

Business Opportunities

BUSINESS CHANCES. MANUFACTURERS wishing representation in Chicago and central western states for year, 1915 please write Geo. F. Fox Co. Manufacturers Agent, 219 S. Dearborn St., Chicago.

Lost and Found

FOUND—Don't go any further, for the right place is at EGGERTS' Steam Dyeing and French Cleaning Works, 1245 Market St. W. Deliver and call promptly. Both phones.

Miscellaneous

FURNITURE PACKING. PACKING—A. H. SHRECK, 1906 North Sixth street, first class packer of furniture, china and crockery. Bell phone 424-W.

OLD COINS

OLD COINS WANTED—\$50 paid for 1852 half dollar, no arrows, \$5 for 1878 half, 8 mint; \$100 for 1894 dime, 8 mint. Many valuable coins circulating. Send now, 4c. Get our Coin Circular. May mean large profits to you. Numismatic Bank, Dept. 10, Ft. Worth, Tex.

PERSONAL

LADIES—When delayed or irregular, use Triumph Pills, always dependable. "Relief" is peculiarly free. Write National Medical Institute, Milwaukee, Wis.

STORAGE

STORAGE—In 3-story brick building, rear 408 Market St. Household goods in clean, private rooms, reasonable rates. Apply to E. G. DIENNER, jeweler, 408 Market St.

MONEY TO LOAN

LOANS—\$5 to \$200 for honest working people with bank credit at less than legal rates; payable in installments to suit borrowers' convenience. Loan and Investment Co., 204 Chestnut St.

ALL KINDS OF HAULING

ALL kinds of hauling; large two-ton truck; furniture, boxes, freight, city and suburbs. Prices reasonable. Picnic and pleasure trips, day or night. Write W. G. WELLS, 1423 Vernon St. Bell phone 25172.

Sale and Exchange

FOR SALE—1915 Calendar. Orders promptly filled, 20,000 samples at a bargain. M. YERS MFG. CO., Third and Cumberland, above Miller's Shoe Store.

FOR SALE—1915 CALENDARS

FOR SALE—Light delivery automobile, with delivery body, top and back seat, which converts car into a 5-passenger machine; just completely overhauled, almost new tires. First \$100 takes this machine. If you are looking for a real bargain, investigate at once. KEYSTONE CYCLE CO., 814 N. Third street.

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FOR SALE

Camp Hill Lots Bargain Prices. Six lots on the east side of Hwy. 20, near Second and Third Sts., each 20x12 ft. Price, each, \$100.

Miller Bros. & Neefe

REAL ESTATE. Surety Bonds. Locust and Court Streets.

Death and Obituary

DIED. MILLIGAN—On Wednesday evening, Elizabeth B. Milligan, wife of Samuel A. Milligan and daughter of the late Frederick Gastrock, aged 44 years. Funeral on Monday afternoon at 2 o'clock from the residence, 101 Co'clock street. Relatives and friends are invited to attend without further notice. Interment in Holy Cross cemetery. Rev. R. L. Meisenholder, of Trinity Lutheran church, will officiate.

Real Estate

REAL ESTATE FOR SALE. NEW two-story brick house; 6 rooms and bath; gas, electric light, furnace; porch; cemented cellar; granite walks; combination range; reasonable price. Call on the BELL REALTY CO., Bergher Building.

Real Estate

FOR SALE—No. 1324 Derry St.; brick house with 10 rooms and bath; all modern improvements; large porch; in front to 20 feet wide street. BELL REALTY CO., Bergher Building.

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Real Estate

APARTMENTS FOR RENT. ONE of the Keister apartments, Fifth and Market streets; five rooms and bath. Apply H. KEISTER, ground floor.

Real Estate

REAL ESTATE FOR SALE OR RENT. HOUSES FOR RENT and 2 1/2-story dwelling houses for sale. Elder Real Estate Co., 24th and Derry Sts.

Real Estate

FOR RENT—York safe for sale, \$40.00. Office, steam heat, central location, \$8.00 per month for unexpired term of lease. Call 1463.

Real Estate

FOR RENT—Big room, 195x32 ft., on Mark St. in man. business section, for any kind of business; opens front and back. All improvements; cellar; reasonable rent. Address 3405, care Star-Independent.

