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ing information about real estate or the safest

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or advice regarding financial matters, or pro-

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EFFINGHAM B. MORRIS.

to consult the Service Department.

connections.

for his estate.

Capital and Surplus

\$10,000,000

Hart'd 6s

New York Bonds

When he was inside of the room, with

the door closed, he suddenly put down his-burden and leaned against the panels; he was not alone. Somewhere in that dim chamber was another living, breathing form.

heard a little rustling sound from the corner and knew that the intruder was and he knew that a woman was there. He took out his pocket flashlight and Pressed against the curtains of the bed stood the slim form of a girl dressed in white. He saw a lovely heart-shaped

cause of the shame and fear in her face wide stairway. he turned away as if he had seen lie sa nothing, snapped off the light and banister strolled to the window, looking out at slipper

face and wide startled dark eyes.

her, then from the door a soft, breaking voice challenged him. "I-beg your pardon-I know you lude to a wonderful love story.

Broadway & Fifth Avenue

at Madison Square

New York

"Not a word—and never will—only saw mc—but I was lonesome—and I've been reading your books—don't blame Mrs. Beggs."

been reading your books—don't blaune Mrs. Beggs. The door opened and closed softly and she was gone from the room, but not from his dreams.

The next morning, Mrs. Beggs was waiting for him at the foot of the stairs.

waiting for him at the foot of the stairs.
"Did you hear any ghosts last night,
Mr. Carson?" she asked.
"Nothing unpleasant, save the wind
in the treetops," he answered, when a
sweet voice floated down the stairs.
"Explain it to him, Sara, please."

"Yes, Miss Mona," and Mrs. Beggs times she stayed there unknown to anyhere to live.'

"I'll promise silence, if the ghost will romise to walk in the garden some-imes," declared Dick, looking up the

He saw a white hand over the upper banister, then the other pink satin slipper came flying and saucily struck against his heart. Dick kissed the little He heard her slipping past him in the dark room and he longed to stop Beggs saw nothing as she plodded away, nor did she hear the soft laughter that floated down the stairs, the sweet pre-

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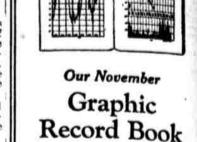
tenants. No hostelry is

more zealous in rendering

efficient service—than this

-"more than an office

building.



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Outlook for Money Rates

This subject is fully discussed in our Weekly Review of Financial Conditions for No-In view of the recent reduc-

tion in rediscount rates this treatise is very timely. The general financial situation vell as the position of the steel stocks and the possibility of a reduction of freight rates

is also covered. Interested investors may obtain a copy of this review upon request for letter No. 206 accompanied by 2c for postage,

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C. S. PATTON & CO. BANKERS

SAILER & STEVENSON Bonds and stocks bought and sold Members Phila. Stock Exchange INVESTMENT

SECURITIES Samuel McCreery & Co. Hembers Phila, Stock Exchange Franklin Bank Building

PINANCIAL FOCAHONTAS CONSOLIDATED COL-LIERIES COMPANY, INCORPORATED FIFTY-YEAR FIVE PER CENT COLD BONDS DUE JULY 1, 1957. Notice is hereby given pursuant to the terms of the mortgage dated July 1, 1967, that the undersigned as Trustee will receive sailed troposais up to 2 P. M., on the 8th bonds as above described, sufficient to us the sum of \$46,005.07. The undersigned reserves the right to reject any or all cos-sers, in whole or in part.

are, in whole or in part.
THE NEW YORK TRUST COMPANT.
Trustee

By A. C. DOWNING, Jr.,
Assistant Secretary.
New York, October 27, 1921.

New York October 27, 1921

NOV 1 1921—TO HOLDER OF PENNSILVANIA UTILITIES CO. EQUIPMENT TRUST CERTIFICATES, SERIES A. Notice is bereby given that the Company will redeem all of the outstanding Equipment Trust Certificates, Series A. at a rand accrued dividend on December 1. 1991 after which date all dividend upon secretificates will cease. Payment will be made upon presentation and surrender of the effective and the company for the office of the undersigned. The PENNIYLVANIA COMPANY FOR N. SURANCES ON LIVES AND GRANTING ANNUITIES.

Dividends

Dividends
THE WEST PHILADELPHIA TITLE AND
TRUST COMPANY
Philadelphia, November 5, 1921,
clared a semi-animal dividend of all 6
per cent and an extra dividend of two files of the company at the close of the books of the company at the close of the close of the company at the close of the company at the close of the close of

PROPOSAL.

The Heard of Inspectors, State Penissthary for the Western District of Pensisthan Pittsburgh, Pa., will receive said
thus on the following classes of machisestions to be delivered Pittsburgh, Pa.;

Mandilusshop confirmed.

