


**A LIFE OF SERVICE**  
Established 1884  
**"Mortgages"**  
and **"Kolsky"**  
are synonymous. To think of mortgages is to think of Kolsky.  
**Abe Kolsky & Co., Inc.**  
N. W. COR. 9TH & WALNUT STS.

**LOOK**  
at our  
**ADDING MACHINES**  
before you buy  
All Makes, Lowest Prices  
**COLLINS, 831 Chestnut St.**  
Phone: Walnut 5173

**TYPEWRITERS**  
Late Models  
Special Summer Reductions  
OLIVER NO. 6-484  
REMINGTON NO. 10-140  
ROYAL SMITH NO. 10-140  
ENTERWOOD NO. 5-518  
Thoroughly Rebuilt—Just Like New  
10-Day Free Trial 1-Year Guarantee  
Phone us now—Walnut 5873-74  
1005 CHESTNUT ST.  
**BUNDY TYPEWRITER CO.**

**Hoskins**  
August Sale of  
**Leather Goods**  
Our Leather Goods Department offers many special bargains including this  
  
18-inch genuine booted leather, brown, full-out gentlemen's traveling bag—\$29 value.  
**\$15**  
All Hand Bags, Luggage & Floor Lamps Reduced  
904-906 Chestnut Street  
Stationers, Printers, Engravers

**Green Tag Sale**  
**20%**  
REDUCTION ON ALL ODD  
**Fitted Suit Cases**  
**Ladies' Hand Bags**  
**Traveling Bags**  
**Wardrobe Trunks**  
ON ALL MERCHANDISE MARKED WITH GREEN TAGS  
  
Next to Kettie's Theatre

**Not a Laxative**  
Nujol is a lubricant—not a medicine or laxative—so cannot gripe.  
When you are constipated, not enough of Nature's lubricating liquid is produced in the bowel to keep the food waste soft and moving. Doctors prescribe Nujol because it acts like this natural lubricant and thus replaces it. Try it today.  
  
**Nujol**  
A LUBRICANT—NOT A LAXATIVE

**EXCURSION TO**  
**Williamsport \$4.00**  
West Milton, Montgomery, Muncy or Montoursville.  
**Sunbury \$3.75**  
**Lewisburg \$3**  
**Sunday, Aug. 27**  
Special train leaves Reading Terminal 11:02 P. M. (Standard Time), 12:01 A. M. (Daylight Time). Saturday daylight, standard at Conowingo, Annapolis, St. Marys City, Conowingo and Norrisstown (Delaware St.).  
Tickets may be purchased prior to date of excursion.  
Consult Agents, See Flyers  
Philadelphia & Reading Railway

**The Reading**

**DIVE INTO CREEK BREAKS MAN'S NECK**

**James Sardow, W. J. and S. R. R. Fireman, Not Expected to Live**  
**LEAPED FROM BRIDGE**

James Sardow, twenty-one years old, a fireman at the West Jersey Seashore Railroad, broke his neck last night while diving in a small creek near Winslow Junction, twenty-six miles south of Camden. He is in the Homopathic Hospital, Camden, and is not expected to live.

In company with several friends, Sardow went in swimming last evening about 7 o'clock. One of the boys attempted by nearly all the swimmers was to dive off a high bridge at the creek. While making the last of several dives Sardow struck an object beneath the surface of the water.

Katherine Maxham, thirteen years old, 317 North Tenth street, and her fifteen-year-old sister, Cecelia Bean, of Reading, N. J., went out yesterday "to do" Camden on \$10 of Mrs. Maxham's money.

A detective found the two girls wandering the streets with nothing left of the \$10, but memories of much cream, moves and new clothes.

The girls were debating whether to go home and "face the music" or visit a few relatives when the detective politely told them to take the former course.

Camden Hebrews are planning for a big celebration September 14 to observe the signing of the mandate giving Palestine to the Jews. Jewish organizations are members of a committee in charge of the celebration. There will be a parade in the afternoon and an entertainment in the evening at the Y. M. H. A. auditorium.

Dr. Meyer Segal is chairman of the general committee. Meyer Wessel is chairman of the committee which will arrange the parade.

**State Budget Plan Urged by Experts**

Continued from Page One

as high as 60,000 accounts and for a new system of audit control.