Wants

SALESMEN WANTED. SALESMAN—A1, ambitious, 25 to 35; good personality, to sell machinery, tools, supplies, Harrisburg, York, etc. Exclusive territory. Address Jeffrey-Griner Machinery Co., Bourse, Philadelphia, Pa.

Wants

SALESMEN WANTED—Experience unnecessary, easy work, big pay. Write for large list of openings offering opportunities to earn \$100 to \$500 a month while you learn. Address nearest office, Dept. 245, National Salesmen's Training Association, Chicago, New York, Kansas City, San Francisco.

Wants

SALESMAN—A live, energetic man to handle electrical and electrical goods. Good connection to producer. Address, stating qualifications and references, The Robinson Oil Co., Coraopolis, Pa.

Wants

AGENTS WANTED. KOKO-WHEAT crisp; \$10.00 daily profit—new confection; 50 package costs 15c; can of samples 10c; particulars free; make \$7.50 prepaid. Corneau & Co., 521 N. Parkside, Chicago.

Wants

AGENTS—Get particulars of one of the best paying propositions ever put on the market. Something no one else has. Make \$1,000 yearly. Address E. M. Feltna, 1400 Mgr., 1559 Third St., Cincinnati, O.

Wants

EUROPEAN war book, complete, up-to-date; 500 pages; cloth binding; 50 per cent. discount to agents. Send 10c for postage on sample book. National Bible House, 109 Pope Blvd., Chicago.

Wants

MEN and women make \$3.00 to \$10.00 daily selling Quaker Piano and Furniture Cleanser. Certain "Repeater." Special introductory offer. Quaker Cleanser Co., Plainfield, N. J.

Wants

ACTIVE, permanent agents; men and women, sell clothing, the oxygen clothes washing powder; sale in every home. Write for special 100 per cent. offer. Sample 10c. Get territory now. Ozene Co., Inc., 21 West 23rd St., N. Y.

Wants

LADIES—Immediately. Filling and labeling boxes; home work; evenings; steady; no experience. \$12 weekly. No canvassing. Excellent opportunity. Enclose stamp. Africa Specialty Co., Toronto, Ont.

Wants

LADIES—To sew at home; good pay. Send samples, good wages to King Mfg. Co., 1421 Broadway, New York City.

Prosperity Here

Bulletin 164 tells of Amer. Sugar Refining Co. Bethlehem Steel Corp. Central Leather Co. 3 Share Lots Upward

Prosperity Here

Invest your money in COTTON. Send for Booklet 101. Moyle & Holmes. Members New York and Ottawa Cotton Exchanges—New York Stock Exchange. Tel. 5327 Broad. 28 Beaver St., N. Y.

FARM FOR SALE

The farm known as the "Isaac Mamma Farm," situated near the Highspire cemetery, Highspire, Pa., owned by Frank Armstrong, of Steelton, will be sold at

PUBLIC SALE

Thursday, Dec. 10, 1914 At 2.30 P. M.

FOR SALE

A knitting factory; all improvements; electric power; two-story frame; steam heat well lighted; equipped with the latest knitting and sewing machinery. Possession given at once. We will rent if party would be interested in new manufacturing of ladies' garments.

M. R. ALLEMAN

145 N. FRONT STREET STEELTON, PA.

Wants

HELP WANTED—MALE. \$2,500 ANNUALLY—Co-operate with me evenings at home; everything furnished. Don't worry about capital. Boyd H. Brown, Omaha, Neb.

Wants

THE DOTY MANUFACTURING CO. WANTS a man capable of handling a permanent territory for "Doty Vacuum Sweepers. Attractive commission. If you think you can produce write for our proposition.

Wants

BALL PLAYERS desiring to play professional baseball, address, with stamp, National Base Ball Registration Bureau, Desk 47, Indianapolis, Ind.

Wants

WANTED—Plano teacher (near car line) to operate branch for establishment of school of rag time. Write Axel Christensen, Christensen Bldg., Chicago.

Wants

WANTED—A man who understands horses to sell a remedy on commission to dealers. Permanent territory to right man. Write fully. Queron Products Co., Mariners and Merchants' Bldg., Philadelphia.

Wants

GOVERNMENT EXAMINATIONS: thorough instruction, \$5.00. Returned if not approved. Permanent territory. American Civil Service School, Washington, D. C.

