. today reduced its price for ramulated sugar to 11% cents, less 2 per ent for cash. Paris. Oct. 7.—Prices were weak on the Bourse today. Three per cent rentes ert quoted at 53 francs 83 centimes; xchange on London, 52 francs 43 entimes; 5 per cent loan, 85 francs 95 ntimes. The dollar was quoted at 14 tancs 96 to centimes. 5 Cherally, the undertone of the mat kets was weaker and trading was harrow.

The Electrification of Industry

And Its Relation to Westinghouse Electric & Manufacturing Company

Development in the electrification of American business enterprise has manifested itself in distinct cicles.

ugar was reduced in proportion, with \$12 quoted for cane and \$11.80 for been

Prices Weak on Paris Bourse

New York Bonds

continued from Preceding Page

S Realty &

The first period covered the growth in telegraphy following the Civil War-the second, the introduction of electric lights and are hmps-third, the revelopment of telephone communication-fourth, the electrification of city and suburban railways-fifth, the transformation during the past ten years from steam to electric power in operation of industrial plants; leading up to the sixth and present stage - the electrification of steam railroads, now in its infancy, but undoubtedly destined to take its place among the great progressive movements of the age.

The Westinghouse-Baldwin agreement for the manufacture

of electric locomotives places Westinghouse in a position that should enable it to play a great part in this development, and the proposed new financing of Westinghouse is undoubtedly in anticipation of this and other great expansions in the use of electrical apparatus for business

The current number of our Market Review contains a thorough analysis of the business, earnings and financial conditions and plans of Westinghouse, with especial reference to its commercial future.

Sent on request for L-568

Hughes & Dier

(Phile, Stock Exchange Pittsburgh Stock Exchange (Chicago Board of Trade New York Produce Exchange

1435 Wa'nut Street Philadelphia

Telephones Race 1895

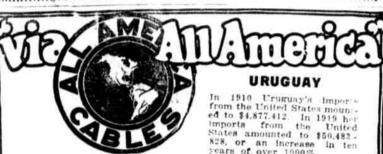
New York, Pittsburgh, Cleveland

Capital and Surplus, \$10,000,000

THE convenient location of the Girard Trust Company hardly second to its financial standing. It's proximity to the City's railway stations, residential and shopping districts is a distinct convenience to

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versities have sent for it.

The third edition is now

ready. Get wour free

The General Rules of Trading. How to Give a Broker

Broker's Commission

Charges. | How to Indorse a Stock

O. B. LANSINGER & CO.

NOTICE:—A SPECIAL MEETING OF THE

Company will be need at its company office. Trenton avenue and Huntingdon st. on Tuesday, October 12th, 1920, at 4 o'clock P. M.

The object of the meeting is the normination of officers for the ensuing year, and the appointment of an Auditing Committee. Stockholders are requested to be present.

A. B. HECHTEL, Secretary.

NORTHERN PACIFIC RAILROAD CO.

NORTHERN PACIFIC RAILROAD CO.

Notice is hereby given that the annual meeting of the stockholders of the Northern Pacific Railroad Company, will be held on Thursday, October 21, 1920, at 12 o'clock noon, at 34 Nassau Street, New York City, for the purposes of electing thirteen Directors of the Company to serve for one year and until their successors are elected and for the transportation of any business that may lawfully be brought before the meeting E. A. GAY, Secretary.

New York, September B. 1920

New York, September 3, 1920

THE ANNUAL MEETING OF THE STOCKholders of the Citizens Bank, Philad-splin,
Pat, for the election of Directors and such
other business as may properly come before
the meeting, will be held at the Hanking
House, 22-24 South Third Street, Philadelphia, Pa., on Tuesday, Nevember 2d, 1920,
bergeen the hours of 12 and 2 P. M.
J. S. GAYLEY, Cashler.

Dividends

CITIES SERVICE COMPANY

BANKERS SHARES

Monthly Distribution No. 20

Henry L. Doherty & Company announ

that the Twentieth Monthly Distribution Cities Service Bathers Shares, payable November 1st, 1920, to Bankers Shares Record October 15th, 1920, will be 41, cents on each Bankers Share.

