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SATURDAY EVENING, JANUARY 3

THE STATE OF THE CASE

In attempting to excuse the caucus methods and the gag rule which have characterized the present Administration, Senator John Sharp Williams, of Mississippi, one of the shining lights of the Democracy, recently taunted a Republican protestant in the Senate with a story. It was about an old negro woman down in Greenwood, Mississippi, whose mistress sent her hurriedly upon the arrival of unexpected company. The messenger was her husband and he went in his touring car. He found Aunt Martha standing in the middle of the street with a brickbat in her hand and indulging in some rather extreme language.

"Aunt Martha," he said, "what is the matter?" "Some poor white trash just come along here," she snorted, "with one of them new machines that run without any horses and come mighty nigh running over me. If I could have got this brickbat in time I would have stove in his brains."

"Well," replied the man, "your mistress wants you now and you must come right away. Get into the auto." The old darky looked a little out of place at first, but finally surrendered herself to the luxurious cushions. After a while there came crossing the road a colored man who did not hurry a bit. "Run right on," exclaimed Aunt Martha, "he has no business crossing the road in front of our car, anyhow."

"That," said Senator Williams, "is the way I feel."

What more could be said in substantiation of the Republican charge that the Democratic complaints of maltreatment at the hands of the Republicans; of gag rule under Speaker Cannon; of boss domination in the Senate; of disregard for the principles of civil service; of extravagance, were merely figments of the imagination, designed to bring the Republican party into popular disfavor and the Democratic party into office?

We felt sure all along that such was the case, but we really didn't think that Senator Williams would have the effrontery to admit it.

THE UNDERWRITERS' TRUST

What Colonel Demming said of the Underwriters' Association before the Shamrock firemen, the other evening is true, Harrisburgers will say that no time will be lost in taking the organization into court, as the Colonel threatens. Colonel Demming is entirely right when he says that Harrisburg's fire loss in recent years would justify a reduction of local insurance rates rather than the increase for which it appears so evident the underwriters are endeavoring to find excuse. It will be remembered that every policyholder paid his share of increased premiums following the great San Francisco disaster, but who has been accorded a reduction now that the losses of San Francisco and Baltimore have been more than made up by the advanced rates?

If it be true that the Underwriters' Association is a trust or illegal combination with power to regulate fire insurance rates at will, it is a more potent factor in the affairs of the public than a steel, oil or many another much condemned trust possibly could be. At all events, it cannot be denied that the underwriters have dealt very harshly with Harrisburg, and they should know that the property owners of this city will not easily submit to any unjustified increases of fire rates.

PUBLIC SERVICE REGULATION

The new State Public Service Commission will not reach the full measure of its usefulness, doubtless, for many months, due to the vast amount of detail and the enormous accumulation of statistics necessary to its intelligent operation along certain lines of its prescribed duties, but already there are signs that the public means to avail itself of this intermediary provided by the State for the adjustment of differences between individuals and public service corporations and for

the general regulation of the corporations regardless of petition. In its essential the Public Service Commission is a recognition of the fact that monopolies are bound to exist and are not entirely undesirable, particularly along the lines covered by the utilities law, and that State regulation of such monopolies may make them serve the public better than would be possible under the most strenuous competition. So long as the public is well and cheaply served it has little interest in whether or not the company with which it deals has exclusive privileges.

It has come to be recognized that efficient public service supervision will make possible further reductions in public utility charges. Monopoly should reduce operating cost, capital expenditure and risk. The great trouble has been that monopolies too often have inflated their capital and have raised rates to care for the increased interest charges due to this water in the stock. Proper public regulation will prevent both over-capitalization and undue increases of charges to patrons. It will likewise reduce risk and these savings should in the long run be very beneficial to the public at large.

WHEN EGGS ARE EXPENSIVE

FARM AND FRESIDE, an agricultural and home journal of wide circulation, publishes an article of some length by Mary Hamilton Talbot on "How to Cook Without Eggs." Excusing herself for writing thus for farm people, who are generally supposed to revel constantly in abundance of milk and eggs, Miss Talbot says: When each egg sold means an addition of four or five cents to the household purse, the careful housewife is on the lookout for tasty dishes into which eggs do not enter.