Wants

WANTED—By Baltimore manufacturer, a competent salesman; one with past experience either in office or wholesale grocery business preferred. Give full particulars as to your experience, long list of references, etc. Address 3403, care Star-Independent.

Wants

WANTED—Middle-aged woman for general housework; good wages to right party. Call at 1908 Market St.

THE FORTUNES OF WAR

(Copyright, 1914, by C. M. Keys, New York.) On one day in November two manufacturers visited a banking house in New York. One of them manufactures a clay product, the raw material of which comes from Austria. The other one manufactures saddles. In June of this year both these men were getting along only fairly well, the first rather better than the second.

Business had been dull, normally, with both of them. In November the manufacturer of clay products was willing to content that his business had been practically destroyed and he did not know which way he could turn to revive it, unless the war came to a close very soon, and he was able to resume the importation of his raw material. The manufacturer of saddles, on the contrary, had just closed a contract which would keep his plant busy for five months at its maximum capacity, turning out products sold on the largest profits that he had been able to secure in many years.

Thus the incidents of the war, in which neither of these men had had the slightest initiative, had depressed the one and exalted the other. The incident is of value to the investor if he will apply it to investment matters. There are hundreds of stocks and of bonds afloat in the United States that represent industries exposed to the same sort of vicissitudes that came to these two men. It does not always take a war to ruin a prosperous industry, and it does not always take a war to bring suddenly to some struggling industry a flood of wealth and affluence.

Incidents of a hundred different sorts produce these same results, and the stockholder, or even the bondholder, of industrial concerns, is always exposed in greater or lesser degree to sudden changes of fortune, favorable or unfavorable. The war has merely afforded a dozen illustrations of a principle which all trained financial economists recognize, but which the public seems always dumb to ignore.

It is said that once, after Andrew Carnegie had sold out his steel interests in this country, he remarked to a reporter that the steel business would always be either a prince or a pauper. By that he meant that the profits of the business depended upon certain indefinite circumstances which could not be foretold, and that the difference between great prosperity and poverty would depend upon a small margin of chance. What is true of the greatest industrial industries is also true of the smallest, and it would seem likely, to some extent, that the element of chance grows larger as the industry grows smaller.

One might say that in the great staple trades it takes almost an economic revolution to destroy established lines of manufacture, or to bring it about that they suddenly become extraordinarily prosperous. In the small manufacturing trade, on the contrary, like the making of patented specialties, patented food products, or products based upon secret formulae, a little thing like a new patent, new formula, or a new genius in the trade, may make one company another. Thus the risk as well as the chance for large profits is multiplied as one goes down the industrial scale.

The gist of experience, then, is that if one looks for safety, one is hardly likely to find it in perfection in the stocks or bonds that represent a partnership in industry. That is in no sense a criticism of industrial investment. Most of the great fortunes of this and every other country, were made by successful ventures in industrial fields and probably they always will be; but it is coming to be an established principle in investment that the fundamental idea of investment is not so much to make money as to save it and keep it working at a normal rate of income.

To the speculator, the whole incident of the closed stock exchange, and the suspended animation of the market, has been a great shock and an extraordinary experience. Also a curious condition in the prices of stocks as they were affected by the unnatural conditions have given to the speculator a sort of a feeling that he knows nothing at all about stocks. In ordinary times the trained speculator congratulates himself that he can follow pretty definitely the fluctuations in stocks; but when these fluctuations are based on such a thing as this war, with the result in economic changes throughout, the world the ordinary rules of speculation fail utterly.

Perhaps, as one result of the war, a great many men who have delighted to risk their money in speculation will prefer the safer if less exciting field of investment; but, on the contrary, it may work just the other way and the great era of new speculation may start with the end of the war.

FINANCE

CLOSING BOND PRICES. New York, Dec. 5.—Following are the closing prices issued by the Stock Exchange committee, last date:

Table with columns for bond names and prices. Includes American Cotton Oil, American Smelting and Refining, American Sugar, etc.

WEEKLY BANK CLEARINGS

Bradstreet's Figures for Last Week in Harrisburg and Other Cities. Bank clearings in the United States for the week ending December 3, as reported to Bradstreet's Journal, New York, aggregate \$3,094,135,000.