American Telephone & Telegraph Co.

copy at once.

Instructions.

The average price of twenty active industrial stocks advanced .04 per cent to 85.60 yesterday, while twenty rall-roads gained .45 per cent to 84.26.

Subsidiaries of the American Gas Co. report that, for the first seven months of 1920, sales of gas increased 11.9 per cent, while sales of electric current increased 34.7 per cent. For the month of July sales of gas increased 14.7 per cent, and sales of electric current 29 per cent. For the first seven months of 1920, 78 per cent of net earnings of all subsidiary properties was derived from electric light and power.

LOCAL MINING STOCKS TONOPAH STOCKS

| 29- | Long Mit Stoc | 4447 | CONT | Charges. |
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| a | | Frid | Ask | How to Indorse a Stock |
| | Cash Boy | .07 | .09 | |
| +4 | I'm Butler | .14 | .16 | Certificate. |
| X- | MacNamura | * | .10 .12 11 | How to Use Collateral |
| 92. | MacNamara Namara Crescent | .10 | 10 | now to Use Conaterat |
| nd | | .00 | - 11 | in Trading. |
| 114 | | | 11 | in Fraung. |
| | Mapah Extension | .10 | .00 | How to Group Invest- |
| es. | Montana | -07 | | |
| n- | North Star | .04 | .05 | ments. |
| | Rescue Edla | .10 | .21 | The Deposit Require- |
| 68, | Tonopah Extension | 1 14 | 1.56 | |
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| int | | | | Stocks on Account. |
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| re. | Allied Divide | 02 | .03 | |
| 118 | Ainea Divide | | 08 | Bond Holders, etc. |
| - | Alto Divide | .07 | 06 | Bond Honders, city |
| | Belcher | .04 | | Tallaton Monitord Call |
| ve | Delcher Extension | .07 | .09 | Edition limited. Call, |
| III- | Ben Hur / | .01 | .02 | |
| ers: | Brough Divide | 20 | .25 | phone or write at once. |
| at | Divide Extension | .28 | -31 | |
| | Divide Syndicate | .01 | .02 | |
| in- | | | 40.00 | Ask for No. T. U967 |
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| | South Divide | .04 | 0.0 | |
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| | Hasbrouck Divide | .01 | .03 | JONES & BAKER |
| - 11 | liigh Divide | 01 | .02 | JOHES & DAME |
| | Revert Divide | .07 | .08 | |
| | Come Printer | 01 | 02 | Specialists in New York |
| - 17 | Reno Divide | | .02 | |
| | Rosetto | .01 | | Curb Market Securities |
| | Silver King | .03 | .05 | Curo market Becurities |
| 28 | Tonopah Divide | 1.94 | 1.76 | were a sound of the |
| 43 | Tonopah Hasbrouck | .05 | .07 | Widener Bldg., Phila. |
| | Victory Divide | .07 | .09 | |
| | Verde Divide | .07 | .08 | Phones: Bell, Locust 4730 |
| n | Gone Divide Control | .36 | .38 | |
| | Zone | | | Keystone, Race 2290 |
| eru. | GOLDFIELD STO | CKS | | |
| ige | Attento | 0.1 | .02 | Offices in 9 Principal Cities |
| m- | Atlanta | | | Onices in a l'incipal Cicles |
| | Blue Bull | -01 | 02 | Direct Private Wires |
| POLICE ! | Buth minerature | .04 | | Direct Pricate wires |
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| | Goldfield Merger | .03 | .05 | Cate of Clas & Plantele Corn die & Prof |
| an | t of Dovesop | | | United this & Electric Corp. C & & Frei. |
| | Great Bend | 14 | -01 | Thomas Iron-Remington Photograph |
| ar- | o moo Extension | .07 | .00 | Newton Cont Pret. & Common |
| an | Kewanas | .03 | .05 | United Gas & Electric Corp. f's & Pref. Thomas Iron—Remington Photograph Newton Coal Pref. & Common Caddo Central Oll & Ref. 6's 1930 Northampton Traction 1st 5's 1933 Kelkec Coke 5's 1959—Amer. Rd Pref. Cleveland & Eric Rwy. 1st 5's 1929 |
| 65.13 | Lone Star | .04 | .00 | Northampton Traction 1st b's 1933 |
| | Oro | Lie | .01 | Kelkee Coke 5's 1959-Amer. Rd Fret. |
| | Oro Red Hills | 2 | 3 | Cleveland & Erie Rwy, 1st 5's 1929 |
| = | Silver Pick | | .08 | O B LANSINGER & CO |
| | | | | |

