C., C., C. & St. L.
(C., W. & M. Div.)
1st 4s, 1991

Detroit River Tunnel
1st 4½s, 1961

F. P. Ristine & Co.
Widener Building, Philadelphia
New York Elizabeth, N. J.
Members New York and Philadelphia Stock Exchanges

PUBLIC SALE

Anthracite Coal Lands in Main Basin Southern Anthracite Fields

The undersigned will offer at public sale at the Pennsylvania Hall Hotel, Pottsville, Pa., at 11:30 o'clock, A. M., on the Sixth day of November, 1922, all of its right, title and interest in 374 acres of coal land, more or less, located partly in and eastwardly from the City of Pottsville, Schuylkill County, Pennsylvania, comprising the lands locally known as the Farnum lands, Junction Tract, and all of the Irregularity and the Francis Varnall tracts.

These lands are crossed by the tracks of the Pennsylvania Railroad and of the Philadelphia and Reading Railway Company. They are of sufficient area and of proper conformation to accommodate a single colliery of large capacity. The tracts contain all the coal measures commonly contained in the deepest basins of the Anthracite Field, including the Buck Mountain, Mammoth and Primrose veins.

Terms: Fifteen (15) per cent cash when the property is struck down, and the balance within thirty days, upon the tender of the deed to the purchaser, at the office of the Counsel for the undersigned whose address is stated below.

For further particulars apply to the undersigned, or to the local office of the Company, Lansford, Carbon County, Pennsylvania, where maps of the land can be seen or furnished to parties interested.

The Lehigh Coal and Navigation Company.

J. L. Stone, Real Estate Agent,
437 Chestnut Street,
Philadelphia, Pa.

Geo. M. Roads, Attorney,
116 S. Centre Street,
Pottsville, Pa.

FINANCIAL

TO THE HOLDERS OF PHILADELPHIA RAPID TRANSIT COMPANY EQUIPMENT TRUST CERTIFICATES SERIES "C."

Notice is hereby given that the certificates hereinafter enumerated, issued under the Equipment Trust Agreement above mentioned between Wm. P. Gest, Fidelity Trust Company, Trustee, and the Philadelphia Rapid Transit Company, Lessee, dated May 1, 1913, have, in accordance with the terms and provisions of said Agreement, been drawn for redemption and payment on November 1, 1922, and that said certificates, being all of the outstanding Equipment Trust Certificates of said series, will cease to bear interest on November 1, 1922, and will be redeemed and retired on said date, regardless of the date thereof, and that the holders thereof shall thereafter and after said date with respect to said the holders of said certificates hereinafter enumerated will be entitled on presentation thereof only upon payment thereof, and to a premium of 2½% thereon together with the dividend due on said date, but without any dividends accruing after date.

The holders of the certificates are required to present them for payment and redemption with the November, 1922, and subsequent coupons attached, at the office of Fidelity Trust Company, Trustee, 325 Chestnut st., Phila., on November 1, 1922, from and after which date dividends upon the said certificates will cease.

The certificates called for redemption are Nos. 1540 to 1620, inclusive, due May 1, 1923; Nos. 1621 to 1701, inclusive, due Nov. 1, 1922; Nos. 1702 to 1782, inclusive, due May 1, 1924; Nos. 1783 to 1863, inclusive, due Nov. 1, 1923; Nos. 1864 to 1944, inclusive, due May 1, 1923.

FIDELITY TRUST COMPANY, Trustee
WM. P. GEST, President.
325 Chestnut street, Phila.

September 18, 1922.

NOTICE

Notice is hereby given that the Bondholders' Committee of the United Telephone and Telegraph Company, duly constituted and acting under a Agreement dated said Company, dated October 1st, 1911, and has deposited copy of the same with the undersigned, Trust Company of Philadelphia, Depositary, Safe Deposit and Trust Company of Pittsburgh, Trustee under the mortgage of said United Telephone and Telegraph Company, under and by virtue of the authority given to the Bondholders' Committee of the United Telephone and Telegraph Company, to secure payment of the obligations of said United Telephone and Telegraph Company.

CHARLES L. MILLER, Secretary.
7 South Duke street,
Lancaster, Pa.

JAMES ARMBALD,
H. H. GIBKYSON,
A. C. ROBINSON,
W. W. RYDERSON,
W. M. SWARTZWELDER,
CHARLES F. MILLER,
Bondholders' Committee of the United Telephone & Telegraph Co.