Miss Talbot's article is interesting as illustrating the viewpoint of the rural housekeeper, and it should afford food for thought for the city housewife who insists on having eggs at any price. If an egg sold means an additional nickel in the purse of the farmer's wife, it is just as true that an egg unpurchased leaves an additional five-cent piece in the pocket-book of the city woman. It is likewise true that if farm people, who produce eggs more cheaply than it is possible for city people to buy them, are able to deny themselves their use, so can city people find substitutes therefor during the seasons when prices are highest.

RECKLESS OF CONSEQUENCES

WE have been told so often that the use of light wines has solved the liquor question in France that the recent speech of M. Delpech, a noted statesman and keen observer, of France, comes as somewhat of a surprise. M. Delpech in an impassioned address before the French chamber of deputies, declared that his nation is facing a very grave peril in the growing use of intoxicants, and coming from a man who represents a country not only famous for its vintages, but which derives a considerable proportion of its income from the vineyard and its products, it may be inferred that the speaker feels very strongly on the subject. He said: "What do I think of alcohol? I think it will slay us if we do not slay it. I think that drunkards are dangerous sick persons, but I think the most culpable are the manufacturers of poisons, the sellers of poison, the State which refuses to intervene, the politicians who, knowing the evil, have not the courage to apply the remedy."

European correspondence of the same date quotes Professor Ettore Marchisfava, of the University of Rome, who is physician to the Pope, as saying: "Alcohol inflames the stomach, causes cirrhosis of the liver, enfeeblies the blood, weakens the heart, poisons the unborn child, paralyzes the brain, and makes us liable to other diseases." On the other hand, New York hotel-keepers say that more champagne than ever before has been ordered for the New Year's eve celebration.

SAFETY IN MINING

JAMES E. RODERICK, head of the State Bureau of Mines, is right in line with the "Safety First" movement that is sweeping like wildfire throughout the industries of the land. "Cut the number of accidents in two in 1914" is his slogan. He has addressed a letter to every mine operator in the State making this recommendation, asserting that fully 50 per cent. of the accidents occurring in the coal and ore workings are due to conditions that could be remedied easily by the management. Not content with this, he has instructed mine inspectors to prosecute all operators who do not take every known precaution.

Life under ground is hazardous enough at best and every safeguard should be thrown about those who labor in surroundings where death lurks constantly even under the severest regulations. Chief Roderick is evidently inspired by the splendid example set by the Pennsylvania Railroad in this respect. Nearly \$50,000 has been spent by that corporation for the purchase of gold-plated buttons bearing the words "Safety First." Employees receiving these buttons are requested to wear them constantly while on duty and are told to regard the inscription as an order from headquarters to regard safety as the prime requisite of faithful service.

Does the engineer hesitate between making up lost time or a reprimand at the end of the run? "Safety First" is to be his excuse. Is the train dispatcher tempted to overload or the schedule maker set a faster pace, "Safety First" is the order from the head of the road.

So it should be in the mines. There can be absolutely no excuse for sending men into places known to be unduly dangerous or for operating machinery known to be faulty. The man should be first and profit second. Chief Roderick in his letter to mine operators is entirely in accord with public sentiment and the best thought in corporation management. Any measures he may deem necessary to enforce his recommendations will be heartily supported.

Evening Chat

Harrisburg seems to be in the 40,000 class; not in population, because we passed that years and years ago, but in the automobile license line. Dozens of cars are speeding about the city's streets with numbers commencing with 40,000 and about noon four cars numbered almost in serial fashion and all commencing with the 40, drew up at the federal building. Just how this happened is very easy to explain although some people may think there was design in it. A big bunch of Harrisburg applications arrived one day in a heap. About the same time some boxes containing tags numbered 40,000 were opened and they just worked out of them. This year the State supplied very few people with special numbers except for good reasons and on requests made a long time before. Some of the big concerns having dozens of cars were given numbers in serials so that they could be easily identified and taxicab companies were also helped. But the general public took the tags that were being given and it happened that when the batch from Harrisburg was being given consideration one day that the 40,000 list was handy. Hence the cars that are flying that number.