MISCELLANEOUS

OF THE PREFERRED STOCKHOLDERS
OF THE BETHLEHEM CITY WATER
COMPANY.
This Company having soid all its property
to the City of Bethlehem, you are bereby
notified that it has deposited with the E. P.
Wilbur Trust Company, of Hethlehem, Pa.
Trustee, a sum sufficient to redeem said preferred stock now outstanding at the par
value thereof, together with said interest
thereon to date of delivery.
The amount of said redemption price, together with interest as here and above
noted, will be paid to any and all holders of
the said preferred stock of the said Bethlehem City Water Company, providing the
same shall be delivered to the E. P. Wilbur
Trust Company, of Bethlehem, Pa., for the
account of the said Bethlehem City Water
Company on greefore November 1st, 1920.
BETHLEHEM CITY WATER COMPANY
ALER NEW YORK COFFEE MARKET New York, Oct. 7. — December was again under pressure from Wall street longs at the opening of the local coffee futures market this morning and, coupled with scattered trade and European offerings, first prices were 4 to 7 points lower, the decline again bringing A. P. MILLER, Secy.
M. P. QUINN, Pres. GIRARD POINT STORAGE COMPANY
Sinking Fund Notice
Sealed proposals for the sale to Fidelity
Trust Company, trustee under the mortgage
of the Girard Point Storage Company, dated
April 1 1890, of a sufficient number of
bonds issued under said mortgage to invest
the sum of \$20,035,69, will be received at
the office of said trustee, Nos. 325-331
Chestnut street. Philadelphia, until Friday,
October 15, 1930 at 12 o'clock noon. The
right is reserved to reject any and all bids.
FIDELITY TRUST COMPANY Trustee.
WM. P. GEST. President.
Philadelphia, September 30, 1920.

pean offerings, its first processions are being made almost daily, without, however, attracting any great amount of baying from American importers.

The local spot demand continues fair. Yest close Open 11 s.m.
December 7 37 97 38 7 30 97 32 1 s.m.
January 7 54 97 51 March 7 88 97 7 83 98 96 8.28 @ 29 8.23 @ 25 ·8.21

Bank of England Statement

Londen. Oct. 7.—The weekly statement of the Bank of England shows the following changes: Total reserve decreased f232,000; circulation increased f313,000; bullion increased f80,379; other securities decreased f13,224,000; public deposits increased f510,000; other deposits increased (23,735,090; notes reserve decreased f212,000; government deposits increased £213,030,00; noverment securities increased £41,901,000. The pro-portion of the bank's reserve to liabil-ity is 8.87 per cent; last week it was 11.07. Rate of discount 7 per cent.

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Centrifugal Pumps

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For All Purposes MORRIS MACHINE WORKS

RESORTS-STEAMSHIPS

A dividend of Two doll rs per share will paid on Friday, October 15, 1920, to lockholders of record at the close of busi-as on Monday, September 20, 1920, G. D. Mil.NE, Treasurer.

PROPOSALS FOR CRAVATS OFFICE OF the Depot Quartermaster, U. S. Army, Philadelphiá, Pa. Sealed proposaja wili be received here until 11 a. m. Getcher 15, 1926, for all or any part of 750,000 cravate, black silk. Information upon application.

