

# "Convalescence"

Valuable Business Book Free

"Convalescence" is a review and prophecy. It analyzes the fundamentals underlying the business conditions which we have had; and it outlines some of the things we may expect in the future.

"Convalescence" is of the same high standard that we aim to make a characteristic of all our contributions to modern business literature. A reading of it is sure to help you in intelligently planning your business activities for the days ahead.

If you are a manufacturer, wholesaler or banker, write to the Company, 511 Locust St., St. Louis, for a copy of this booklet today.

Payments to Policyholders over \$10,000,000.00

**THE AMERICAN CREDIT-INDemnITY CO. OF NEW YORK**  
E. M. TREAT, PRESIDENT

W. J. MORPHY, Manager,  
J. F. MacFADEN, General Agent,  
1011 Chestnut St.

Philadelphia, Pa. Phone—Filbert 5502

# "LONDON" Credit Insurance Is a Monitor of Business

DURING the recent uncertain and squally business conditions, "London" Credit Insurance proved to be a tremendously powerful influence for the steadying of business.

The mere fact that you carry a Credit Insurance policy in the "London" has a most beneficial effect on your debtors. The arms of the "London" are long and its resources are enormous. And these facts, once appreciated, discourage recklessness in buying and exploiting, and steady things generally.

You can no more afford to be without "London" Credit Insurance than you can fire or life insurance—for not one of your debtors is proof against failure any more than against fire or death.

Today is the day to ask our agency for particulars. There's no obligation.

OUR SUPER-SERVICE  
Losses Paid In American Currency



AT YOUR SERVICE  
Established Eighteen Sixty-nine

**LONDON GUARANTEE AND ACCIDENT COMPANY LTD.**

R. A. IRVING, General Agent—Credit Insurance Department  
Stokes, Packard, Houghton & Smith, Managers—All other casualty lines.  
Bell Phone—Lombard 4190 414 Walnut St. Keystone—Main 4190

# TELLS REAL OATH TAKEN BY K. OF C.

Supreme Knight Flaherty Makes It Public—Reputates "Vile Invention"

## SCORN FOR PREJUDICE

By the Associated Press  
San Francisco, Aug. 2.—(By A. P.)—Opposition to religious prejudice is the keynote of the Knights of Columbus' annual convention, opening here today, sounded in the pre-convention address of Supreme Knight James A. Flaherty.

Mr. Flaherty denounced what he termed "professional purveyors of prejudice," whom he charged with seeking to divide American citizens into classes and to create suspicion and distrust.

Mr. Flaherty's address drew attention to the widespread circulation of an oath attributed to the fourth-degree members of the Knights of Columbus, which was characterized as a "vile invention."

"This oath," he declared, "is impossible and ridiculous on its face, but it now is being circulated by millions of copies throughout the country, bearing the imprimatur of the Congressional Record because, by accident, it appeared as an exhibit in the proceedings of Congress."

"For the first time in the history of the Knights of Columbus, at this convention, we take occasion to ask press and public to make known as widely as possible the real obligation taken by all Knights of Columbus."

"I swear to support the Constitution of the United States. I pledge myself, as a citizen and Knight of Columbus, to enlighten myself fully on my duties as a citizen and to conscientiously perform such duties entirely in the interest of my country and regardless of personal consequences. I pledge myself to do all in my power to preserve the integrity and purity of the ballot and to promote reverence and respect for law and order. I promise to practice my religion openly and conscientiously, but not to attempt to convert to my faith any other person, and to so conduct myself in public affairs as to reflect nothing but credit upon our holy church to the end that she may flourish and our country prosper to the greater honor and glory of God."

**DENY DURYEA RUMORS**  
Friends Say Litigation Over Estate Did Not Lead to Death  
New York, Aug. 2.—Friends of the late Harry H. Duryea, who was found dead last week from a revolver shot in his office, related yesterday to conscientiously published intimations that his death was a result of litigation growing out of his administration of the estate of his father, the late General Hiram Duryea.

