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Merely Ask for Bulletin 34W G

Roger W. Babson, Statistical W. Babson's Organization Wellesley Hills, 82, Boston, Mass.

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MEMO for Your Secretary

Write Roger W. Babson, founder of The Babson Statistical Organization, Wellesley Hills, 82, Boston, Mass., as follows: Please send me a copy of Bulletin 34W G & booklet, "Increasing Net Profits"—gratis.



If you want to see just how Babson's Service will make and save dollars in the various departments of your own business, tear out the MEMO—now—and hand it to your secretary where you dictate the morning's mail.

THE DAILY NOVELETTE

Susan Jane's Lease

"SUSAN JANE GIFT SHOP" THESE words painted in vivid violet on a soft blue background, startling but not inharmonious, greeted young Dr. Lester Clark when he arrived at last at the objective of his long trip to the East. They were on a large wooden sign that swung alongside the door of his father's old office on Beverly avenue, in his old home town of Sprucehurst.

Lester Clark had not actually lived in Sprucehurst for a decade or so. First he had gone away to college and medical school, with only vacations spent at home. He received his medical degree in time to enter the army as a surgeon at the beginning of the war. His father, Dr. Clark, had died while Lester was in France, an aunt had closed the house, disposed of the furniture in storage or at the second-hand stores, and after the war Lester had not returned home again. Now he had at last secured his discharge, and, though necessity did not force it—for his father had left his only son a rather comfortable fortune—Lester was determined to go back to the old home town of Sprucehurst to begin again where his father had left off.

The old house which had belonged to Lester's mother and had, therefore, been kindly willed to Lester's aunt was tenanted, Lester had heard. He had come back to Sprucehurst without visiting his aunt in the city, bent first on buying the house through her agent and then settling down at his father's old stand. The head was bent as if its owner was intent on fine work. Doubtless, this was Susan Jane.

When Lester took time to think his feeling of disappointment and annoyance softened. It had all been a mistake. The agent had let her in while waiting for developments. He would simply go to the agent and Susan Jane would have to find new quarters. It was his office. It adjointed the old Clark residence on Beverly avenue, which was vacant.

So Lester Clark went to the office of Quick & Snell before taking time to look up any of his old friends in Sprucehurst. Mr. Quick was discharged. Still he felt sure that within a day or so matters could be adjusted. Miss Jane—Susan Jane—would be told. Doubtless she would see the situation and would want to open her shop somewhere else.

"But would it be a case of want to?" asked Lester. "That is, of course, she has no lease." "There is some sort of lease," admitted Mr. Quick. "That is to say, you see Miss Jane rather insisted on it. But she will see how things are. You see, your aunt first told us to go ahead and dispose of the place as we could and then after receiving your letter, Mr. Clark, she wrote in and said, 'Don't rent the house!' We supposed, of course, that she wanted to occupy it herself. She didn't say anything about the office wing and so we went ahead."

It was later in the day that Mr. Quick had called on Susan Jane and received her firm refusal to vacate the premises, and after Lester had returned to the real estate office, that they looked up the lease. It was made out for three years. There seemed to be no clause that might be used as a lever to oust the young storekeeper who had started business in the doctor's office.

It was on Lester's third call that first day, after they had read through the lease with the greatest scrutiny, that Mr. Quick seemed to see a way out.

"Of course," he said with a mild smile on his face. "It isn't likely that Susan Jane will remain in business—as it were—indeinitely."

"Isn't she making it go?" "That isn't it. She really seems to be doing very well. The point is that Miss Jane is more than commonly attractive. I know of two—I might say three—young men who would marry her tomorrow if she consented. I dare say there are more. She is not of a yielding nature. You might know that from the way she stuck out about vacating. It wouldn't be easy to persuade her. Still—"

"Are you still a bachelor, Mr. Quick?" Mr. Quick's confusion as he admitted that he was led Lester to surmise that he was one of the three he had mentioned a moment before.

"Well, go to it," laughed the young doctor. "I'll give you a case of silver for a wedding present—only you must not be many months about it."

It was just as Dr. Clark was about to leave the office that Quick called him back. He was stroking his bald head reflectively. "I was only going to ask you," he said, "whether you were not also single. It might be, you know, that Miss Jane would prefer medicine to real estate—thirty years to forty-five."