THE INDIANAPOLIS UNION RAILWAY COMPANY, INDIANAPOLIS, INDIANA.
OCTOBER 11, 1922.
Bonds Invited for Sinking Fund

The Indianapolis Union Railway Company invites for the sale of its First Mortgage Bonds, dated May 1, 1912, sufficient to exhaust the sum of $32,000 in the Sinking Fund, at the office of the Fidelity Trust Company, in the City of Indianapolis, on or before November 1, 1922, at prices not exceeding par and accrued interest. Such bonds will be accepted and paid for as of the lowest prices offered, but if offers of the same price, the number of bonds taken from each shall be on a pro rata basis, as nearly as practicable, in proportion to the whole number of bonds offered.

W. F. DANIELS, Secretary.

CAMBRIA COUNTY COAL CO. FIRST MTG. 6% SINKING FUND BONDS

Notice is hereby given that, in pursuance of the terms of the above mentioned bonds, dated May 1, 1910, bonds aggregating $24,000, numbered 318, 472 have been drawn for redemption and payment, and are now outstanding and unpaid, and that the interest on the said bonds will cease and determine on November 1, 1922, and that the holders of said bonds are required to present the same for payment on said date, at the office of the Fidelity Trust Company, 325 Chestnut street, Philadelphia, Pa., and that no interest will be paid on bonds so drawn.

THE CAMBRIA COAL COMPANY, FOR INSURANCE, ANNUITIES AND GUARANTEE

Dividends

THE GIRARD NATIONAL BANK

Philadelphia, October 24, 1922.

The Board of Directors has this day declared a quarterly dividend of Five Per Cent (5%), payable November 1, 1922, to stockholders of record at close of business October 24, 1922. Checks will be mailed.

The Board of Directors has also authorized the sum of $500,000, which shall be transferred from the undivided profits account to the surplus account, making the surplus fund of the bank $6,000,000.

CHARLES M. ASHTON, Cashier.

THE COMMONWEALTH TITLE INSURANCE AND TRUST COMPANY

Philadelphia, Pa., October 11, 1922.

The Directors have this day declared a Quarterly Dividend of Four Per Cent (4%) Free of Tax, payable November 1st, to stockholders as registered at the close of business October 31st, and have transferred $2,000 to surplus, making that fund $1,500,000. Checks will be mailed.

JAMES V. ELLISON, Treasurer.

CENTRAL TRUST AND SAVINGS COMPANY

October 19, 1922.

DIVIDEND NO. 71

The Board of Directors this day declared the regular quarterly dividend of Six per cent and an extra dividend of 1 per cent, payable November 1, 1922, to stockholders of record October 23, 1922. Checks will be mailed.

CHARLES E. LIKENS, Secretary.

THE SIXTH NATIONAL BANK OF PHILADELPHIA, PA.

October 24, 1922.

The Directors have this day declared a semi-annual dividend of six per cent (6%), payable November 1, 1922, to stockholders of record October 24, 1922.

Checks will be mailed.

WILLIAM SALTER, Cashier.

AMPARO MINING COMPANY

Philadelphia, October 24, 1922.

The Directors have this day declared a quarterly dividend of three per cent (3%), payable November 10, 1922, to stockholders of record October 31, 1922.

Checks will be mailed.

JOSEPH S. WILLIAMS, Treasurer.

GOSSIP OF THE STREET

The Mexican Petroleum conversion plan was surprisingly liberal, compared with the original offer, and should be very pleasing news to the scattered shareholders. To tell the real truth of the matter, nobody was pleased more than the stockholders, because the attractiveness of the new offer will hasten the disappearance of "Mexican Pete" from the board. The stock has been a disturbing element on the Stock Exchange for several years, and, consequently, a thorn in the side of every broker. Conservative houses, and even those not so particular in their speculative policies have never relished the wide fluctuations in such a stock where the supply is known to be so limited. Timid traders are frightened out of the market when these speculative footballs start to cut up some of their wild capers. The violent gyrations of "Mexican Pete" put all other exhibitions in the shade.

When the Toteco field went to salt there was heavy selling of the stock on the theory of heavy depreciation in the company's value. Groups of daring speculators, who sold the stock short, were only too glad to cover before the stock reached 200. The Doheny crowd could have made things much more unpleasant for those who have the habit of selling what isn't his'n," but some unknown influence always put on the brakes.

In brief, there will be no sorrow when "Mexican Pete" disappears from the stock board.

Fearful of European Situation

Almost every member of the local financial community returning from abroad is open in expressing his misgivings of the European situation. In most instances this conclusion was reached after a personal and careful investigation of the political, economic and financial conditions. It is claimed by all the situation is not altogether hopeless, but unless some drastic curative measures are promptly found and agreed upon by all the various nations a terrific slump will hardly be avoidable. The greatest sympathy is felt for France, which country, it is claimed, has not been treated fairly.