**WOMEN MOTORISTS KILLED**  
Tourists From South Meet Death When Car Slips and Overturns  
New Brunswick, N. J., Aug. 2.—(By A. P.)—A buswoman containing a touring party from Louisville, Ky., slipped and overturned today on a sharp turn on the Lincoln Highway between Franklin Park and Ten-Mile Run, killing two women, Miss Della E. Money and Mrs. Edward Pierson. Mr. Pierson and Mrs. W. G. Stiglitz were slightly injured.

# SECRETARY DAVIS ASKS LAW TO AID IMMIGRANTS

Fees Proposed in Registration Bill Would Be Used for Aliens  
Washington, Aug. 2.—(By A. P.)—Registration of aliens, provided for in legislation urged by Secretary Davis, is for the purpose of protecting and guiding the aliens themselves, and is not designed as a police system, said a statement issued yesterday by the Department of Labor.

**WE SPECIALIZE IN ALL BUILDERS' MATERIAL**  
Orders shipped Same Day as Received  
**DONNELLY & COMPANY**  
Office, 317 Vine Street  
Warehouses: 24-26 Brown St. 317 Vine St. 327 Wood St.  
Cell Phone 3400—Main 4026-17

**POWER REPAIRS**  
Save coal by having your steam cylinder rebored and new piston and rings installed.  
Phone Wm 1814 and Main 3441  
**HESS & BARKER**  
212-214 DARIEN ST.

**DEXTER METAL LOCKERS**  
OVER ONE MILLION PEOPLE USE OUR LOCKERS EVERY DAY  
HIGH-CLASS GOODS REASONABLE PRICES  
**GOLF CLUB LOCKERS**  
Steel shelving for Every Situation  
Dexter Metal Mfg. Co.  
11 No. Front St., Camden, N. J.

**EARN-LINE**  
Incorporated 1891  
U. S. Shipping Board Steel Steamers  
Regular Freight Service  
**PHILADELPHIA to HAVANA**  
S/S COQUINA ..... AUG. 18  
S/S EASTERN DAWN (U. S. S. B.) ..... Sailing Aug. 10  
S/S STEAMER (U. S. S. B.) ..... Sailing Aug. 28

**SEATTLE TO THE ORIENT**  
12 DAYS TO YOKOHAMA  
NEW AMERICAN TRANS-PACIFIC PASSENGER SERVICE  
YOKOHAMA, HONOLULU, MANILA, SHANGHAI, HONG KONG AND CANTON VIA THE NORTH ROUTE.  
New and partial U. S. S. B. Lines: 535 ft. long; 21,000 tons

**WHITE STAR**  
S. S. HAVERFORD  
One of the well-known steady-going White Star Liners, sailing from  
**Philadelphia to Liverpool**  
Aug. 13 and Sept. 17  
Aboard the Haverford you enjoy the comforts of a modern hotel and a cuisine and steward service internationally famous.

# Motor Gear Drives ACME GEAR CO.

American Dredging Co. American Shipyard Co. 308 Chestnut Street Philadelphia, Pa. Works: Camden, N. J.

**METAL COLUMNS**  
LAST A LIFETIME  
PEARCE FIREPROOF CO. 1345 ARCH ST., PHILA. SHEETROCK WALL BOARD Distributors

**Ambler Asbestos Shingles**  
Fireproof  
No Painting No Repairs Last Forever  
Asbestos Shingle, Slate and Sheathing Co. AMBLER, PA. Phila. Office, 1927 Market Street

**BLACK DIAMOND STEAMSHIP CORPORATION**  
Regular Freight Service  
**PHILADELPHIA to ROTTERDAM—Antwerp—Amsterdam**  
S/S "EASTERN DAWN" (U. S. S. B.) ..... Sailing Aug. 10  
S/S STEAMER (U. S. S. B.) ..... Sailing Aug. 28

**KERR LINES**  
Sailings from Philadelphia  
**BREMEN—HAMBURG**  
S/S "Chickasaw" (USSB) ..... Sailing August 10  
S/S "Westbrook" (USSB) ..... Sailing August 20

**ANTWERP—ROTTERDAM**  
S/S "Schoharie" (USSB) ..... Sailing August 8  
Kerr Steamship Co., Inc. 615-16 LAFAYETTE BUILDING PHILADELPHIA, PA.