Lew R. Palmer, the chief inspector of the Department of Labor and Industry, is direct in going after things as he used to be when he was the all-American end on Princeton's great eleven back in the nineties. Mr. Palmer is the head and front of the safety movement in this State and Commissioner Jackson's right hand man in bringing about better conditions. Mr. Palmer has been moving down in the coal and iron country for the formation of safety organizations with that end in industrial communities. He has gotten out a new year's resolution card, as he calls it. And it is a rather serious one. It is solved to cut down fatal accidents by 17,500 this year. This is a rather startling way to put it, but Mr. Palmer figures that just so many lives can be saved and a few less serious accidents occur if everyone will pull together for safety first.

One of the funny things that characterizes the issuance of marriage licenses is the way that foreigners from the various colonies in Steeton combine ceremony, business and pleasure. It is nothing uncommon for a dozen people to accompany a bride and groom to Recorder Wickersham's office for the purpose of obtaining the State's permission to wed and they make it an occasion to get the papers, to shop, to feast and some times to celebrate. Occasionally they arrive in all their finery and march to a church from the courthouse or rather a few of those who are in the country persist in calling the building. The other day Miss Zula Nell, who has charge of the issuance of the papers, had four couples from Steeton, each of whom was accompanied by from six to ten persons.

Owners of traction engines in this section are up in arms over the requirements of the State. They object to the new act in that it requires that the new act is not practical and that it is too expensive to attempt to live up to it. They are rather sore because they have to pay a license tax and at the same time pay for such machines as personal property. Union station is about the busiest place in this city these days. Every big train that goes through the city brings a lot of youths and maidens heading for college or school and the station waiting rooms have been filled with color and much ornamented with suit cases placed with college markers. And between the unions and partings there is enough material for nine serial stories.

The Wilkes-Barre Record's almanac, one of the valuable newspaper publications of the State, contains 130 pages this year and is composed in the most careful and complete section of anthracite country. Its folks like to refer to it as the State's almanac. A useful feature of the publication is the list of the laws about which people like to know and election statistics. Everything that anyone would like to know in a hurry about Wilkes-Barre is published.

The publication last night of the fact that fifty years ago they used to draw a flag from Brant's hall when there was a train that was the expert skater in Harrisburg for many years. It was his great diversion in winter time and he used to be seen whenever there was good skating on the Susquehanna and at other times at the Wister furnace ponds.

John Wister, who by the way used to own furnished at Duncanston, is one of the incorporators of the new manganese manufacturing company organized in Philadelphia. E. Marshall, of Newport, is also interested.

WELL-KNOWN PEOPLE

R. C. Shaw, of Greensburg, new president of the State Education Association, was a candidate for congress a short time ago. He is Westmoreland county superintendent.

A. J. Wrenzel, of Philadelphia, a Philadelphia athlete, has thrown away his valuable wines. He says he does not need them.

S. D. Warriner, prominent in Lehigh Valley railroad affairs, is interested in the new electric consolidations near Philadelphia.

C. F. Hill, ex-United States Commissioner at Hazleton, celebrated his golden wedding anniversary. He is 73 and full of vigor.

R. B. Williams, active in the school affairs at Philadelphia, says the schoolboy Adams will be handed back to the navy.

David M. Landis, of Allentown, is the new president of Lehigh poor directors.

TWO-DAY CONFAB FOR BULL MOOSERS

Will Launch the Booms in This City at Meetings on January 14 and 15

LEADERS ARE ALL SUMMONED

Democrats in This City Commencing to Line Up on Gubernatorial Fight

A. Nevin Detrich, chairman of the Washington party's State committee last night announced that the big Bull Moosers would gather in this city for a two-day conference commencing January 14. It was the original plan to have a meeting here to plan the State campaign and launch the Pinchot boom for senator and place a western man before the party rank and file for governor, but it seems that there are some matters about which the big chiefs are not clear and they will take two days to it.

The Bolton House will be the headquarters and a hall will be hired for the speech making. William Flinn expects to be here, together with a number of the leaders in the 1912 campaign. Whether Pinchot will be on hand or not is not known, but it will not matter as things appear to be prepared for his candidacy. The boom of Julian Kennedy for governor is billed to be uncovered it is said.

