Company First Mortgage Five Per Cent.

Gold Bonds, Due November 1st, 1921:

The undersigned have been requested by the holders of a large amount of the Bonds of the above issue to act as a Committee for the protection of the Bondholders, and being, either personally or in a representative capacity, holders of bonds of such issue, have consented to act as such Committee. The Bonds mature November 1, 1921, and the Railway Company will not be able to pay the Bonds

at maturity. It is therefore necessary that some plan be worked out and adopted for the protection of the Bondholders. A Bondholders'

Protective Agreement is in course of preparation, under which The Union Trust Company, of Cleveland, Ohio, is designated as Depositary. All Bondholders are invited to forward their Bonds with

May 1, 1921, and subsequent coupons attached, to the Depositary,

The Protective Agreement will contain appropriate provisions for the appointment of additional members to the Committee, if desired, and will further provide for the withdrawal of deposited

Bonds, in the event the plan of reorganization is not satisfactory.

Pending further announcement, Bondholders are requested to withhold deposit of Bonds elsewhere. The Secretary of the Committee

WE take pleasure in announcing the

TRADING DEPARTMENT

which will deal in domestic and foreign

issues, and will specialize in Pacific Coast

Utilities. Quotations on securities fur-

nished from the principal markets of the

Direct private wires to

San Francisco, Los Angeles,

Seattle and Portland

BLYTH, WITTER & CO.

61 Broadway - New York

United States and Canada.

I. F. Freiberger, Vice-Pres.,

J. P. Harris, Vice-President,

Stope & Webster Organization,

The Union Trust Company, Cleveland, O.

The Cleveland Trust Company, Cleveland, O.

Heman Gifford.

E. J. B. Huntoon.

Cleveland, O.

which will issue receipts therefor.

will be glad to answer inquiries.

The Union Trust Company,

12th Floor, Williamson Building, Cleveland, O.

opening of a

San Francisco

Thomas H. Jones, Secretary, L. J. Wolf.

CONSULTING MANAGEMENT ENGINEER

Experience of nincteen years it il phases of industrial organization

C-419, LEDGER OFFICE

SALESMEN

We desire to secure the services of two (2) of the best bond salesmen in Philadelphia, to handle the highest grade investment bonds.

The arrangement we contem-

plate making is straight commission, on a very liberal basis, We will only be interested in hearing from big producers, who have an established clientele, and

know the bond selling business

from A to Z.

C This is an exceptional opportunity to become associated with a fast-growing New York and Philadelphia house, which is being built up on conservative principles.

Send us full information about yourself. All letters will be considered strictly confidential.

Address C 117, Ledger Office

LOCAL MINING STOCKS

Gash Boy
Jim Butler
MacNamara
MacNamara
Crescent
Midway
Mizpah Extension Jopan Jordana North Star Rescue Eula Tonopah Extension DIVIDE STOCKS

Allied Divide Alto Divide
Alto Divide
Belcher
Belcher Extension
Ben Hur
Brough Divide Extension
Divide Cong
Dividend ast Divide Revert Divide Reno Divide erde Divide

GOLDFIELD STOCKS Combination Fraction Crackeriack Diamondfield B B

Diamondfield B B. Florence tioldfield Cons Goldfield Development tioldfield Deep Great Bend Jumbo Extension Kewanas Lone Star Red Hills . Silver Pick Spearhead . MISCELLANEOUS

den Joma Silver greka Croesus bireka Holly Success
Tecopa Mining
White Caps
Wilbert

Trade Dull on Paris Bourse Paris, Sept. 20.—Trading was dull on the fluores today. Three per cont rentes 56f. 10c; exchange on London, 52f. 50c; 5 per nt loan, 81f. 45c. The dollar was quoted at 14f. 13c.

TOLEDO BOOSTS CARFARE

der an ordinance resulting from an approximately three to one vote of the

f fae always sufficient to take care of

Reserve Banks' Discount Rates

Little Interest in Oil Group-Rub Community Traction Co. Increases bers Steady-Kaffirs Soft Rate Second Time In Six Weeks London, Sept. 20.—Oil shares had the appearance of being tired on the stock exchange today and there was little interest in the group. Shell Transport and Trading and Mexican Eagle were quoted at 4%, and Royal Dutch at 37½.