**CUNARD ANCHOR**  
Passenger and Freight Services  
From New York  
CHEROKEE AND SOUTHAMPTON  
BERGEN AND BOSTON  
AUGUST 18  
AUGUST 23  
AUGUST 28  
AUGUST 31

**PHILADELPHIA to BARCELONA, MARSEILLES GENOA & NORTH AFRICA**  
S/S "JEAN STERN" ..... Aug. 17  
Through line of sailing for all parts of South, North, Africa, Europe, India, China, Japan, Australia, New Zealand, etc., according to current ports.

**HOLLAND AMERICA LINE**  
New York to Rotterdam  
Via Plymouth and Boulogne-sur-Mer  
RYNDAM ..... Aug. 6 Sept. 10 Oct. 15  
N. AMSTERDAM ..... Aug. 13 Sept. 17 Oct. 22  
NOORDAM ..... Aug. 20 Sept. 24 Oct. 29  
ROTTERDAM ..... Sept. 3 Oct. 8 Nov. 12

# Old Glory is now on the Seven Seas

AMERICAN SHIPS ARE AVAILABLE FOR YOUR OCEAN VOYAGE  
New combination Passenger and Freight Ships, Fast, Luxurious Steamers.  
Key number beside ship's name indicates operator shown bottom of column.

**SOUTH AMERICA**  
Rio de Janeiro, Montevideo and Buenos Aires.  
August 3—Huron (11)  
August 17—Aetolia (11)  
August 31—Southern Cross (11)

**FAIR EAST**  
Honolulu, Yokohama, Kobe, Shanghai, Manila, Hongkong.  
August 27—Huron State (105)  
August 30—Hooper State (105)  
September 3—Volterra State (105)  
September 6—Granite State (105)  
September 9—Granite State (105)

**HAWAII, PHILIPPINES, EAST INDIA**  
Honolulu, Manila, Saigon, Singapore, Colombo, Calcutta.  
August 13—Crete State (105)  
September 14—Volterra State (105)  
October 15—Granite State (105)

**COASTWISE AND HAWAII**  
Hawaii, Canal, Los Angeles, San Francisco and Honolulu.  
September 3—Hawaii State (60)

**U. S. SHIPPING BOARD**  
Washington, D. C.

**DIXIE STEAMSHIP LINES**  
PHILADELPHIA to BRISTOL, MANCHESTER, GLASGOW  
U. S. S. B. S. S. "MONOMACH"  
Now Loading Pier A, Port Richmond  
for ROTTERDAM  
U. S. S. B. S. S. "Western Hope"  
Expected to sail August 24  
For Freight Office, 1301 Walnut St., Phila.

**Marine Despatch Line**  
Los Angeles—San Francisco—Seattle and Portland  
CARGO RECEIVED DAILY AT PIER 40, SOUTH WHARVES  
S. S. Chas. H. Cramp ..... Aug. 10  
S. S. Cape Romain ..... Aug. 20  
For Rates and Information Apply  
Atlantic-Gulf & Pacific S. S. Corp.  
Room 209, 120 S. Third St.  
Lombard 2525 Main 5981

**THESE PUBLICATIONS WILL HELP YOU**

**INVESTOR AND TRADER**  
The Work's Largest Contents  
Special Advice on:  
Philip Morris  
United Retail Candy  
Skelly Oil  
Producers & Refiners  
Hela Mining  
Business and Market Conditions

**TRADERS HANDBOOK**  
New booklet—will make clear many points regarding your stock transactions and will explain market terms. Ask for TU-474.