Eight criticisms are made in discussion of this latter item, one being "the lack of the basic element of any financial scheme." The State financial system is declared "faulty and obsolete."

**Experts Make Suggestions**

In summarizing their findings, the expert accountants said:

"In this part of our report, as a result of our examination of the books, records and accounts of the Treasury Department and study of the relations which those records bear to the Auditor General's Department, we make certain specific recommendations, both corrective and constructive, which in our opinion will promote greater efficiency and protect not only the Commonwealth as a whole, but also the fiscal officers responsible for the proper collection and handling of funds.

"The method of bookkeeping as now followed in the Treasury Department is neither in accordance with the best accounting practice nor comparable to the modern methods now found in several of the municipalities in this Commonwealth.

"The system of bookkeeping followed has certain inherent faults and weaknesses, some of which can best be remedied by statutory provisions, but most of which can be effected without the aid of the Legislature.

"The matters to be remedied fall into at least two classes:

"First—Internal Check—At present the records of the Treasury Department are not controlled or subject to automatic audit daily, weekly or for any other definite period, except that of mathematical check on official receipts issued.

"Second—Audit Control—The control over the records of the Treasury Department that the Auditor General should have from an accounting point of view is lacking, particularly with respect to the cash receipts of the Commonwealth.

"Internal Check—A brief description of the method now followed in recording cash receipts is as follows: For all funds received an official receipt is issued either on the day received or presumably within a day or two following, depending upon the volume of work being done in the office. Not until said receipts are issued are the funds so received considered as actually having been received. Between the date of the receipt and the date of the issuance of said official receipt, no control thereof has been maintained or official record kept. Apparently the information with respect to such unrecorded receipts is within the knowledge of but one or possibly two persons.

"The Auditor General has been advised only as to the amount of official receipts issued and countersigned by his representative, while at times a large amount of unrecorded receipts has been on hand.

"No Adequate Record Kept

"No records have been kept to show estimates as to funds to be received from the various county officers and the approximate date, as well as any other revenue which could have been estimated or accrued in advance of receipt.

"We believe the suggested changes can be applied to the present method of bookkeeping in the Treasury Department without much difficulty.

"First, All Funds received in the Treasury Department shall immediately be registered and given a registry number. This record can be very simple and brief, the purpose of which will be to record in it immediately as received, each group or item for which a receipt is to be issued, and from there on serve as a control of the same. From this time until the official receipt is issued the registry number will be the designation by which it can be traced. The handling of the registers should be the function of a person who does not sign the official receipts or deposit the funds. The registry number should also be the same number as the official receipt will bear.

"Second, With respect to the official receipts, we recommend the discontinuance of the present form, because after issuance no other record thereof is kept except a stub, which may or may not be self-explanatory. An official receipt should be so designed as to make duplication thereof very difficult. The receipt, of course, be numbered in sequence, said number to be printed by the engraver. Every receipt should have a counterpart from which the original must be detached and also a triplicate, thus doing away with the stubs.

"The receipt should be so designed as to make it possible for the filling in thereof on the part of the typewriter now used for the issuance of checks. In addition to this, the form could be provided with another safeguard such as a protective device, by which the amount for which the receipt is issued can be stamped with a machine, making it absolutely unalterable. The original receipt would go to the payer, the duplicate transmitted to the Auditor General and the

triplicate remain in the Treasury Department and placed in a permanent file.

"Third, The deposit slips prepared by the Treasury Department should, in addition to the information now contained thereon, bear the registry or official receipt number, thus permitting a ready comparison of the individual deposits with the recorded receipts.

"In the preparation of the deposit slips it has been the practice heretofore to copy them in a copy book. This should be discontinued and instead two carbon copies made on the typewriter when the original is written. The extra copy can be transmitted to the Auditor General's Department and the other copy retained in the Treasury Department, thus eliminating the duplicate copy book. The copies should be permanently preserved.

"This procedure, we believe, will result in a more accurate control over the funds of the Treasury Department, not only by the State Treasurer, but by the Auditor General as well, and all secrecy with respect to, and temptations to justify, unrecorded receipts minimized.