Improved reports as to trade caused the industrial list to harden, but dealings in it were light. Hudson's Bay was 5%. The rubber department displayed steadiness. Toledo, O., Sept. 20.—For the second time within six weeks, the fare of the Community Traction Company of Toledo has been increased. Tickets will now sell at the rate of six for will now sell at the rate of six for forty cents, or six and two-thirds cents each. as against a rate placed in effect on August 1 of eight tickets for fifty cents, or six and one-quarter cents each. The cash fare of seven cents and the one-cent charge for transfers remains the same, to which point it was raised from six cents cash and one cent for transfers on August 1.

The company can change its rate of

was 5%. The rubber department displayed steadiness.

Although sluggish, dollar descriptions were better, moving with New York Exchange. Home rails also made small gains, but were quiet. Some professional selling led to a setback in Argentine rails. Gilt-edged investment issues were dull and weaker. French loans, which were inactive, also falled to mend. Kaffirs were soft and lacked leadership. Generally, the markets were quiet and irregular. cent for transfers on August 1.

The company can change its rate of fare every ten days, if necessary. It is operated under an ordinance which provides for whatever rate of fare may be necessary to maintain funds for replacement, working capital and amortization and to pay interest charges on its bonds and dividends on its preferred stock. A committee, composed of city and company representatives, meets every ten days to see if the profits.

every ten days to see if the profits are large enough or too large, and has full authority to change rates any time it sees if John T. Dyer Quarry Co. **BIRDSBORO** The present arrangements is the cul-TRAPPE ROCK

LONDON STOCK MARKET

mination of a ten-year controversy be-tween the street car system on one side and the city and people of Toledo on the other. The system is a Doherty Harrison Bldg., Philadelphia, Pa. property, formerly owned by the Toledo Railways and Light Company, and the stret car property was taken over by William R. Chapman & Sons

1506-08 Washington Ave. MASON BUILDERS THE PHILADELPHIA BRICK COMPANY of 80,000,000 per anoun Kerbaugh Lime Company

FINANCIAL

The Community Traction Company was authorized to issue \$8,000,000 twenty-five-year 6 per cent bonds, which the Rail-Light Company received in payment for thep roperty. These bonds are fully protected because, in addition to providing for a flexible rate THE AMERICAN PIPE MANUFAC-TURING COMPANY 5% COLLATall charges, the ordinance stipulates that the City of Toledo shall pay to the company a sum of money sufficient to redeem at par and interest any bonds ERAL TRUST CERTIFICATES. SERIES "A," DUE OCTOBER 1, 1927

Notice is hereby given that pursuant to the terms of the trust agreement, dated October 1, 1907, 550,000 of the above certificates, numbered as below, have been drawn for redemption at 102 ½% and accrued interest, as of October 1, 1921, out of moneys then payable to Sinking Fund, viz.;

4 220 204 454 529 654 729 811 820 101 242 501 464 560 659 749 812 833 128 259 309 409 507 703 752 816 851 166 261 310 470 603 708 762 817 852 166 251 416 486 632 710 810 819 859 Forty-five certificates for \$1000 each.

918 970 904 997 1005 1088 989 559 Ten verificates for \$1000 each.

The giove certificates, with all unmainted coupens attached, should be presented for payment at the office of the Trustee 60 or after October 1, 1921, when all interest the end of the difference of SERIES "A." DUE OCTOBER 1, 1922 that remain outstanding at the expira-tion of the grant or any renewal thereof. Official rediscount rates at the twolve bed-ral Reserve Banks are as follows: Trees, Ltb. Com'l Bkrs. cifs. bonds. paper, accept.

Series "A" agreement as above.

Called for payment October 1, 1918; 771 for \$1000 each; 1955 for \$500 each.

Called for payment October 1, 1921, optional payment or or after August 1, 1921; 9, 110, 177, 270, 269, 311, 433, 505, 568, 662, 704, 737, 745, 757, 839, 867 for \$1000 each; 908, 915, 1002, for \$500 each.