**"INVESTOR AND TRADER"**  
12-page weekly containing special articles on Business and Market conditions and on Specific Stocks with price range. Ask for TU-473.

**"TRADERS HANDBOOK"**  
New booklet—will make clear many points regarding your stock transactions and will explain market terms. Ask for TU-474.

**PHILADELPHIA OFFICE**  
WIDENER BUILDING  
Telephone: Bell, Locust 4730  
Keystone, Race 8861

**BALTIMORE OFFICE**  
483 EQUITABLE BUILDING  
Telephone: St. Paul 4821  
Direct Private Wires  
New York Chicago Boston Philadelphia Pittsburgh Detroit Baltimore Cleveland

**JONES & BAKER**  
Members New York Curb Market

**VISIT OUR NEW OFFICES**  
We are now located in our new offices, occupying the Entire First Floor at  
**1522 Walnut Street**  
Philadelphia, Pa.

where we are better equipped than ever to give you the best in brokerage service. In our handsome boardroom the latest quotations are continuously posted, and our extensive statistical department is at your command.

You will always find a cordial welcome awaiting you.

**EDWIN E. KOHN & CO.**  
Members Consolidated Stock Exchange of New York  
New York Wilmington Easton Pittsburgh Pottsville Trenton

WE TAKE PLEASURE IN ANNOUNCING THAT  
**MR. E. F. DYCKHOFF**  
IS NOW ASSOCIATED WITH US AS  
MANAGER OF OUR BOND DEPARTMENT

**KARDOS & BURKE**  
1424 WALNUT ST.,  
PHILADELPHIA, PA.

**Economy and Fidelity**

We take a keen interest in getting the best possible results in every matter entrusted to our care. Economy and Fidelity are the keystones.

**THE REAL ESTATE TRUST CO.**  
OF PHILADELPHIA  
Broad and Chestnut Sts.

**BALDWIN LOCOMOTIVES YESTERDAY AND TODAY**

Fifty years ago, a first-class passenger locomotive weighed from 30 to 35 tons. Today, many of our large locomotives carry that amount of weight on a single pair of driving wheels. This wonderful development in the size and capacity of locomotives has materially aided the development of all business, for without locomotives of adequate power the railroads could not exist and business expansion.

Philadelphia, as a home of locomotive building, may well claim credit for helping the railroads build up business all over our country.

**The Baldwin Locomotive Works**  
Philadelphia

**Have You Made a Will?**

The great majority would have to answer no, simply because they have not given proper consideration to this very important question.

A will and the proper carrying out of its terms may mean the difference between happiness and unhappiness for those you leave.

Let us talk it over with you.

**North Philadelphia Trust Co.**  
Broad St. and Germantown Ave.  
Above Erie Ave., Philadelphia

**City of Phila. 4s**  
Small Pieces  
**MORLEY, WOOD & CO.**  
333 Chestnut Street  
Members N. Y. & Phila. Stock Exchs.

**Lawrence E. Brown & Co.**  
CERTIFIED PUBLIC ACCOUNTANTS  
Investigate and adjust corporation and partnership accounts and prepare income tax returns.

Canadian Northern Ry. Equip. 6% 1924-26  
Indiana Lighting Co. 4% 1928  
Portland Ry. 4% 1928  
Chattanooga Ry. 4% 1928  
Virginia Light & Power Co. 5% 1934  
Virginia Ry. & Power Co. 5% 1931

**Samuel K. Phillips & Co.**  
Members Philadelphia Stock Exchange  
507 CHESTNUT STREET

**H. L. SMITH & CO.**  
INVESTMENT SECURITIES  
1009 Lead Title Bldg. Spruce 6721-2

**STROUD & CO.**

**WALKER TRUST COMPANY**  
TO THE HOLDERS OF TWENTY-ONE PER CENT BONDS ISSUED UNDER MORTGAGE ON THE DISTRICT OF COLUMBIA

You are hereby notified that the undersigned trustee will receive offerings for the purchase of bonds on the District of Columbia for sale by public auction on the 10th day of August, 1921. Offers should state the amount of the bonds and the amount for which the same may be purchased by the trustee. The bonds are subject to the same terms as set forth in the prospectus. The trustee is not responsible for the accuracy of the information given in any prospectus of bonds to be sold at public auction.