"As stated in this report, the greater portion of the revenue by the Commonwealth is from corporation taxes. Under the present method of bookkeeping there are two sets of corporation ledgers, one set used by the Auditor General and the other by the State Treasurer. Both sets are for all intents and purposes identical. In these ledgers each corporation found to owe a tax to the Commonwealth is charged for the amount and when paid is credited. The same operation is performed on both sets of ledgers. There are a large number of accounts in these ledgers, an approximate estimate of which would run into thousands.

**Other Flaws Pointed Out**

"No accounting control is had over the corporation ledgers by which can be determined periodically the unpaid taxes recorded therein of the clerical nature of the postings, such as is done in banks with respect to the balancing of the personal accounts. This lack of control could be very easily remedied by the installation of a simple register, in which the charges would be accrued as the various accounts are charged for taxes, together with the settlements and cancellations of former assessments. The collections recorded in the cash book would be credited to the controlling account.

"The administration of the affairs of the Commonwealth falls into three distinct units, namely, executive, legislative and administrative. The duties of the State Treasurer and those of the Auditor General are administrative. The whole financial scheme of the Commonwealth for a legislative period is affected by the operations of all three divisions referred to above. The value of any financial plan to the Commonwealth depends entirely upon the foundation upon which same is based. Some of the weaknesses usually apparent in financial plans of public bodies, which are partly applicable to that of the Commonwealth of Pennsylvania and which may be remedied by the adoption of a budget system are as follows:

"The lack of unity and centralization in the preparation of the annual or biennial financial program.

"The lack of co-operation of the heads of the departments in analyzing and explaining their requests for the expenditure of funds to the legislative bodies, in that their requests are not accompanied by sufficient details such as, for example, the class of work to be purchased, the units required for efficient operation and a definite statement as to the exact requirements necessary instead of a lump estimate, which has been the usual custom in the past.

"The lack of proper standardization

of service, materials and supplies consumed or required by the Commonwealth for the efficient operation thereof.

"The lack of accounting control and audit of the figures and facts used in the preparation of a financial plan for an ensuing period.

"The lack of unit costs of operating the various departments and the functions thereof for prior periods.

"The lack of proper certification of documents supporting the disbursement of public funds, by those responsible for the truth or falsity of the facts certified to.

"The lack of the basic element of any financial scheme, namely, a statement of the current condition of the Commonwealth showing its outstanding liabilities and appropriation encumbrances and the assets on hand and estimated revenues, together with the balance representing a deficit or surplus, as the case may be.

"Without a budget system, the responsibility for the state of affairs now existing in the Commonwealth, viz., appropriations far in excess of revenue with a constantly growing deficit, can neither be definitely fixed on the legislature nor on any one man or group of men, but is largely due to the faulty and obsolete financial system under which the State has for many years been operating.

**Favors Budget System**

"If a budget system is to operate effectively and if one is adopted by the Legislature of Pennsylvania, much of the weakness of the Commonwealth's financial plan will no doubt in time be remedied. We are of the opinion that the Commonwealth of Pennsylvania is in need of such a reform, and particularly needs the control that a budget system from an accounting and administrative point of view will furnish.

"The financial plan becomes of prime interest, each item is passed upon separately and must be supported by a definite purpose and carry its own merits. The whole plan is so designed and set forth that it is easily understandable by the public and should show where the legislators intend to collect the funds from which to meet the outlay which they are about to approve in the form of an appropriation. The data is prepared before the Legislature meets and is put out in published form, so that the public can be taken into the confidence of the legislators, and as the financial program is formed during the session of the Legislature, the public is also aware of its development.

"The following is a quotation from an introduction by Chief Justice William Howard Taft to the book entitled "The Budget and Responsible Government":

"The great problem of popular government on its practical side is to create machinery by which those for whom government is carried on, and who should control and direct the government in a large way, shall be advised of the facts, and upon those facts, correctly interpreted, shall exercise discriminating criticisms and ultimate decisions."

**ONE MAN SAID "STOP"—AND SEVEN MILLION STOPPED**

Who's Law? The man who has seven million men in the power of his hand. The story of this man will amaze you. Read it in the August issue of the Magazine Section. "Made it a Habit"—Adco.

of service, materials and supplies consumed or required by the Commonwealth for the efficient operation thereof.

"The lack of accounting control and audit of the figures and facts used in the preparation of a financial plan for an ensuing period.

"The lack of unit costs of operating the various departments and the functions thereof for prior periods.