Series "B" agreement February 1, 1902, called for payment February 1, 1902, optional payment on or after August 1, 1921, 167, 170, 195, 209, 235, 308, 334, 342, 562, 600, 614, 628, 634, 648, 659, 660, 713, 754, 761, 770, 778, 810, 813, 814, 858, 858 for \$1000 each; 928, 1008, 1055 for \$500 each, Glassed Teach Serles "A" agreement as above. U. S. Certificates and Treasury Notes GIRARD TRUST COMPANY, Trustee GEORGE H. STUART 3d. Treasurer.

*Exempt from Federal normal income tax
**Acceptable for payment of income tax
due on date of maturity.

Liverpool Cotton

Liverpool. Sept. 20.—Spot cofton was quiet
today with prices steady or the basis of
an advance of 93 points for middling at
13.83d. The sales were 14.000 bales. The
tures were steady in the carry dealings,
Spot prices were 300 bales, all American, Fittures were steady in the carry dealings,
14.28d; middling, 13.98d; fully middling,
14.28d; middling, 13.98d; fully middling,
11.78d, and ordinary, 11.03d.

Lone Star Gas Dividend Deferred
Plitsburgh, Pa., Sept. 20.—Directors of
the Lone Star Gas Company, meeting in
Fort Worth, Tex., deferred the quarterly
dividend 50 cents due September 31.

LONGPORT MAYOR RESIGNS

AFTER RECORD HARD LUCK

Harcourt Hasn't Time to Attempt
Rebuilding of Shattered Sea Wall
Atlant'c City, Sept. 20.—Following a
run of three years of the hardest municipal back on the Atlantic constraint of the sub-station buildings. Contract 632. Bids will be received on Oclober 4, 1921.

Plumbing Pau., September 8, 1921.

Proposals

PROPOSALS FOR SUB-STATION RUILDINGS. ELECTRIC CRANES AND
PROPOSALS FOR SUB-STATION RUILDINGS.

ELECTRIC CRANES AND
Paul Sub-Station RUILDINGS.
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Paul Index of Philadelphia, eleventh floor, 12.1 (19.1 (19.1 (19.1 (19.1 (19.1 (19.1 (19.1 (19.1 (19.1 (19.1 (19.1 (19.1 (19.1 (19.1 (19.1 (19.1 Philadelphia, Pa., September 9, 1921.

Rebuilding of Shattered Sea Wall
Atlantic City, Sept. 20.—Following a run of three years of the hardest municipal luck on the Atlantic coast, with great winter storm seas smashing his pet project of a protecting sea wall for lis resort. Mayor Ralph Harcourt, of Longport, long the youngest mayor in New Jersey, resigned his position last night.

Mayor Harcourt, who is a lawyer by profession, was in his early twenties and started a whirlwind campaign for improvement of Longport which attracted attention all over the State. When encroachments of the ocean washed away acres of valuable land, much of fit owned by Philadelphia summer cottagers, Mayor Harcourt took up the project of building a great sea wall which had been partly completed at a cost of \$200,000 when terrific storms of the sister resort to Atlantic City stood by their young mayor to the limit of their financial ability, the executive of the financial ability, the executive to the sub-station buildings. Contracts 632 and 633. This deposit of \$10 will be required to comply with the Act of Assembly of July 18, 1917, relative to workmen's compensation in surance, and proof must be furnished the department by the contractor that he has accepted the provisions of said act and insecutive to be contractor that he has accepted the provisions of said act and insecutive to be contractor that he has accepted the provisions of said act and insecutive to surance, and proof must be furnished the department by the contractor that he has accepted the provisions of said act and insecutive to surance, and proof must be furnished the department by the contractor that he has accepted the provisions of said act and insecutive to surance, and proof must be furnished the department by the contractor that he has accepted the provisions of said act and insecutive to surance, and proof must be furnished the department by the contractor that he has accepted the provisions of said act and insecutive to surance, and proof must be furnished the department by the contractor that he ha

WESTINGHOUSE ELECTRIC

MANUFACTURING COMPANY.