**THE WALKER TRUST COMPANY**  
519 Pennsylvania Ave.  
Washington, D. C.

**THE OHIO CONCRETING RAILWAY CO.**  
OFFICE OF THE  
Pittsburgh, Pa. July 27, 1921.

First Mortgage Bonds of \$100,000 will be placed for sale on the 10th day of August, 1921, at a price to exceed par and interest.

Sealed proposals to sell bonds must be in the hands of The Trust Company and Trust Company, 150 Broadway, New York, N. Y., before 12 o'clock, Wednesday afternoon, August 31, 1921, and bonds accepted must be delivered on September 1, 1921. Bonds will be made within ten days of the date of the sale.

T. H. B. MCKENIGHT  
Trustee

**John T. Dyer Quarry Co.**  
BIRDSBORO TRAPPE ROCK  
Harrison Bldg., Philadelphia, Pa.

Established 1802 Both Phones  
**William R. Chapman & Sons**  
1506-08 Washington Ave.  
MASON BUILDERS  
THE PHILADELPHIA BRICK COMPANY  
Capacity of 20,000,000 per annum  
Carpenter Lime Company  
Builders' Supplies

**JAMES M. IRWIN & CO.**  
LUMBER OF ALL KINDS  
Wall Boards—Tar Roofing Paper  
We Deliver  
Offices & Warehouses: 314, 316, 318, 320, 322, 324, 326, 328, 330, 332, 334, 336, 338, 340, 342, 344, 346, 348, 350, 352, 354, 356, 358, 360, 362, 364, 366, 368, 370, 372, 374, 376, 378, 380, 382, 384, 386, 388, 390, 392, 394, 396, 398, 400, 402, 404, 406, 408, 410, 412, 414, 416, 418, 420, 422, 424, 426, 428, 430, 432, 434, 436, 438, 440, 442, 444, 446, 448, 450, 452, 454, 456, 458, 460, 462, 464, 466, 468, 470, 472, 474, 476, 478, 480, 482, 484, 486, 488, 490, 492, 494, 496, 498, 500, 502, 504, 506, 508, 510, 512, 514, 516, 518, 520, 522, 524, 526, 528, 530, 532, 534, 536, 538, 540, 542, 544, 546, 548, 550, 552, 554, 556, 558, 560, 562, 564, 566, 568, 570, 572, 574, 576, 578, 580, 582, 584, 586, 588, 590, 592, 594, 596, 598, 600, 602, 604, 606, 608, 610, 612, 614, 616, 618, 620, 622, 624, 626, 628, 630, 632, 634, 636, 638, 640, 642, 644, 646, 648, 650, 652, 654, 656, 658, 660, 662, 664, 666, 668, 670, 672, 674, 676, 678, 680, 682, 684, 686, 688, 690, 692, 694, 696, 698, 700, 702, 704, 706, 708, 710, 712, 714, 716, 718, 720, 722, 724, 726, 728, 730, 732, 734, 736, 738, 740, 742, 744, 746, 748, 750, 752, 754, 756, 758, 760, 762, 764, 766, 768, 770, 772, 774, 776, 778, 780, 782, 784, 786, 788, 790, 792, 794, 796, 798, 800, 802, 804, 806, 808, 810, 812, 814, 816, 818, 820, 822, 824, 826, 828, 830, 832, 834, 836, 838, 840, 842, 844, 846, 848, 850, 852, 854, 856, 858, 860, 862, 864, 866, 868, 870, 872, 874, 876, 878, 880, 882, 884, 886, 888, 890, 892, 894, 896, 898, 900, 902, 904, 906, 908, 910, 912, 914, 916, 918, 920, 922, 924, 926, 928, 930, 932, 934, 936, 938, 940, 942, 944, 946, 948, 950, 952, 954, 956, 958, 960, 962, 964, 966, 968, 970, 972, 974, 976, 978, 980, 982, 984, 986, 988, 990, 992, 994, 996, 998, 1000