"The lack of proper certification of documents supporting the disbursement of public funds, by those responsible for the truth or falsity of the facts certified to.

"The lack of the basic element of any financial scheme, namely, a statement of the current condition of the Commonwealth showing its outstanding liabilities and appropriation encumbrances and the assets on hand and estimated revenues, together with the balance representing a deficit or surplus, as the case may be.



"Without a budget system, the responsibility for the state of affairs now existing in the Commonwealth, viz., appropriations far in excess of revenue with a constantly growing deficit, can neither be definitely fixed on the legislature nor on any one man or group of men, but is largely due to the faulty and obsolete financial system under which the State has for many years been operating.

**Abbotts**  
**Fresh Peach ICE CREAM**

**ALBERTA** peaches are the finest in the world. And only the choicest, big, yellow, juicy Albertas are selected for Abbotts Fresh Peach Ice Cream. Its rich, luscious flavor calls for a second helping. Order a double supply for dinner tonight.

The red and white sidewalk sign marks the Abbotts dealer near your home.

**ABBOTTS ALDERNEY DAIRIES, INC.**

**PIERCE-ARROW**  
**TOURING CAR**  
**\$5250**  
Plus Tax and Transportation  
**FOSS-HUGHES CO.**  
21st and Market Streets

**The Best—the Least Expensive**

The Wills Sainte Claire is designed and built for those men and women who are accustomed to and insist upon the really fine things in life. And large production, born of popularity, makes possible a Wills Sainte Claire price well within the means of all these appreciative men and women.

**WILLS SAINTE CLAIRE CO. OF PENNSYLVANIA**  
W. J. FOSS, President  
2031-2033-2035 Market Street  
Philadelphia, Pa.

**WILLS SAINTE CLAIRE**  
Motor Cars  
G. C. H. W. Co.



**You Can Pay Far More, But— You Can't Get More Than This Heating System Gives You**

**You can't buy greater comfort—you can't have more healthful conditions in your home in Winter, Spring or Fall than the Convector will give you—simply, surely and ECONOMICALLY. The Convector does far more than simply "heat your home". It is really far more than a heating system—yet it is simpler, more compact, more efficient and less costly than any other heating type. It is less trouble—requires less attention and upkeep.**

**Here Are Nine Reasons Why the Convector Is the System for Your Home**

**About the Price?**

The Mueller Convector would be the logical heating system, even if it cost MORE than other systems—instead of LESS. Mueller heating systems have been on the market since 1857. They have always been known for QUALITY. Over 200,000 homes and buildings are Mueller heated today. The Mueller Convector costs less than any other Mueller system, but is rated the highest from the standpoint of actual efficiency.

We would like to quote you a price right here, but as the Convector is made in several sizes, we desire to see your home first—and determine the exact size you require.

We are positive we can prove to you that the Mueller Convector is the best buy in heating systems on the market. The initial investment is low—and the great saving comes with fuel economy.

**WE URGE YOU IN ALL FAIRNESS TO YOURSELF TO MAIL THE COUPON ATTACHED—NOW.**

- (1) It warms and VENTILATES every room in your home every hour of the day and night. It "cultures" the air in your home while warming it—provides it with proper moisture.
- (2) It places ventilation absolutely under your control—You can have just as much fresh air as you wish without cold drafts.
- (3) It frees all your living rooms of unsightly, wall-obstructing heating apparatus. Every room is easily cleaned. You can arrange your furnishings as you please.
- (4) Absolutely clean heat—no smoke, gas, fuel dust or soot—no dust-streaked walls or furnishings.
- (5) SAVES 1-3 to 1-2 on FUEL BILLS.
- (6) Keeps all radiant heat out of your rooms.
- (7) Heats ample supply of water.
- (8) Installed in one day—burns any fuel—fits any basement.
- (9) WRITTEN GUARANTEE furnished by L. J. MUELLER FURNACE COMPANY with every Convector installed.

**WE CAN SAVE YOU MONEY— IF YOU INSTALL A CONVECTOR THIS MONTH**

**AIR CONVECTION CO.**  
1515 Pennsylvania Ave. Phone, Poplar 2910  
(Between Hamilton and Callowhill Sts.)

We'll Call at Your Home or Mail You Complete Information

Have Your Convector Installed Right Now

Without obligation on your part, you may send me complete information about the Convector.  
I would like to have you call at my home and explain Convectors Installation.