Lester laughed. Storekeepers were not in his line, but he did not want to give Quick offense by saying so. Still it was preposterous. Even if he did have the lease, what was a lease compared to the fact that this was his office, that the memories and associations of old Dr. Clark were all connected with this little building? Lester decided that he would try to appeal to the sentiment of this unyielding Susan Jane person if he could. Susan Jane proved disarming. There was nothing the least aggressive or stubborn in her appearance. She stood before him as he explained, her shadowless blue eyes opened round, looking straight into his. They were disconcerting, those eyes, and as Susan

she stood there the picture of trustful innocence he did not know whether the real Susan Jane beneath was laughing at him; whether she was about to yield to his request, or whether she was really flirting with him just a little. The effect was that Lester Clark didn't carry out his errand just as he had planned it. When Jane laughed, a spontaneous, easy laugh, like that of a child, and Lester found that he was laughing with her. When he left he shook hands, and with a boldness unlike him, held the hand and drew Susan Jane a step nearer to him as he looked again into the blue eyes. "Be a good girl, now, and give up the lease," he said.

"When are you coming again?" she asked. "Tomorrow," he said, and they both laughed. He was almost out the door and turned back. "I have heard that you may have to give up, anyway," he said. "Mr. Quick says you will probably get married."

"Perhaps I shall," said Susan Jane as she closed the door after him.

Dr. Clark's courtship was a quick one. His days were spent in pursuit of Susan Jane, fathoming those eyes and waiting for the intoxication of her laugh, and at night after he was away from her he used to steal time from thinking of her to make plans about the office when he had his sign in place of the violet and blue one. He proposed within a week of his return to Sprucehurst. Susan Jane accepted. The next day he gained her promise to be married within the month.

"Then the lease may be destroyed," she said.

she gave up the shop, sold out her stock and settled down to household duties. "I didn't want people to think the only reason you married was to get me out of my shop," she said, "though, of course, I had no intention of doing otherwise."

she said, "I can go ahead planning my office."

Susan Jane said no. She believed that women should have a profession as well as men. She would certainly not give up her little store. Dr. Clark could start his office in the main house. It was after they were married that

TO DECIDE WHETHER The Present Railroad Situation

marks a turn in the financial affairs of the roads is facilitated by the reading of our Circular PL-435 detailing this subject. New York Central Railroad is used as an example.

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Ext. 5, 1933

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FINANCIAL

PENNSYLVANIA CENTRAL BREWING CO. Phila. Trust Company, Trustee under the will of the Pennsylvania Cent. & Erie Brewing Company, dated October 20, 1917. Notice is hereby given that the said Trustee of all or any part of fifty thousand dollars (\$50,000) of bonds secured by the said mortgage, proposals to be addressed to the said Trustee at his office, No. 223-225 Chestnut street, Philadelphia, to be opened and acted upon Thursday, September 15, 1921, at 10 o'clock A. M.

FIDELITY TRUST COMPANY, Trustee

W. M. OREN, President.

Philadelphia, August 29, 1921.

PROPOSALS RECEIVED SEPT 10, by Pennsylvania Village, Laureton, Pa., for reservoir plans and specifications at office of architect.

GEO. W. IDELL, 1705 Chestnut St.

Special Notice

GEORGE H. BUCHANAN COMPANY

Special Notice to Stockholders

Notice is hereby given that, by resolution of the Board of Directors of the George H. Buchanan Company, a special meeting of the stockholders of the said company will be held on Friday, September 22, 1921, at 11:30 A. M., at the principal office of the corporation, 415 Broad street, Philadelphia, to take action on the approval or disapproval of a plan of reorganization of the said corporation from \$100,000 to \$1,000,000.

CHARLES L. KINSLEY, Secretary.

CARROLL R. WILLIAMS, Solicitor.

Special Meeting

NOTICE IS HEREBY GIVEN THAT a special meeting of the stockholders of Pennsylvania Bank and Trust Company will be held at 3 P. M., September 22, 1921, at 3 P. M., at the Manufacturers' Club, N. W. Corner 9th and Walnut streets, Philadelphia, for the purpose of acting upon an agreement for the sale of the Corporation in consideration of the payment of its liabilities and upon other terms set forth in a copy of which the notice of this meeting is enclosed. The presence of a majority of the stockholders of the said company is required at the meeting. Wm. M. Lewis, Esq., 1140 Real Estate Trust Building, Philadelphia, and transacting further business as properly may come before the meeting.

By order of the President,

JOHN H. CARR, Secretary.