A quarterly dividend of 2% (81.00 per

Sown law business requires so much

his attention that he will be unable

to tackle the job. United States Com
missioner Hiram Steelman, associated

with Mayor Harcourt in an Atlantic

fity law firm, also tendered his resigna
tion as city solicitor of Longport to take

effect with taat of his superior.

GRAFTERS DUPE STUDENTS

GRAFTERS DUPE STUDENTS

The Board of Directors has this day de
clared a resular quarterly dividend of 2% (81.00 per share) on

the Common Stock of this Company tor

the Quarterly dividend of 2% (81.00 per share) on

the Quarter cuding September 30, 1921.

Hoth Dividends are payable to Stockhold
era of record as of September 30, 1921.

Hoth Dividends are payable to Stockhold
era of record as of September 30, 1921.

The Board of Directors has this day de
clared a resular quarterly dividend of 7

per cent (87.00 per share), payable October

3, 1921.

The Board of Directors has this day de
clared a resular quarterly dividend of 7

per cent (87.00 per share), payable October

3, 1921.

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clared a resular quarterly dividend of 7

per cent (87.00 per share), payable October

3, 1921.

The Board of Directors has this day de
clared a resular quarterly dividend of 7

per cent (87.00 per share) and of the common of the paid October

3, 1921.

The Board of Directors has this day de
clared a resular quarterly dividend

The CARPENTER AND

Clared a resular quarterly dividend

The Company will be paid October 15, 1921.

The Board of Directors has the day de
clared a resular quarterly dividend

The CARPENTER DECORMAN OCTOBER AND COMMON OF The payable October

3, 1921.

The CARPENTER DECORMAN OCTOBER AND COMMON OCTOBER AN

University of Pennsylvania and Temple
University boys yesterday. They appeared this morning in a body before
Romaine C. Hassrick, Chief of the
Legal Aid Bureau, and told him they
Lad been swindled out of \$1500 by two
men who said they represented a Boston office-supply house.

The men advertised in newspapers
for college men to sell their 'patent
sticker,' a kind of glue, for which they
were to receive \$12 a week salary and
5 ner cent commission on all sales.

Annual Mectings

COMPANY
General Office: Reading Terminal
Philadelphia (The summal meeting of the stockholders)
and an election for five directors to merve
for the ensuing year will be held under the
charter of the company and in conformity
with the brilaves at the offices, Reading Terminal, Philadelphia on Menday, October
10, 1921, at 11:13 clock A. M.
Secretary.

DELAWARE COAL COMPANY
General Office: Reading Terminal

for college men to sell their "patent sticker," a kind of glue, for which they were to receive \$12 a week salary and 5 per cent commission on all sales.

Yesterday being pay day, the "salesmen" went to a Chestnut street stationery store, the "headquarters" for the "Boston representatives," and asked for their pay. No trace of the "sticker experts" could be found, Many of the college men had in the meanwhile turned in sales ranging from \$6 to \$18.

DAVID WILSON.

Secretary.

DELAWARE COAL COMPANY General Office Reading Terminal meeting of the stockholders and an election for nine directors to serve for the ensuing year will be held under the charter of the company and in conformity with the bylaws at the offices. Reading Terminal, Philadelphia, on Monday, October 10, DAVID WILSON, Secretary.

of the college men had in the meanwhile turned in sales ranging from \$6 to \$18.

Inquiry at the store where the men set up their 'business' showed their names were supposed to be 'Gould and Stoddard, of Boston.'

The police are waiting to stick the 'sticker' 'stickers' in a cell to prevent them from 'sticking' any one clse.

DAVID WILSON,

Secretary,

Coneral Office, Reading Terminal Philadelphia, Pa., September 20, 1921.

The annual meeting of the stockholders and an election for president and six directors to serve for the ensuing year will be held under the charter of the company of the company will be held under the charter of the company will be held under the charter of the company of the company of the company of the company will be held under the charter of the company of the company of the company of the company will be held under the charter of the company of the compa and in conformity with the by laws at the effice. Reading Terminal, Philade phia, on Monday, October 10, 1921, at 11:15 a clock A. M. W. H. MacEWAN.