Name .....  
Address .....  
City ..... State .....

**Easy Time Payments**

**WIRE YOUR HOME**  
Lighting Fixtures  
10 MONTHS TO PAY  
**ARTHUR B. NEILL**  
8405 WILLOWS AVE.  
Oak Lane 1001-J, Wood. 0820 & 0700-J

*There's a Touch of Tomorrow in All Cole Does Today*

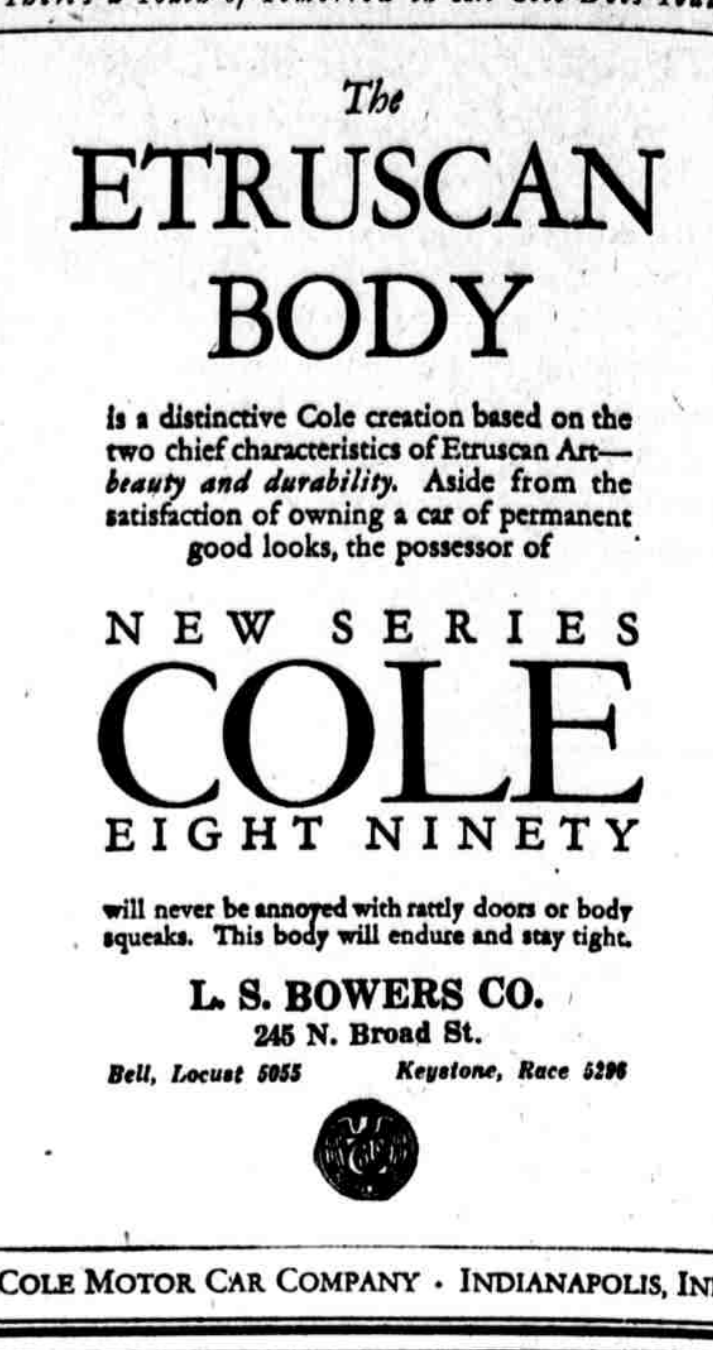
**The**  
**ETRUSCAN**  
**BODY**

is a distinctive Cole creation based on the two chief characteristics of Etruscan Art—beauty and durability. Aside from the satisfaction of owning a car of permanent good looks, the possessor of

**NEW SERIES**  
**COLE**  
**EIGHT NINETY**

will never be annoyed with rattly doors or body squeaks. This body will endure and stay tight.

**L. S. BOWERS CO.**  
245 N. Broad St.  
Bell, Locust 5055 Keystone, Race 5296



**COLE MOTOR CAR COMPANY • INDIANAPOLIS, IND.**