NORTHERN TRUST COMPANY

CAPITAL \$500,000.00 SURPLUS (EARNED) \$2,000,000.00

Sixth & Spring Gardens PHILADELPHIA

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since incorporation in New Jersey in 1912—during which time annual interest charges have been earned on an average over 3 1/2 times, 5.24 times in 1920 and over 5.47 times for the first six months in 1921—is one of our reasons for recommending the 7% Secured Gold Notes of the Havana Electric Railway, Light & Power Company due September 1, 1926, and convertible at an attractive price into the long-term mortgage bonds of the Company. We offer these Notes at a Price to Yield 7 3/4%

Write for detailed description

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The Shipping Stocks

Our current Weekly Review contains an exhaustive discussion of the shipping situation.

The outlook for shipping stocks, as we see it, and the future of the industry, are points brought out.

Interested investors may obtain a free copy of this review upon request for Circular No. 158, accompanied by 2c for postage.

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For ready reference—this meaty booklet explains—what constitutes good brokerage service—market terms and definitions—and many other points which will help you in your stock market transactions.

Copy of Traders Handbook given without obligation.

Ask for TU-486

Also ask for latest news on stocks you are following.

PHILADELPHIA OFFICE WIDENER BUILDING Telephone: Bell, Locust 4730 Keystone, Race 5861

BALTIMORE OFFICE 435 EQUITABLE BUILDING Telephone: St. Paul 8451

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A long-established manufacturing and engineering corporation doing a national business desires to increase its capital stock. Correspondence invited with party who can dispose of \$500,000 issue.

C 116, Ledger Office

Seaboard Air Line 7s, 1923 Western N. Y. & Pa. 1st 5s, 1937 Buenos Aires 6s, 1926 Lehigh & N. Eng. Gen. 5s, 1954

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Manufacturers Who Are Now Advertising in Chicago May Be Helped by These Facts.

WHILE Chicago is the fourth largest city in the world, it is almost as simple as a village to cover for distribution and check-up, and certainly the least expensive of any city of this magnitude to cover with advertising.

This is due to two factors: First, it is a city that divides itself into natural zones. And second, it is a city in which a single newspaper—The Chicago Daily News—reaches seven out of nine of the entire English reading population.

Perhaps the most dangerous lure to the national advertiser lies in the fact that The Chicago Market, which is Chicago itself, is the center of so vast a population in the cities and towns in five states surrounding Chicago, which are known as "The Chicago Territory." There are sixteen million people in this so-called Chicago Territory, scattered over a radius of about 400 miles, and all very largely influenced by what is bought and sold in The Chicago Market, proper, which is Chicago itself. The advertiser is often urged to try to secure the patronage of the whole sixteen million people of The Chicago Territory before he has secured the favor of the three million people in "The Chicago Market" itself.

The result is like the result to the man whose eye was bigger than his stomach.

Very few advertisers who thoroughly cover The Chicago Market first ever fail to win the patronage of the remaining thirteen million people in The Chicago Territory. And very few advertisers who fail to cover The Chicago Market thoroughly first ever get anywhere with these thirteen million surrounding people.

Chicago is the Hub, both in population and in influence. And it's the Hub that turns the Wheel—not the Wheel that turns the Hub.

Practically every dealer in all of the surrounding towns that go to make up the thirteen million outside people of The Chicago Territory either has an office, a representative or some connection in Chicago itself through which he knows exactly what products are going over in Chicago and what are not.

If you have covered The Chicago Market thoroughly and your product has found favor with Chicago's three million people, you don't have to worry about the dealers in that outside territory. They are just as alive as you, and they will be coming to you before you can get to them.

Now the only way to cover The Chicago Market itself is to concentrate all your advertising fire on Chicago. Chicago's enormous population is buying every day. And on every buying day The Chicago Daily News is reaching seven out of nine of them.

You couldn't have an easier, less expensive city to cover, and there is no other city in the world that can give you such enormous immediate sales volume as well as territorial influence when once you have thoroughly covered it.

So when you are ready for your middle western sales activity, there are just two things to remember: First, that you must thoroughly cover The Chicago Market proper, which is Chicago itself, before you attempt to cover The Chicago Territory, which is the 400-mile radius around Chicago. And second, that in that Chicago Market proper any newspaper that reaches seven out of nine of all the English reading population is not a factor to be overlooked. And in Chicago that newspaper is THE CHICAGO DAILY NEWS.