RESORTS-STEAMSHIPS

Special Yachting Cruise To WEST INDIES

Leaving New York Nov. 6th, Returning Dec 1st TWIN SCREW S. S. FORT VICTORIA MISPLACEMENT

Embraces will make one of the most attractive and delightful cruises ever planned, calling first at America's new island possessions. St. Thomas and St. Croix, only four days from New York, thence in St. Kitts and Antigua (English), Guadeloupe and Martinique (French). St. Lucia, Barbados, Trinidad, Dominica, (English) and San Juan, Porto Rico (American). English, French and American Possessions

These islands present the most exquisite, picturesque and variegated scenery, full of History and Romanos and interesting customs of different nationalities. The cruise, covering more than 5,000 miles, is a perfect yachting trip, mostly in the lovely Caribbean Sea and with the lelands in signify on the covery Caribbean Sea and with the lelands in signify of each other. Passengers will have time to see the various points of interest at all islands, including the wenderful Asphalt Lake of Trinidad. Old-World Scenes in A Setting of Azure Seas

Hotel

The steamer is your hotel and has many upper deck rooms fitted with beds and private baths, hot and cold running water and electric fans in all rooms, and the cuisine is the very best. The promenade decks are unusually spacious.

Rates Rates for the round cruise, including stateroom, berth and meals, \$275.00 and upwards, according to accommodation. Early application is desirable to secure choice accommodation. For further particulars apply to

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LINE

U. S. Shipping Board Steel Steamers Regular Service

PHILADELPHIA TO ROTTERDAM AND ANTWERP

ROTTERDAM TO PHILADELPHIA S/S "Arizpa"Oct. 12

PHILADELPHIA TO HAMBURG AND BREMEN PHILADELPHIA TO CONSTANTINOPLE AND

> BLACK SEA PORTS A Steamer as sufficient cargo offers For space and rates apply

A. D. CUMMINS & CO., Inc. 139 South 4th St., Phila., Pa. H. P. Dilkes, Manager

LUCKENBACH LINES

Philadelphia to Hamburg S/S KATRINA LUCKENBACHOctober 11

Philadelphia to Rotterdam—Amsterdam S/S HOMESTEAD (U. S. S. Board)......October 28

Rotterdam-Philadelphia S/S HOMESTEAD (U. S. S. Board) October 9 Philadelphia—San Diego—Los Angeles—San Francisco

San Francisco-Los Angeles-San Diego-Philadelphia

 S/S LAVADA (U. S. S. Board)
 October 12

 S/S SHORTSVILLE (U. S. S. Board)
 October 20

 S/S HANNAWA (U. S. S. Board)
 November 1

S FRED'K LUCKENBACHOctober 30

LUCKENBACH STEAMSHIP COMPANY, INC. 328 Chestnut Street, Philadelphia LOMBARD 3340

Fall and Winter in the South of Europe—in France, Italy, etc.—have lost none of their charms, none of their recuperative qualities to health. It is again easy to get there. Travel on one of our steamers and your comfort will be assured. comfort will be assured.

..........Philadelphia to LiverpoolOct. Vardulia Philadelphia Bristol (Avonmouth) Oct. 9

K. A. Victoria New York Liverpool Oct. 9-Nov. 6 Dec. 4

Columbia New York Londonderry and Glasgow Oct. 9 Nov. 6 Dec. 11 Carmania New York "Liverpool Oct. 23 No Calabria New York "Patras, Dubrovnik & Trieste Oct. 23 — Oct. 23 Nov. 20 Dec. 18 Mauretania Saxonia

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THE SERVICE LINE

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S / S "Lake Galera" Oct. 15 S / S "Coquina" Oct. 25 For rates and particulars apply to Earn-Line Steamship Co. 139 South Fourth St. PHILADELPHIA, PA.

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LOS ANGELES (Harbor) SAN FRANCISCO PORTLAND and SEATTLE 8 "West Apaum" 8 "Cape Henry" 8 "West Haven"

HOLLAND-AMERICA LINE

PHILADELPHIA

Scandinavian Ports

Gothenburg,

Regular Service

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Agents for U. S. Shipping Board Drexel Building

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Lombard 5100, Main 5064

S. "Fort Armstrong"

Copenhagen

BALTIMORE

NEW YORK to ROTTERDAM Via Plymouth and Boulogne-sur-Mer Noordam Oct. 13 Nor. 17 New AmsterdamOct. 19 Nov. 22 Passenger Office, 1531 Walnut St., Passenger