Rallying around the flag appears to be the popular diversion among the Democrats and the Bull Moosers because they are arranging for meetings in various parts of the State. The Democratic committee of the Northeast are to meet at Easton and then meetings will be held at Pottsville, Johnstown, Oil City and other places at which the reorganizers will line up their strength and cheer. The Progressives will hold rallies in Philadelphia, Scranton and the western end of the State, following the two-day session here.

Sheriff-elect G. W. Richards, who served as a member from Allegheny in the last three sessions and was chairman of health and sanitation committee in the last session of the House, has named two of his colleagues for places on his staff. W. Allen has been made sheriff's solicitor and Charles N. Isler, or "Spike" Isler, as he was known, is a deputy. Horace A. McClung, member in 1909 and 1911, is also appointed to a place in the office. Richards was elected on all tickets except the Democratic and his appointments take in all factions in Allegheny county.

Members of the Democratic clubs in this city are commencing to show their preference for the Democratic nomination for Governor, and much to the chagrin of some of the local bosses, many Democrats are decidedly in favor of City Solicitor Michael J. Ryan, of Philadelphia, and opposed to Congressman A. Mitchell Palmer or anyone else favored by the reorganization gang leaders. The mere mention of the name of ex-State Treasurer William H. Berry appears to thoroughly irritate men who have been conspicuous as torch bearers the last few years. The men active in the clubs are doing their best to keep down discussions.

Considerable amazeement has been caused in Philadelphia by William Draper Lewis' resignation as president of the Progressive League of Philadelphia. The right of particular efforts are being made by the bosses of the Progressive propaganda to have it boosted. Dr. Lewis has been such a prominent figure in the Washington party's affairs that his retirement from the limelight on the plea that his work at the law school of the University demands his attention has set folks to talking.

POLITICAL SIDELIGHTS

T. Hart Given, owner of the Pittsburgh Post, is being mentioned for the reserve board.

Congressmen Lee and Moore do not seem to be in the running for re-election in Philadelphia.

H. W. Jones was installed last night as president of the Central Democratic Club.

Aldermen are getting ready all over the State for the grand change around on Monday.

W. A. Wrenzel has been elected Lehigh warden for the twelfth time.

Berks county's tax rate stays at three mills.

The consolidation of post offices in eastern counties is not making Democratic bosses' work very easy.

"Butch" McDevitt, the "millionaire for a day," has asked that his relatives be given jobs in the Luzerne courthouse.

J. Elmer Caul, the new Burgess of Norristown, wants some ceremony when he is inaugurated and has invited his friends to attend.

Representative Reese, of Schuylkill, will be a candidate for renomination.

Representative R. S. Frey, of Wrightsville, is said to have senatorial aspirations in York county.

DAUPHIN BANKING

Over \$14,000,000 on Deposits in Trust Companies and the State Banks

MR. SMITH'S GREAT REPORT

Remarkable Gains Made in Deposits and in Business in the Last Year

Dauphin county's twenty trust companies and State chartered banks have assets of over \$20,000,000 and deposits of more than \$14,000,000, according to the report of State Commissioner of Banking William H. Smith showing the condition of the financial institutions under his supervision on November 1.

The figures for the State are most impressive, Dauphin and Cumberland counties having a fair share of the business. The figures taken from the tables show that this county ranks very high in its banking activities and that there are enormous resources. The figures in detail show as follows: Dauphin County Trust companies, 10; assets, \$15,746,586.41; deposits, \$10,991,385.73; depositors, 37,827; capital, \$2,075,000; surplus, \$1,805,000; trust funds, \$8,181,930.99; corporate trusts, \$49,180,000.

State chartered banks, 10; assets, \$4,338,420.34; deposits, \$3,113,244.84; depositors, 1,733; capital, \$571,650; surplus, \$49,000.

Cumberland County Trust companies, 3; assets, \$2,912,967.15; deposits, 12,607; capital, \$409,000; surplus, \$340,000; trust funds, \$89,957.93; corporate trusts, \$6,014,700.

State chartered banks, 1; assets, \$1,587,182.79; deposits, 4,469; capital, \$100,000; surplus, \$100,000.