Gas Co. Offers Stock to Employes

The stockholders of the Counties Gas and Electric Company, at a recent meeting, authorised an increase in its capital stock consisting of 50,000 shares of the par value of \$40 sach, or a total of \$2,00,000 class A 3 per cent cumulative preferred stock, at the present time. Stock not taken by atockholders, the company proposes to offer to its employes and its gas and electric customers at par and accrued dividend. The sale to the employes will start Thursday and to customers about October 1. The company has incurred a floating debt caused by larse expenditures necessary for additions and betterments to its properties in order to meet the demands of its business.

Gas Co. Offers Stock to Employee

PENNA. TAX FREE SECURITIES PAUL & CO. 1 421 CHESTNUT STREET

EDWARD LOWBER STOKES

Investments 20 SOUTH 15TH ST. Philadelphia

Additional Capital If you are a responsible, going con-cern and require additional capital, we shall provide same without col-lateral. Confidential. C 603, Ledger Office

C. S. PATTON & CO. BANKERS Successors to SAILER & STEVENSON Bonds and Stocks bought and sold Members Phila. Stock Exchange

Will has no investor ever lost a dollar of principal or interest on any security bought of S. W. Straus & Co.? Write for our booklet 2-Q and learn the reason

S. W. STRAUS & CO. Stock Exchange Bldg., Philadelphia



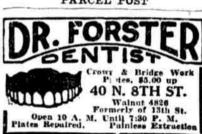
EIGHTY-SIX per cent of our 30,000 folks in LEBANON, Pa., are native-born.

They STAY in Lebanon because it is a splendid residential city. Education is given high place here. have a \$485,000 high school, large junior high school, eleven grammar schools, business college and three parochial schools. There are also two colleges nearby. Lebanon enjoys educational facilities of excep-

tional strength. In Lebanon you LIVE!

LEBANON CHAMBER OF COMMERCE LEBANON, PA.

PARCEL POST



OLD PARLOR SUITS



American Upholstery Co. 125 S. Second St. Write or Phone Formerly 305 Arch Street

MIZPAH No. 44

Gives you a feeling of real comfort and the assurance of perfect protection while exer-

THE WALTER F. WARE CO., Dept. 4

Another Novelty **Borax Surprise** Save 5 Wrappers



Ladies' Umbrella, full 26inch of Genuine American Taffeta with Bakelite Handle. Given away with 5 Novelty Borax Soap Wrappers and \$1

Actual \$2.50 Retail Value

DAY & FRICK GIFT DEPT.

1760 North Howard St. "Sale Begins Sept. 26th"

ADD 10c FOR DELIVERING

Canadian Nat. Rwys. Deb. 6s, 1936 HARVEY FISK & SONS, Inc. Land Title Bldg., Phila. New York Chicago Buffale

U. G. I. 8% Notes, 1923 Senboard Air Line 7% Notes, 1923 Amer. Gas & Elec. 6s, 2014 Penna. Water & Pr. 5s, 1940 ARTHUR C.RICHARDS & CO.

DREXEL BUILDING
Bell: Lom. 7056 Keystone: Main 6711 \$100,000 Stock Carried of Builders' Material ncluding Iron and Steel Bars, Boits, Nuts, tivets, Washers, Black and Galvanized theets, Small Angles, Channels, Chains and

DONNELLY & COMPANY Office, 317 Vine Street 317 Vine St., 322 Wood St., 338-40 Brown St. Market 5400 Main 4074-77

Have Our Representative Call ACME GEAR CO. N. W. Cor. 7th & Wood Sts., Phila.

POWER REPAIRS Valve seats planed in position and new valves furnished. All kinds of engine repairs.

HESS & BARKER 212-222 S.DARIEN ST. HELP WANTED-FEMALE

OMBINATION stenographic-clerical; salar \$20; state age, exp. C 606, Ledger Of COOK—White family. 8 adults, care of kitchen, dining room and pantry: second girl and laundress employed; separate sleep-ing room; permanent position; reference re-quired; state wages. Address Box 14, Cynwyd, Pa.

COOK—Wanted, a cook. Apply 2327 N. Fawn st.