"The English are making a heroic effort to get their country back on a solid foundation again," said a banker yesterday, who returned from Europe Monday. "The rich men of England are willingly and patriotically surrendering at least two-thirds of their income in taxes and terrible sacrifices are being made on all sides. England has made up its mind to pay all its debts, but nobody seems inclined to pay England what was owed to her. While the rich of other nations have unquestionably sunk their wealth in American and other safe securities in order to escape burdensome taxation, the English are standing shoulder to shoulder to bring England's financial prestige where it stood before war."

Central Leather

Recent reports of the improving conditions in the leather industry are borne out by the statement of the Central Leather Company for the third quarter. The earnings for the three months ending in September showed surplus after taxes of $758,074, equal, after allowing for preferred dividends, to forty-four cents a share on the common stock. This compared with a deficit of $209,032 for the previous quarter and a deficit of $1,540,083 in the third quarter last year. On September 30 the profit-and-loss deficit was $6,704,061, against $7,523,067 June 30 and $7,580,979 on September 30 last year.

The surplus after taxes for the nine months of the calendar year amounted to $128,825, equal to thirty-eight cents a share on the $33,298,050 preferred stock, against a deficit of $11,755,854 in the same period of 1921. The report, while encouraging, nevertheless shows a resumption of dividends still is in the distant future, leaving little foundation for some of the recent extravagant reports circulated primarily for speculative purposes.

American Ship and Commerce

Gross earnings of the American Ship and Commerce for the first eight months of 1922 are greatly in excess of earnings of the same period last year, and not may counterbalance the deficit of $1,043,984 resulting from the full year's operations in 1921, despite the decline in ocean freight volume and low freight rates. The reasons for this are reduction in operating expenses of steamers, part of which is to be found in the decrease of 15 per cent in seamen's wages, adjustment of cost price of tonnage bought from the Shipping Board, settlement of Government claims and favorable reports of subsidiary companies' operations.

The company's share in Cramp's Ship and Engine regular and extra dividends so far this year amounts to well over $3,100,000, compared with last year's entire receipts from this source of $860,772.

The sale of seven vessels, that had been laid up for several months, to the Atlantic Sea Navigation Company, has resulted in the saving of large overhead costs at the same time reducing operating charges on the entire fleet to a basis more equable to the volume of cargo handled.

The adjustment of ships bought from the Shipping Board under the pioneer purchase plan, while terms have been private, should bring the final price under $100 a ton. The book value of the fleet last year, according to the annual report, averaged $196 a ton.

A Bit of Housecleaning

One commission house sent out a wire that yesterday would indicate hard an end of decline in stock prices. Rally would be looked for today or tomorrow. "Wonderful day yesterday," said the wire, "we not been able to buy unfavorable news anywhere. All stocks have declined largely because of sharp breaks in high-priced Standard Oil issues. You cannot have breaks in Standard Oil stocks ranging from 25 to 100 points without influencing the general market. Traders saw visions of fortunes over night in such stocks as Standard Oil of New York, New Jersey, Vacuum, etc. There has been a cleaning-out process, and it is just what the market needs. Too many high-priced stocks were being bought on 5 and 10 point margins."

Stewart Warner Speedometer

Large sales of automobiles have been directly reflected in business of the Stewart-Warner Speedometer Company. In the first nine months of 1922 net earnings, after taxes, were $3,514,078, equivalent to $7.40 a share on the 479,385 shares of no-par capital stock. Net of $1,657,554 in the third quarter and $1,605,631 in the second quarter were both greater than total earnings of $1,039,572 in 1921 and $884,547 more than earnings of $2,378,638 in 1920.

The dividend has been increased twice this year, from fifty cents to seventy-five cents in April and from seventy-five cents to $1 October 20. The entire $2,000,000 bond issue dated March 1, 1921, and maturing March 1, 1926, was redeemed from cash resources at 104 and interest September 1.

Pennsylvania Stockholders

Ever since the annual meeting of the Pennsylvania Railroad in March, when official assurance was given a restoration of the 6 per cent dividend rate would be made at the earliest possible moment, numerous investors began taking back their stock. There was also considerable institutional buying for at the going figures, with the 6 per cent rate restored, the stock offered an attractive income basis.

The result has been a decrease of nearly 5000 in the number of shareholders, indicating a corresponding increase in the number of larger holders. For the seventh consecutive month, the number of shareholders in September decreased 753. Compared with October of last year, the decrease was shown to be 2675.

Geographically, stock is divided as follows, with comparison with preceding year: Pennsylvania, 47.22 per cent, increase 2.27 per cent; New York, 23.57 per cent, decrease 3.04 per cent; New England, 9.69 per cent, decrease 0.58 per cent; foreign, 3.74 per cent, increase 2.25 per cent, and scattering, 15.78 per cent, decrease 0.90 per cent. Women stockholders held 31.09 per cent of the stock, increase 0.37 per cent and numbered 65,646, decrease 64, constituting 47.87 per cent of total holders, increase 0.07 per cent. Their average holding was 47 shares.