Report for State The 475 banking institutions under control of the State Department of Banking on November 1, 1913, showed deposits on that date of \$82,532,355.06, a gain in the year of \$2,657,548.61. The number of depositors increased from 2,000,573 to 2,181,764. The resources of the institutions jumped \$65,529,632. The report summarizes the operations of 292 trust companies, 172 State banks and 11 savings institutions, national banks not coming under State control. Philadelphia is shown to have seven of the eleven savings institutions, which have enormous deposits. Allegheny county leads the counties with State chartered banks and trust companies, having 39 State banks and 82 trust companies. Philadelphia is second in the list of trust companies with 59. Westmoreland county third with 11, and Dauphin fourth with 10. Lackawanna county is second on the list of State banks with 19. Luzerne third with 18; Philadelphia fourth with 11, and Dauphin fifth with 10. An interesting feature of the report shows that seven counties have no savings banks, trust companies or State chartered banks: Bradford, Cameron, Forest, Juniata, Montour, Perry, Pike, Sullivan, Susquehanna and Wyoming.

Deposits made exclusively in savings accounts grew from \$350,135,838.35 to \$327,220,736.06. Trust company savings accounts are given at \$124,079,307, a gain of \$2,000,000 in round numbers; State banks savings accounts at \$56,481,321.37, a gain of over \$5,000,000, while savings institutions are shown to have advanced from \$19,732,532.82 to \$20,690,301.62, a gain of nearly \$1,000,000. The advances in all forms of deposits, including savings funds, were: Trust companies, \$477,030,007.44 to \$510,515,444.88. State banks, \$165,371,586.83 to \$172,954,179.01. Savings institutions, \$179,023,222.18 to \$207,000,000.00.

The gain in depositors is shown to have been distributed as follows: Trust companies, 955,687 to 1,087,894. State banks, 561,424 to 597,661. Savings institutions, 433,467 to 496,709.

It will be noted that the trust companies gained two-thirds of the total increase. The report shows that the gain shown to have enjoyed great increases in trust fund matters. The total shown by the report aggregates the gigantic sum of \$1,087,894,028.95, an increase of \$100,000,000 in a single year. State banks trust funds jumped from \$4,010,229.96 to \$6,016,116.42.

Corporate trusts increased from \$2,463,440,992.72 to \$3,552,906,899.54, this being a line of business handled by the trust companies alone.

The postal savings funds are shown in the report to have increased. The trust companies hold \$78,572.84 in round class of business, a gain of nearly \$260,000, and the State banks \$98,907.55, as compared with \$38,955.46 a year ago.

The total gains in resources are shown to have been from \$1,185,618,775.54 to \$1,251,308,562.16, or a gain of \$65,689,786.62. The gains by classes are shown to have been:

Trust companies, from \$754,564,411.61 to \$799,472,306.93.

State banks, from \$210,411,191.27 to \$217,909,783.79.

Savings institutions, from \$220,623,172.46 to \$233,926,521.39.

GOVERNOR SELECTS HIS COMMISSIONERS

Harrisburg and Carlisle Men Are Chosen for Important Work by Chief Executive

FOR NOTABLE STATE WORK

Complete Study of the Condition of Dependents Is Required of One Body

Governor Tener last night cleared his desk of appointments of all commissions authorized by the last Legislature except the economy and efficiency commission and a few minor bodies and the new organizations and the recently appointed engineers commission will get together shortly to outline their work. The appointments made by the Governor were of men and women who have in a number of cases given special study to the subjects which they are to investigate and report to the Legislature.

The Governor named as members of the commission to study the condition of the dependents in the State Patrick C. Boyle, Oil City, member of the State Board of Public Charities; Congressman W. S. Vore, Philadelphia; Miss Beulah Kennard, Pittsburgh; Robert W. Herbert, formerly with the State Board of Charities, and Thomas J. Lynch, South Bethlehem, former executive clerk. This commission is to study ways and means for the care, education and support of those who by reason of accident, misfortune, sickness or disease are dependent upon the public and to report a comprehensive plan for the Commonwealth by September 1, 1914.