GOODYEAR RUBBER SALES WERE LARGER Nothing, Mrs. Beggs: thank you, and he went upstairs in an absent-minded way. Report for Seven Months Shows Net Surplus of

Net sales of the Goodyear Tire and hiding in the shadow of the great four-Rubber Company for the seven months poster bed. He had heard a light step ended September 30, 1921, were \$62,stockholders. Net earnings, available for interest and fixed charges, were st. \$6.838,486. Interest charges are selected as the startled him. op 8n Hallway 5s 421,179; according to a report issued to taneous charges and adjustments, most losses on liquidation of fixed property and adjustment of inventories in subsidiary companies, aggregated \$1,123, 028, The net surplus amounted to \$3,305,853.

The general balances of the company company and adjustment of inventories in subsidiary companies, aggregated \$1,123, 028, The net surplus amounted to \$3,305,853.

The general balances of the company company and the surplus amounted to \$3,305,853.

\$3,395,853

The general balance sheet showed the company's ratio of current assets to current liabilities to be approximately 10 to 1. Its aggregate cash holdier. 10 to 1. Its aggregate cash holdings, United States Treasury certificates and 1 80% bank acceptances, totaled \$23,722,485.

Belward G. Wilmer, president of the company, in his remarks to stockcompany, in his remarks to stock-holders, said sales of automobile tires

A 66% Union Pac da 10 66% 5 102 believes, said sales of automobile tires delicers, said sales delicers, said sale that no further reduction of consequence will be necessary, and an increase 2 103 shortly after the first of the new year is probable. For a period sales have exreeded production with the result that inventories of finished tires are now substantially smaller than those of last

"Goodyear's principal subsidiaries, the California Company, all of whose common stock is owned by Akron, and the Canadian Company, in which Akron has a substantial investment, have written down both inventories and commitments to a current basis, both have paid off all bank indebtedness. both have ample cash on hand to meet current requirements, and both are showing substantial monthly earnings." f. 6s 2 83 44 Westa Elec 5s 43% 1 98% 43% West n Md 4s

DAILY NOVELETTE A GHOST AND A PINK SLIPPER

By Rose Meredith

DICK CARSON knocked at the base-ment door, behind which lurked his landlady, and when her long, pallid countenance poked out suspiciously he removed his straw hat. "Mrs. Beggs, you didn't tell me that

your house was haunted." I "Ghost in my room last night-" "I never had a ghost here in my life

-you must have brought it with you,"
she said mechanically.
Dick laughed. "This is a fine old
house—it must have been a beautiful mansion once upon a time and there might be a ghost of the past haunting

Total to Nov. 1 6.646.136 Bales.

Against 7.508.633 Last Year

Washington, Nov. 9.—Cotton ginned prior to November 1 amounted to 6. 6. 6.136 running bales, including 111. 150 round bales, 11.775 bales of American-Egyptian, and 1690 bales of Sea Island, the Census Bureau announced today.

Last year, to November 1, there had of golden threads on the turned-up toe.

Where had it come from? Certainly

dier. She suffed wanty at him. "I hope turicual rediscent rates at the tweive Fra-ral Beserve Danies are as industriction by you min't told anybody there's ghosts in my house, "she whispered anxiously.

Ground-Home Rails Strong London, Ney, 9.—German loans were firmer on the stock exchange te-day owing to an improvement in the Sand Visit left the feeling throughout the city was

The Man and the Desk Man's tastes and requirements differ in

Desks as well as in clothes. He wants a desk that "fits," that looks well and that is adapted to his work.

And the most likely place to find such a desk is where the largest assortment of good desks is found-and that is in the Globe-Wernicke store.



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And it's the same with chairs-the design, construction, quality of upholstering and the strength and grade of springs. All of this is very important to the purchaser

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Reserve Banks' Discount Rates

7 2

U. S. Certificates and Treasury Notes mark, General trading in securities was

Liverpool Cotton

Liverpool Nov. 9 There was to be less than 10 to be a first of the hard of the control of the state of the basis of an information of the control of the basis of an information of the talks also were higher at 11 to be a first of the basis of the basis were strong at fresh advances. Aggentine talks also were higher with sentiment for individual 12 to be a first of the same were a first of the same of the control of the

We have secured a larger and better home for the Oakland car-one that will, we hope, better express the spirit of a large organization and form a finer background for a beau-

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Last year, to November 1, there had been ginned 7,508,633 bales, including 159,058 round bales, 23,928 bales of American-Egyptian, and 540 bales of Sea Island.

Ginning by States to November 1 this year follows:
Alabama, 312,858; Arizona, 13,640; Arkansas, 624,668; California, 7203; Florida, 9471; Georgia, 736,300; Louisiana, 236,3034; Mississippi, 642,313; Missauri, 55,202; North Caroling, 581.

isiana, 236,964; Mississippi, 642,313; the thick surnbery that surrounded thissouri, 55,202; North Carolina, 581,-974; Oklahoma, 436,612; South Carolina, 622,076; Tennessee, 223,305; Texas, 1,927,730; Virginia, 10,632; all other States, 5129.

LONDON STOCK MARKET

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tiful car.