THE TRADER.

SHARPLES PLANT CLOSED

West Chester, Pa., Oct. 25.—A shutdown for an indefinite period was announced last evening at the Sharples separator plant here. All the men, with the exception of a few retained on repair and care-taking work, were laid off. They were surprised at being told the plant would close "for readjustment of working conditions."

At about the same time last year the machine men were laid off in a similar manner and were not called back until several months later.

NEARER BALANCE OF PRICES NEEDED

Interesting Points on Law and Business Given to Credit Men

Interesting points on the business outlook and on the relationship between business and law were given to the Philadelphia Association of Credit Men at its quarterly meeting and dinner at the Bellevue-Stratford last night.

George Evan Roberts, vice president of the National City Bank of New York and former director of the mint, in his address on the "Business Outlook," asserted, in the course of his remarks, either the price of farm products must go up or the cost of other products of industry must come down in order to restore the equilibrium necessary for a continuance of the industrial activity of the country.

"We have had both movements in some degree in the last year," he said, "and the situation is better in consequence." Improvement in the building trades and the railroad situation was a contributing factor to the general increase in business, Mr. Roberts said. He declares there were excellent prospects of present conditions being maintained.

"The world is obsessed with the idea of over-production, but there is no such thing as over-production," he continued. "There may be unbalanced production, which the world has been suffering from, but there is no limit to human wants. The idea that there is also only a limited amount of business to be done and of trade to be had is nonsensical, when the truth is that there never was any limit to the amount of trade to be had or of the wealth that may be created."

The problem of society today is that of so co-ordinating productive capacity, not only of this country, but of the world, the speaker continued, as to obtain the greatest possible output and distribution of all the comforts of life.

Unification of interests is the most significant thing that results from the system of specialized industry necessary to maintain the standard of present-day society, Mr. Roberts asserted. "If every group," he said, "does its work faithfully and skillfully, there will be more of everything for everybody. But if the general policy is to do just as little as possible, there is bound to be less of everything for everybody, and the conditions of life will grow harder."

John M. Patterson, former Common Pleas Judge, advised business men in general to confine themselves to business and stop trying to act as lawyers, and declared that 75 per cent of the big cases that get into the courts do not belong there. He admonished business men to get legal advice before assuming important obligations. Dr. Edward J. Cattell also spoke.

NEW FIRE ENGINES TOO BIG TO ENTER STATIONS

Recently the city awarded contracts for the purchase of fire apparatus costing $480,000. Great units of modern fire-fighting machines were ordered and allocated to various stations. The units have begun to arrive and now the city finds them so large they cannot get into six of the firehouses.

The width of the engines is only an inch less than that of the doors of the stations in question, and the driver's seats tower so much heights that a man attempting to drive an engine out of a station would be swept from his perch.

As a result an appeal was made to the Finance Committee for money to enable the Fire Department to remedy the situation.

Therefore Chief Davis and Chief Baxter, of the Bureau of City Property, joined forces in an appeal to the Finance Committee to appropriate the money which will enable the City Property Bureau to remodel the fire stations. After long discussion, it was decided to appropriate $15,000 for the purpose.

Telephone Lombard 6521

NEW ORLEANS PUBLIC SERVICE, INC.

1st and Refunding Mtg. 5% Gold Bonds, Series "A"

Dated Oct. 1, 1922 Due Oct. 1, 1952

Free of Normal Federal Income Tax up to 2%
Pennsylvania Four-Mill Tax Refunded

The company serves the city of New Orleans with electric light and power, gas and street railway service.

The net earnings for the six-year period ended August 31, 1922, averaged more than 2¾ times annual interest charges, while the net earnings for the past year have been more than 4 times annual interest charges.

Application will be made to list these bonds on the New York Stock Exchange.

PRICE 90 & INTEREST, TO YIELD ABOUT 5.70%

BATTLES & CO.
Established 1890
Independence Square (East), Philadelphia

$50,000 at Fifty!

Are you systematically building an estate and an assured income?

Babson's REPORTS

If you are interested in a working plan for your money that will build an estate of $50,000—and an assured income of $200 a month — on as little as $100 a month — merely

Tear out the Memo—now—and hand it to your secretary when you dictate the mornings' mail.

MEMO
For Your Secretary
Write the Babson Statistical Organization Wellesley Hills, 82, Mass., as follows:
Please send me Bulletin 14K2 and booklet "Getting the Most from Your Money" —gratis.

Deaths

ANDERSON.—Oct. 23, 1922, JOHN J., husband of Ellen Anderson (nee Welsh). Relatives and friends, also Bricklayers' Union, Local N. 1, invited to funeral, Thurs., 8:30 A. M., late residence, 2441 Federal st. Solemn mass of requiem at St. Anthony's Church 10 A. M. Int. Holy Cross Cem.