GOVERNESS — Refined cultured woman warted to take care of and act as governess to 8-year-old girl; good pay, Apply 402 Liberty Building, Broad and Chesing

SALESWOMAN—TRIMMINGS
A very good opening for a saleswoman of
the unusual type—refined, good presence and
thorough experience—accustomed to handling
first-class clientele.
Apply Bureau of Employment
WANAMAKER'S

STATIONERT
Wanted, hand dye stamper.
Apply Bureau of Employment
WANAMAKER'S

STENOGRAPHER, experienced; one who can nasist in handling sales-department re-ords; give full particulars, experience, ass, salary wanted. C 602, Ledger Office,

TELEPHONE OPERATOR
a competent telephone operator Bell system.
Apply Bureau of Employment
WANAMAKER'S

WOMAN, 25-40, high school or college grad-uate, preference given to disengaged teacher, for permanent position for educa-tional work; merit rewarded; not office work.

M 123, Ledger Office WOMEN, white experienced in meat and vegetable cooking; cafeteria work; I meat daily it days a week. P 1207, Ledger Office, YOUNG WOMAN experienced in canvassing, 709 Flanders Bidg.

CLERKS. 18 upward, for Postal Mail Service: \$120 month; experience unnecessary; examinations October. For free particular of instruction write J. Leonard (former Ciril Service examiner), 962 Equitable Bids., Washington, D. C. Service examiner), 1963 Equitable Edg.
Washington, D. C.
CIVIL SERVICE examinations, November and December; many vacanoles; saist; 51490-51800; write for sample test. P 514
Ledger Office.

HELP WANTED-MALE

DR SUITS
TO NEW

Reconstructed upholatered a adpointed.

\$15 and upholatered a language possible and to trade-paper advertising; also prepare copy, cuts and lay-out; only those whose first - class work guaranteed.

\$15 and up First - class work guaranteed.

\$16 Covers
Made to order.

We carry a large. We carry a large stock of uphologolar materials at wholesale prices.

merican Upholstery Co.

We carry a large stock of uphologolar description of the light of t

Executive ability is one of the most valuable assets a man can have. A real executive should carn from \$7500 to \$20,000 or more a year. If you are not earn me at least that in you present position, read our "ad" under SALESMEN.
GILLIAM BROS. & Co.
GILLIAM BLDG., 1913 WALNUT ST.

CENTLEMAN, Catholic preferred, well edu-cated and of good character and standing for work of special nature. Address C 416, ledger Office. for work of special initials. Indiger Office.

MAN wanted, between 25 and 80 years, to act as assistant to sales manager; must be ambitious and willing to learn; immediate returns to the right person who can qualify; must have reference. Write for interview. M 727. Ledger Office.

MAN and wife white, butler and cook, to take entire charge of small house in the country. Apply 2083 De Lancey Place, Wellendary between 1 and 2 P. M.

MANUFACTURER'S REPRESENTATIVE of salesman to handle line of electric nature fittings in State of Pennsylvania. C 821, Ledger Office.

MEN
Sometimes a man gets in a rut and
a change is beneficial. We have
taken many men out of business
grooves, given them a fresh viewpoint and id them to much bigger
successes. Read our "ad" under
SALESMEN.
GILLIAM BROS. & CO.
GILLIAM BLDG., 1913 WALNUT ST.

OFFICE ASSISTANTS

The term "office assistant" has been coined by the business world to cover duties which are so nondescript that they cannot be definitely named, nor can they eaver command a decent salary. If you are reading this advert's ement with the idea of the coming an office assistant, DROP THAT IDEA QUICK. Read our advertisement under "SALESMEN, apply every word of it to YOUR, a MAN'S JOH.

GILLIAM BROS. & CO.

GILLIAM BLOG.

1913 WALNUT ST.

PHLE AND TABLET COATER FOR PHARMACEUTICAL HOUSE
A man thoroughly experienced in this line and competent to handle all kinds of coating work; must be an expert, not a novice of an experimenter; a good opening for a good man with opportunity for advancement. John T. Milliken & Co., St. Leuls, Mo.
PLASTERERS, union; long Job, Apply Biffalo City Hospital, Grider and Kensington ave., Buffalo, N. Y. W. H. Cook, contractor, SALESMAN wanted to green the lades.