**Do you have lots of hot water at the turn of your faucet?**

With a bucket of coal a day and a "Reading" Water Heater you can have hot water as quick as a wink at all times without the annoyance of a heated home or having to wait 15 or 20 minutes for gas. Efficient. Economical.

**FLECK BROS. CO.**  
14 to 20 North 4th Street  
Heating Dept.—306 Arch St., Phila.  
Columb., N. J. E. Lansdowne, Pa.

**Bricks for Revenue.**

IN BUILDING for investment, you must get the greatest revenue-producing power in proportion to the cost.

And the only way to get that power is to build with common brick. Whether prices are down or up, common brick is the cheapest fireproof building material made. Therefore brick houses yield the largest return for the cost, and so increase in value faster than houses of other material.

Brick houses are now in great demand, and yield large revenue in rents; yet common bricks are cheaper than they have been for years.

Build houses now.

When you want any information about bricks, their kinds, colors, qualities, styles, uses or prices, the products of different makers, how to word specifications, names of competent architects, builders, engineers, etc., call up either of our offices.

**JOHN H. EARLEY**  
Neesetown La. & E. St. Reus 66-95  
**KEYSTONE BRICK CO.**  
Godfrey, E. of 2d St. Pike. Ph. 2-34  
**F. SEITZER'S SONS**  
Neesetown La. & G. St. Reus 66-67  
**H. M. & C. B. SINGER**  
Church and Tacony. Ph. 14-39

**GERRYCO**

**Stand for Wood Products of the Better Kind**  
Frederick R. Gerry Co.  
Philadelphia, Pa.

TESTED FORTY FIVE YEARS

**McClintic-Marshall Company**  
General Offices: Pittsburgh, Pa.  
Philadelphia: Morris Bldg.  
New York: Chicago: San Francisco:

**McClintic-Marshall Steel Bridges & Buildings**

**GUARANTEED TEN YEARS**  
**EHRET'S SLAG ROOFING**  
EHRET ROOFING & MFG. CO.  
DREXEL BLDG.  
TESTED FORTY FIVE YEARS

**PHILADELPHIA to LONDON**  
S/S "DELAVAN" ..... Aug. 6  
Moore & McCormack Co., Inc.  
5 Broadway, New York  
PHILADELPHIA AGENT  
**E. W. STRINGFIELD**  
Anchorage Forwarding Co., Inc.  
100 Broad St., Phila.  
Lombard 2117-8 Main 9067

**PHILADELPHIA to ROTTERDAM**  
S/S "JEAN STERN" ..... Aug. 17  
Through line of sailing for all parts of South, North, Africa, Europe, India, China, Japan, Australia, New Zealand, etc., according to current ports.

**PHILADELPHIA to BARCELONA, MARSEILLES GENOA & NORTH AFRICA**  
S/S "JEAN STERN" ..... Aug. 17  
Through line of sailing for all parts of South, North, Africa, Europe, India, China, Japan, Australia, New Zealand, etc., according to current ports.

**PHILADELPHIA to ROTTERDAM**  
Via Plymouth and Boulogne-sur-Mer  
RYNDAM ..... Aug. 6 Sept. 10 Oct. 15  
N. AMSTERDAM ..... Aug. 13 Sept. 17 Oct. 22  
NOORDAM ..... Aug. 20 Sept. 24 Oct. 29  
ROTTERDAM ..... Sept. 3 Oct. 8 Nov. 12