BURNT.—Oct. 23, JOSEPH J., husband of Anna Bernt (nee Wiegand). Relatives and friends, also employees of F. W. Maurer & Son, invited to attend funeral services, Thurs., 2 P. M., residence, 117 Mayland st., Germantown. Int. private. Remains may be viewed Wed., after 7 P. M.

BRISTOW.—Oct. 23, 1922, LEWIS L., son of Nehemiah C. and the late Elizabeth F. Bristow. Residence, 5117 Cedar ave. Due notice of funeral will be given.

BITTEN.—At Atlantic City, N. J., Oct. 22, NANCY J., wife of Robert G. Bitten (nee Mooney), aged 66. Funeral services at the First Presbyterian Church, Wed., 2:30 P. M. Int. Pleasantville Cem.

BROPHY.—Oct. 22, 1922, JULIA, wife of the late Timothy Brophy. Relatives and friends are invited to attend funeral, Thurs., 8:30 A. M., from her late residence, 2107 N. Huntingdon st. Solemn requiem mass at St. Ann's Church 10 A. M. Int. New Cathedral Cem.

BROWN.—Oct. 21, 1922, ELIZABETH BROWN. Relatives and friends are invited to attend funeral services, Thurs., 1:30 P. M., at brother's residence, 2114 S. 20th st. Int. private. Friends may call Wed., after 8 P. M.

BUNTING.—On Oct. 24, NELLIE F., wife of Walter R. Bunting (nee Burke) and daughter of Frank and Marjorie Burke. Relatives and friends invited to funeral, on Sat., at 9 A. M., from residence, 1716 S. 18th. Solemn requiem mass, St. Thomas' Church 10:30 A. M. Int. Holy Cross Cem.

BYRON.—At Johnson City, Tenn., Oct. 21, ELSIE ARRISON, wife of Edward L. Byron and daughter of John and Corrina Arrison. Relatives and friends are invited to attend funeral services, at the residence of her sister, Mrs. Elizabeth Jackson, 230 Wood st., Bristol, Pa., Thurs., 2 P. M. Int. Bristol Cem. Friends may call Wed. eve.

CARPENTER.—Oct. 23, ANNA E., widow of Thomas Carpenter. Relatives and friends invited to funeral services, Thurs., 2 P. M., at residence of her son-in-law, Joseph Hunt, 5 E. cor. Chelten and Park aves. Int. private, at Mt. Peace Cem. Friends call Wed., 7 to 9 P. M.

CAPRIOTTI.—On Oct. 22, ROCCO, husband of Ann Agnes Capriotti. Relatives and friends, also Veteran Lodge, No. 273, F. and A. M., of Los Angeles, Calif., invited to funeral on Thursday, at 2 P. M., at parlors of Frank H. Foster, 806 Haddon ave., Collingswood, N. J. Friends may call Wednesday evening. Interment Harleigh Cemetery.

CHAFFEE.—Oct. 23, 1922, MABEL KING, wife of Carl H. Chaffee. Funeral services at the Presbyterian Church, Swarthmore, Pa., Fri., 11 A. M.

CONWAY.—Oct. 24, ANNIE, wife of James Conway. Relatives and friends, also Altar and Rosary Society, are invited to attend funeral, Fri., 8:30 A. M., from her late residence, 417 Edgewood st. 60th and Girard aves. Solemn requiem mass at Our Lady of the Rosary Church 10 A. M. Int. St. Denis' Cem.

CRAVEN.—Oct. 23, JOHN H., husband of the late Sarah Craven. Relatives and friends are invited to attend funeral, Thurs., 8:30 A. M., residence of his sister, Mrs. Anna Kirling, 1017 N. 25th st. Solemn mass of requiem at the Church of St. Elizabeth 10 A. M. Int. New Cathedral Cem.

CREAGMILE.—Oct. 23, JAMES H., husband of Eliza H. Creagmile. Relatives and friends are invited to funeral services, Thurs., 2:30 P. M., at his late residence, 4-06 E. Wyoming ave. Int. private. Friends may call Wed. eve.

DELANEY.—Oct. 23, 1922, MARY E., daughter of late William and Mary E. Delaney. Relatives and friends, also Sacred Heart and the Archconfraternity Society of St. Augustine Church, invited to attend funeral, Thurs., 8:30 A. M., from her late residence, 423 Noble st. Solemn requiem mass at St. Augustine's Church 10 A. M. Int. Holy Cross Cem.

DERRICK.—At her residence, 807 N. 24th st., on Oct. 22, 1922, MARY DERRICK. Funeral on Thursday, morning, at 7:30 o'clock, from the Oliver H. Bair Bldg., 1520 Chestnut st. Mass of requiem at St. Francis Xavier's Church at 9 o'clock. Interment private. Please omit flowers.