On the commission which is given an appropriation of \$40,000 to establish a cottage colony for feeble-minded women on a State reserve, to be available when quarters for 200 are provided, the Governor named William T. Tilden, Mrs. George H. Earle, Philadelphia; Dr. E. B. Haworth, the Rev. J. Leonard Levy, Pittsburgh; Mrs. Alexander Laughlin, Sewickley; Dr. Mary N. Wolfe, Holmesburg; ex-Judge E. M. Biddle, Carlisle; John K. Johnston, Tyrone, and Frank M. Vandling, Scranton.

The commission to which was appropriated \$250,000 for purchase of the site and erection of first buildings for the industrial home for which is composed of E. T. Stotenburg, Philadelphia; Thomas Conyngham, Wilkes-Barre; Edward S. Lindsey, Warren; Greig Hersh, York, and J. Willis McCook, Pittsburgh. This commission is to select a site of from 100 to 500 acres, one-half of which is to be arable land, and to arrange a building program to cost not over \$500,000. It is to be occupied when quarters for 200 women are prepared.

The Governor selected the following to be members of the commission to select a site for a State home for

Dauphin Deposit Trust Company

213 Market Street

Surplus \$300,000 Capital \$300,000 Resources \$3,500,000

How to Save For Christmas

Do you want to save for the Christmas Holidays? You may deposit any amount, at any time - daily, weekly or monthly - in The Sixth Street Bank, and receive interest at the rate of four (4) per cent. If so requested, the bank will send you a check for the money deposited, together with the earned interest, before December 15th. Should you miss payments you will not lose the interest on the money deposited. In case of sickness, or actual need for the money deposited, you may withdraw upon short notice.

START NOW! THE SIXTH STREET BANK SIXTH and MACLAY STREETS HARRISBURG, PA. AT THE ENTRANCE TO OLD CAMP CURTIN

ROBERT A. ENDERS President LEWIS BALSER Vice-president F. L. A. FROELICH Cashier

Good Coal Means Less Coal Buy only good fuel and you'll buy less. Good coal gives off heat steadily and the consumption is less than it would be if mixed with slate and other impurities which decrease heat value. To buy our coal is to buy good coal. It costs no more - try it.

incurable, which has an appropriation of \$20,000; Senator David Hunter, Pittsburgh, sponsor of the bill; Lewis S. Sadtler, Carlisle; Dr. Wallace H. Hunter, Erie; Francis J. Hall, Harrisburg; Judge James C. Work, Uniontown, and A. L. Reichenbach, Allentown.

On the commission to investigate the Pennsylvania Oral School for the Deaf at Scranton and arrange for its transfer to the State if the debt does not exceed \$10,000 the Governor named Judge Isaac Johnson, Media; Howard B. French, E. K. Rowland, Ralph Blum and Bromley Wharton, Philadelphia.

John Filbey, John Minnich and Charles M. Kerr, Wrightsville, were named as the commission to investigate the condition of the Susquehanna canal between Wrightsville and the Maryland line and determine whether it is a menace to health and safety.

Judge John Ormerod, Condersport; ex-Senator Frank E. Baldwin and Michael Murrin, Austin, were named as the commissioners to investigate the damage caused by the flood at Austintown, September 21, and determine what aid should be paid from the State appropriation.

EDITORIALS OF OUR CONTEMPORARIES

Break in at Last [From the Washington Star.] Poisoned needle stories are largely the result of a long-recognized difficulty in preventing the truth from breaking into the news columns.

Hoors! [From the Boston Advertiser.] The currency law aims to make it easier for some of us to borrow money. This privilege will be much appreciated about the first of January.

Spend 1914 in Your Own Home Live this year in your own home. Take the money you now have in hand, make an initial payment on the property and arrange a mortgage to cover the balance.

It's quite possible we may be able to help you. We're always ready to consider the advancement of money on desirable first mortgages, at current rates of interest.

Why not talk it over? The longer you wait to buy your home, the further away it will seem to be.

COMMONWEALTH TRUST COMPANY 222 Market Street

The Law Gives You This Privilege

Will it be necessary for the courts to adjust your affairs after your death because of the disordered condition of your estate through neglect to make a will? You can avoid this by making a will and naming us as your executors, and our responsibility and experience will guarantee the settlement of the estate as you wish it to be done.

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