Chicago Livestock Market

Chicago, Dec. 5.—Hogs—Receipts, 11,000; slow. Bulk, 6.50@7.00; heavy, 6.75@7.00; rough, 6.75@7.00; pigs, 4.50@5.00.

Philadelphia Quotations

Philadelphia, Dec. 5.—Stocks closed steady: General Asphalt preferred, 67; Lehigh Valley, 73 1/2; Lehigh Valley, 63 1/2; Philadelphia Rapid Transit, 11; Reading General Mortgages, bid 92; United Gas Imp., 81 1/2.

Philadelphia Produce Market

Philadelphia, Dec. 5.—Wheat higher: No. 2 red spot, export, 115 1/2@118 1/2; No. 1 northern, Duluth export, 126 1/2@129 1/2.

Plans of Committee to Resume Stock Dealings Not Yet Ready

New York, Dec. 5.—Official denial was made to-day of the report that a meeting had been called for next Monday by governors of the New York Stock Exchange to ratify plans for the early redemption of trading in stocks on the floor of the exchange.

Manicure Pieces AT GORGAS

16 N. Third St. and Penna. Station

ELKS' MEMORIAL TOMORROW

Well Known Musicians Have Prominent Part in Program—T. J. Stewart to Make Address

Thomas J. Stewart, Adjutant General of Pennsylvania, will make the memorial address at the annual memorial services of the Harrisburg Lodge No. 12, Benevolent Protective Order of Elks, which will be held to-morrow afternoon at 3.45 o'clock in the Majestic theatre. The services will be in memory of the twenty-nine deceased members of the local lodge.

Exalted Ruler William K. Meyers will make the introductory address and between the different parts of the lodge ceremony a musical program will be rendered. Fred C. Hand, past district deputy, of Scranton Lodge No. 123, will have a prominent place on the program. He will read a poem, "Life's Journey," which has been written especially for Elks' memorial services.

Mrs. William K. Bumbach, Miss Bell Middaugh, B. S. Behney, Clarence Sigler, Prof. E. J. Deever and George W. Updegrove will render the musical program.

COURT THANKS WICKERSHAM

Judge Johnson Calls Him "Efficient Assistant District Attorney"

"Dauphin county can congratulate itself on having an Assistant District Attorney so efficient as you," said Judge Albert W. Johnson, of Lewisburg, specially presiding in court here this week, directing his remarks to Frank B. Wickersham at the close of the criminal sessions at noon to-day.

"It was through your preparedness that we were able to dispatch the business of the court with such celerity and I want to thank you for your assistance. I have high regard for you," added the judge.

PLEADS FOR BATTLESHIPS

Chief of Naval Construction Prefers Them to Submarines

Washington, Dec. 5.—Rear Admiral Watt, chief of the bureau of construction of the navy, yesterday urged the House Committee on Naval Affairs, that is working on the navy appropriation bill, not to yield to the clamor now going up and curtail the battleship program of construction in order to get more submarines.

Other heads of the Navy Department were before the committee to talk on the needs of their branches of the service. It was suggested yesterday that pork have dropped five cents within the rates for appropriations for the round-the-world wireless, which has proved satisfactory.

SCHOONER FOUNDERS IN BAY

Two Men Drowned When Vessel Encounters Severe Storm

Newport News, Va., Dec. 5.—Two men were drowned and a third had a thrilling escape early to-day when the schooner William Donnelly, of Baltimore, coal laden for Hampton, founder-ed off Thimble shoal in Chesapeake bay.

TEACHERS GET \$20 A MONTH

Chicago, Dec. 5.—Comments on conditions in Illinois rural schools were made before the convention of the Vocational Art and Industrial Federation by William McKinley, Illinois chairman of the committee of education of the Panama Exposition.

Money Helps the Shoppers

This money coming right in the midst of the holiday season will relieve many a worried mind and will greatly enlarge the crowd of Christmas shoppers who are now crowding the stores.

May Rain To-morrow

There is scarcely any change in the weather conditions over night and with the coming of storm from the gulf along the Atlantic coast. Weather Bureau forecasters say rain will result to-night and probably to-morrow.

Manicure Pieces AT GORGAS

16 N. Third St. and Penna. Station