DUNKELBERGER.—Oct. 22, GEORGE N., husband of Mary E. Dunkelberger (nee Magdus). Relatives and friends, also Married Men's Sodality and Finance Committee of Good and San Salvador Church, No. 283, K. of C., and 4th Degree members, invited to funeral, Thurs., 8:30 A. M., from his late residence, 1827 Stiles st. Solemn requiem mass at Church of Gesu 10 A. M. Int. Holy Cross Cem.

DUNKELBERGER.—Oct. 23, 1922, LEWIS G., husband of Bella Dunkelberger (nee Moore). Funeral services Thurs., 2 P. M., residence, 545 Trenton ave., Camden, N. J. Int. strictly private. Kindly omit flowers.

DURANO.—Of 124 S. 41st st., on Oct. 24, 1922, FRIDONIA DURANO. Relatives and friends are invited to the service, Thursday morning, at 10 o'clock, at the Oliver H. Bair Building, 1520 Chestnut st. Interment private.

EBENBACH.—Oct. 23, 1922, ERNST E., husband of the late Rosina Ebenbach, aged 72. Relatives and friends and all societies of which he was a member are invited to attend funeral, Thurs., 2 P. M., from his late residence, 16th and York sts. Int. private, Rodef Sholom Cem. Remains may be viewed Wed., 7 to 9 P. M.

ELLIS.—Tuesday, oct. 22, FRANCIS E., son of Mary E. Herbert, 2318 aged 74. Relatives and friends are invited to attend funeral services, Friday, day, 25th, 2 P. M., residence, 3312 Arch st. Int. private.

ENGLISH.—At Atlantic City, N. J., Oct. 22, 1922, ABRAHAM L. ENGLISH, 24, son of Forest R. and Jane Beam English, aged 29. Relatives and friends invited to funeral services on Thursday, at 11:30 A. M., at the Chapel of Andrew J. Boer & Son, Arch and 15th sts. Interment private.

FELTY.—At Richmond Va., Oct. 22, ROY M., husband of Clara Felty, aged 29. Relatives and friends are invited to attend funeral services, Wed., 8 P. M., at the apartments of William H. Rutherford, 3816 Brood st. Int. Mt. Peace Cem. Thurs., 10 A. M.

FRONAN.—Oct. 24, ANNIE M., widow of Peter Fronan. Due notice of the funeral will be given.

GILVEY.—Oct. 22, ANNA T., beloved wife of John J. Gilvey (nee Smith). Relatives and friends, Descendants of the Holy Family, Rosary and Altar Societies and all other societies of which her husband was a member are invited to attend funeral services, Thurs., 8:30 A. M., late residence, 2537 N. Taney st. Solemn requiem mass at Corpus Christi Church 10 A. M. Int. Holy Cross Cem.

GREGORY.—Oct. 23, WILLIAM B., husband of the late Elizabeth M. Gregory, aged 80. Funeral services Fri., 2 P. M., at his late residence, 52 Berdin ave., Haddonfield, N. J. Int. Berlin Cem. Friends may call Thurs., after 7 P. M.

GRESHEIMER.—Oct. 20, EMMA L. GRESHEIMER, aged 55 yrs. Relatives and friends are respectfully invited to attend the funeral services, Wednesday, 2 P. M., from her late residence, 1715 N. Lambert st. Int. private.

GUTTON.—Oct. 24, JAMES, husband of Mary E. Gutton. Residence, 6222 Ellsworth st. Announcement of funeral later.

HALL.—Suddenly, on Oct. 24, 1922, CECILIA, daughter of the late William and Mary A. Hall. Relatives and friends invited to funeral services, on Wednesday, Oct. 25, at 8:30 P. M., at her late residence, 3734 N. 19th st. Interment Thursday morning at the convenience of family.

HALL.—Oct. 23, EMMA M. W., daughter of the late Rev. J. Perry and Elizabeth Hall. Funeral services Thurs., 2 P. M., at the parlors of S. P. Frankenfield Sons, 2309 Vine st. Friends call Wed. evening, from 8 to 10. Int. Brookley Baptist Cem.

HANCOCK.—Suddenly, Oct. 22, FLORENCE M., daughter of the late Joseph and Mary Hancock. Relatives and friends, also B. V. M. Sodality of Visitation Church, employes of Bush & Bullock, B. V. M. Council, No. 93, members of Ladies' Bishop Neumann Council, No. 589, K. of C., are invited to attend funeral, Thurs., 8:30 A. M., from her mother's residence, 2230 E. Monmouth st. Solemn requiem mass at Church of the Visitation 10 A. M. Int. New Cathedral Cem.