NALESMAN wanted to carry line lades glove allk hosiery for State of Pennsylvania; strictly commission basis; all assewers held confidential. A. J. Bachner Gentler. Gloversville. N. Y. SALESMAN, experienced in butchers' supply and market-fixture line; good opening for first-class sulesman; state age and exper-sive M.18. Ledwar Office. SALESMAN, experienced, to sell high-graf-structural steel factory buildings on con-

structural steel factory buildings on con-mission. The Arthur B. Shepard Co. 1866 Fitchin ave. Cleveland. O. BALESMAN with outside seiling experience. Tou Flanders Bldg.

Come Without Warning!

Bad Debt Losses

That's why it is so absolutely vital to safeguard against them. The logic of this is clearly defined in a letter recently received from a holder of the American's Policy of Credit Insurance. This letter acknowledged our payment of \$19,465.77, covering abnormal, unforeseen credit losses, and then stated:

The few losses we have had in the past have invariably happened as accidents; that is, we have had no occasion to distrust the accounts until too late to avoid loss. We wish to emphasize the fact that Credit Indemnity appeals to us particularly as protection against unforeseen and accidental happenings."

These unexpected bad debt losses hurt any time, but they hurt most right note. Protect yourself against them with the American's Policy. Get the full particulars; write or phone note.

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. MacFadden, General Agent

1011 Chestnut St. Phone-Filbert 5502

Philadelphia, Pa.

Fitle Insurance



means your protection just as with any other form of insurance.

Would you place \$2000 fire insurance on a \$10,000 house? No! The same principle applies to Title Insurance.

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

To get posted on recent activities of stocks-

Read this week's issue INVESTOR & TRADER

It is filled with -important news collected from all available sources on many

-graphic illustrations of price fluctuations -special articles on

securities and on market conditions Copy given, without

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Members New York Curb Market

L. M. SEIVER

President

RTHERN CAPITAL \$500,000,00 SURPLUS (EARNED) \$2,000,000.00 Sixth & Spring Garden PHILADELPHIA ST COM

THE BUDGET

habit is a good habit, especially if, when you have paid your bills and set aside enough for your current expenses, you bring the balance and deposit it with

NORTHERN TRUST COMPANY

or buy a money order and mail it to us to be credited to your

Savings Account

You may withdraw up to

\$100 at any time Without Notice

P. R. NEUMAN Treasurer

AUTOMOBILE BANKING CORPORATION

Widener Building, Philadelphia Branches in Baltimore, Md.; Harrisburg, Easton, West Chester, and Greencastle, Pa.

Correspondents in Other Cities in Penna., New Jersey, Delaware, Maryland

PHILADELPHIA'S LARGEST **EXCLUSIVE AUTOMOBILE BANKING INSTITUTION** Experience, plus ability, plus a thorough understanding of the

We take pleasure in announcing the

business and its logical development, enable us to render unsurpassed

opening of a Branch Office at the Waldorf - Astoria Hotel

Louchheim, Minton & Co. Members New York Stock Exchange

New York



71 Broadway

A Recent Nation-Wide Investigation

Hotel Astor

showed that 90% of those merchants starting business with an invested capital of but \$3000 to \$5000 failed. The successful 10% in most cases sought the advice and counsel of a reliable bank or trust company in all their financial dealings.

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

VOTE ON FALL'S SUCCESSOR

stood by their young mayor to the limit of their financial ability, the executive declares that to again bring the seawall project on the road to success there must be a mayor who can devote his entire time to the work and that his own law havings requires to much

dents was the novel experience of 150

New Mexico Today is Electing

United States Senator

Albuquerque, N. M., Sept. 20.—(By A. P.)—New Mexico voters go to the polls today to choose a United States Senator to serve out the unexpired term of Albert B. Fall, who entered the Cabinet of President Harding as Secretary f the Interior. The successful candidate will serve until March, 1925.

The campaign closed last night, when Holm D. Hursun, Republican candidate, appointed by the Governor to serve until the election, spoke at Scoorre, and Richard H. Hanna, Deni.

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