HELMS.—On Oct. 23, REBECCA F., widow of William H. Helms. Relatives and friends invited to funeral on Thursday, at 2 P. M., from the residence of her daughter, Miss Jacob Oswald, 14 Main st., Haddonfield, N. J. Friends may call Wednesday evening, 7 to 9. Interment Fernwood Cemetery.

HENDRICKSON.—In Ocean City, N. J., on Oct. 24, 1922, SAMUEL I. HENDRICKSON. Relatives and friends are invited to the service, on Friday morning, at 11 o'clock, at the Oliver H. Bair Bldg., 1520 Chestnut st. Interment private.

HOLCOMBE.—Suddenly, at Doylestown, Pa., Oct. 23, EMMA E., widow of Theodore Holcombe. Relatives and friends are invited to funeral, from the Doylestown Cem. Chapel, Thurs., 2 P. M.

JAMES.—On Oct. 22, 1922, JOSEPH RICHARD, son of Thomas E. and Anna

Deaths

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BROWN.—Oct. 21, 1922, ELIZABETH BROWN. Relatives and friends are invited to attend funeral services, Thurs., 1:30 P. M., at brother's residence, 2114 S. 20th st. Int. private. Friends may call Wed., after 8 P. M.

BUNTING.—On Oct. 24, NELLIE F., wife of Walter R. Bunting (nee Burke) and daughter of Frank and Marjorie Burke. Relatives and friends invited to funeral, on Sat., at 9 A. M., from residence, 1716 S. 18th. Solemn requiem mass, St. Thomas' Church 10:30 A. M. Int. Holy Cross Cem.

BYRON.—At Johnson City, Tenn., Oct. 21, ELSIE ARRISON, wife of Edward L. Byron and daughter of John and Corrina Arrison. Relatives and friends are invited to attend funeral services, at the residence of her sister, Mrs. Elizabeth Jackson, 230 Wood st., Bristol, Pa., Thurs., 2 P. M. Int. Bristol Cem. Friends may call Wed. eve.

CARPENTER.—Oct. 23, ANNA E., widow of Thomas Carpenter. Relatives and friends invited to funeral services, Thurs., 2 P. M., at residence of her son-in-law, Joseph Hunt, 5 E. cor. Chelten and Park aves. Int. private, at Mt. Peace Cem. Friends call Wed., 7 to 9 P. M.

CAPRIOTTI.—On Oct. 22, ROCCO, husband of Ann Agnes Capriotti. Relatives and friends, also Veteran Lodge, No. 273, F. and A. M., of Los Angeles, Calif., invited to funeral on Thursday, at 2 P. M., at parlors of Frank H. Foster, 806 Haddon ave., Collingswood, N. J. Friends may call Wednesday evening. Interment Harleigh Cemetery.

CHAFFEE.—Oct. 23, 1922, MABEL KING, wife of Carl H. Chaffee. Funeral services at the Presbyterian Church, Swarthmore, Pa., Fri., 11 A. M.

CONWAY.—Oct. 24, ANNIE, wife of James Conway. Relatives and friends, also Altar and Rosary Society, are invited to attend funeral, Fri., 8:30 A. M., from her late residence, 417 Edgewood st. 60th and Girard aves. Solemn requiem mass at Our Lady of the Rosary Church 10 A. M. Int. St. Denis' Cem.

CRAVEN.—Oct. 23, JOHN H., husband of the late Sarah Craven. Relatives and friends are invited to attend funeral, Thurs., 8:30 A. M., residence of his sister, Mrs. Anna Kirling, 1017 N. 25th st. Solemn mass of requiem at the Church of St. Elizabeth 10 A. M. Int. New Cathedral Cem.

CREAGMILE.—Oct. 23, JAMES H., husband of Eliza H. Creagmile. Relatives and friends are invited to funeral services, Thurs., 2:30 P. M., at his late residence, 4-06 E. Wyoming ave. Int. private. Friends may call Wed. eve.

DELANEY.—Oct. 23, 1922, MARY E., daughter of late William and Mary E. Delaney. Relatives and friends, also Sacred Heart and the Archconfraternity Society of St. Augustine Church, invited to attend funeral, Thurs., 8:30 A. M., from her late residence, 423 Noble st. Solemn requiem mass at St. Augustine's Church 10 A. M. Int. Holy Cross Cem.

DERRICK.—At her residence, 807 N. 24th st., on Oct. 22, 1922, MARY DERRICK. Funeral on Thursday, morning, at 7:30 o'clock, from the Oliver H. Bair Bldg., 1520 Chestnut st. Mass of requiem at St. Francis Xavier's Church at 9 o'clock. Interment private. Please omit flowers.

DUNKELBERGER.—Oct. 22, GEORGE N., husband of Mary E. Dunkelberger (nee Magdus). Relatives and friends, also Married Men's Sodality and Finance Committee of Good and San Salvador Church, No. 283, K. of C., and 4th Degree members, invited to funeral, Thurs., 8:30 A. M., from his late residence, 1827 Stiles st. Solemn requiem mass at Church of Gesu 10 A. M. Int. Holy Cross Cem.

DUNKELBERGER.—Oct. 23, 1922, LEWIS G., husband of Bella Dunkelberger (nee Moore). Funeral services Thurs., 2 P. M., residence, 545 Trenton ave., Camden, N. J. Int. strictly private. Kindly omit flowers.

DURANO.—Of 124 S. 41st st., on Oct. 24, 1922, FRIDONIA DURANO. Relatives and friends are invited to the service, Thursday morning, at 10 o'clock, at the Oliver H. Bair Building, 1520 Chestnut st. Interment private.

EBENBACH.—Oct. 23, 1922, ERNST E., husband of the late Rosina Ebenbach, aged 72. Relatives and friends and all societies of which he was a member are invited to attend funeral, Thurs., 2 P. M., from his late residence, 16th and York sts. Int. private, Rodef Sholom Cem. Remains may be viewed Wed., 7 to 9 P. M.

ELLIS.—Tuesday, oct. 22, FRANCIS E., son of Mary E. Herbert, 2318 aged 74. Relatives and friends are invited to attend funeral services, Friday, day, 25th, 2 P. M., residence, 3312 Arch st. Int. private.

ENGLISH.—At Atlantic City, N. J., Oct. 22, 1922, ABRAHAM L. ENGLISH, 24, son of Forest R. and Jane Beam English, aged 29. Relatives and friends invited to funeral services on Thursday, at 11:30 A. M., at the Chapel of Andrew J. Boer & Son, Arch and 15th sts. Interment private.

FELTY.—At Richmond Va., Oct. 22, ROY M., husband of Clara Felty, aged 29. Relatives and friends are invited to attend funeral services, Wed., 8 P. M., at the apartments of William H. Rutherford, 3816 Brood st. Int. Mt. Peace Cem. Thurs., 10 A. M.

FRONAN.—Oct. 24, ANNIE M., widow of Peter Fronan. Due notice of the funeral will be given.

GILVEY.—Oct. 22, ANNA T., beloved wife of John J. Gilvey (nee Smith). Relatives and friends, Descendants of the Holy Family, Rosary and Altar Societies and all other societies of which her husband was a member are invited to attend funeral services, Thurs., 8:30 A. M., late residence, 2537 N. Taney st. Solemn requiem mass at Corpus Christi Church 10 A. M. Int. Holy Cross Cem.

GREGORY.—Oct. 23, WILLIAM B., husband of the late Elizabeth M. Gregory, aged 80. Funeral services Fri., 2 P. M., at his late residence, 52 Berdin ave., Haddonfield, N. J. Int. Berlin Cem. Friends may call Thurs., after 7 P. M.

GRESHEIMER.—Oct. 20, EMMA L. GRESHEIMER, aged 55 yrs. Relatives and friends are respectfully invited to attend the funeral services, Wednesday, 2 P. M., from her late residence, 1715 N. Lambert st. Int. private.

GUTTON.—Oct. 24, JAMES, husband of Mary E. Gutton. Residence, 6222 Ellsworth st. Announcement of funeral later.

HALL.—Suddenly, on Oct. 24, 1922, CECILIA, daughter of the late William and Mary A. Hall. Relatives and friends invited to funeral services, on Wednesday, Oct. 25, at 8:30 P. M., at her late residence, 3734 N. 19th st. Interment Thursday morning at the convenience of family.

HALL.—Oct. 23, EMMA M. W., daughter of the late Rev. J. Perry and Elizabeth Hall. Funeral services Thurs., 2 P. M., at the parlors of S. P. Frankenfield Sons, 2309 Vine st. Friends call Wed. evening, from 8 to 10. Int. Brookley Baptist Cem.

HANCOCK.—Suddenly, Oct. 22, FLORENCE M., daughter of the late Joseph and Mary Hancock. Relatives and friends, also B. V. M. Sodality of Visitation Church, employes of Bush & Bullock, B. V. M. Council, No. 93, members of Ladies' Bishop Neumann Council, No. 589, K. of C., are invited to attend funeral, Thurs., 8:30 A. M., from her mother's residence, 2230 E. Monmouth st. Solemn requiem mass at Church of the Visitation 10 A. M. Int. New Cathedral Cem.

HELMS.—On Oct. 23, REBECCA F., widow of William H. Helms. Relatives and friends invited to funeral on Thursday, at 2 P. M., from the residence of her daughter,