WOOD OFFERED DIRECTORSHIP IN PITTSBURGH

Pension Mutual Insurance Company Chief Sought Millionaires

EXPOSURE REVEALS OLD POLITICAL 'DOPE'

Promoter of Organization Reported Slated by Tener as State Insurance Head

'PLUGGING' LOST CHANCE

Millionaires grouped around the billiard table of the fashionable Duquesne Club of Pittsburgh in 1911 were offered directorships in the Pension Mutual Life Insurance Company of Pittsburgh, Pa., against which a decree of dissolution has been asked by Insurance Commissioner J. Denny O'Neill. More than 1000 Philadelphia letter carriers and postoffice clerks are insured in this company. The company, which maintains a branch in this city, has a deficit of $1,198,422.60

Unwritten political history dating back to the administration of former Governor Tener in connection with the offer to Pittsburgh millionaires to take advantage of a good investment came to light today for the first time.

The proposition to become directors in the Pension Mutual Life Insurance Company, of which Lyndon D. Wood, insurance promoter, and often referred to as the "Insurance Wizard of America," came from one Perry Shanor, a resident of Pittsburgh. Shanor's missionary work in behalf of Wood, who at that time was getting ready to reorganize the company, resulted in former Governor Tener changing his mind about appointing him to the office of Insurance Commissioner

USED GOVERNOR'S NAME

How Wood intended to increase the wealth of directors and other investors is still fresh in the memory of millionaire members of the Duquesne Club, to which Andrew Carnegie, Henry C. Frick and Charles W. Schwab belong. Some of the members of the club still recall that Shanor told them that the former Governor was interested in the company.

When Tener heard of Shanor's visit to the Duquesne Club, he summoned him to Harrisburg and told him that the part he had played in connection with interesting certain men to become directors in Wooda's company would cost him his appointment as Insurance Commissioner. Soon afterward the appointment of Charles Johnson, of this city, as Insurance Commissioner was announced.

But Shanor's visit to the Duquesne Club wasn't in vain. He was successful in getting Andrew B. Berger, one of Pittsburgh's leading citizens, millionaire and son of Mrs. Elizabeth Berger, owner of a skyscraper in that city, to become a director. Mr. Berger also invested a few hundred dollars in stock of the company. Mr. Berger, who is popular throughout Pittsburgh for his philanthropic work, resigned from that company some time later, because he wasn't satisfied with the way it was conducted.

Another resident of Pittsburgh who joined the directorship when the Pension Mutual Life Insurance Company was scheduled to be reorganized and to be operated along "twentieth-century methods," was E. V. Babcock, millionaire lumber merchant and mentioned as Republican candidate for Governor to succeed Governor Brumbaugh. Mr. Babcock resigned from the company April 14, 1914, after sending the following communication to Mr. Wood:

WHY BABCOCK RESIGNED

"I resigned," said Mr. Babcock in Pittsburgh, "because I realized that it was a one-man company. I purchased, I think, if not mistaken, about $2000 worth of stock which I later sold at a loss. My resignation came after I became dissatisfied with the way affairs were managed in the company and after complaints began to reach the company from the Insurance Department.

The directors who were on the board at the reorganization period were J. B. Yohe, general manager of the Pittsburgh and Lake Erie Railroad; A. W. Renwick, C. D. Dyer, E. V. Babcock, W. La Rue Thomas, prominent in Masonic circles of Allegheny County and who is now dead; L. D. Wood, George M. Crouse, a leading merchant of Syracuse, N. Y.; Dr. J. P. Blackburn, of McKeesport, Pa.; H. I. Wilson, of Big Run, Pa.; W. B. Ritchie, of Washington; Ralph K. Smith, of Indiana, and Charles H. Fitch. Many of the policy holders make their homes not far from the company. A large number of policy holders live in this city and also along the Main Line. The assets of the company at the present time are given by the insurance examiners as $404,849.17 and the total liabilities as $1,603,691.77.

secretary and treasurer, who still holds that office and who is known in Pittsburgh financial circles as Woods's "Man Friday."

The present officers of the board are: Lyndon D. Wood, president; Charles H. Fitch, secretary and treasurer; Dr. J. P. Blackburn, medical director; B. A. Eaton, supervisor of agents, and Stephen Stone, of Pittsburgh, counsel.

POLITICAL INFLUENCE

It was learned today that under the Tener administration the Pension Mutual Life Insurance Company was threatened with dissolution proceedings several times, but through mysterious political influence pressure was brought to bear to prevent such steps being taken.

While the company was doing a rushing business in 1912, insuring the lives of men engaged in the different industries that are scattered in Pittsburgh and nearby, a message over the long-distance telephone which came from the Capitol reached a certain director warning him to get out because the Insurance Department was getting ready to take possession of the home office of the company. Less than an hour after this message was received the director who received the "tip" via telephone was on his way to the Capitol, where he was told that if he didn't wish to become mixed up in a scandal he should resign. This the director, who always fought Wood at meetings of the directors, did do.

Mr. Wood, who makes his headquarters when in this city in the offices of the Consolidated Investment Company, on the eighth floor of the Finance Building, disclaimed any idea of "grabbing" a number of smaller life insurance companies through the instrumentality of the Consolidated Investment Company.

"I look upon the consolidation of small companies from a philanthropic standpoint, or rather from an economic utilitarian point of view," said Mr. Wood, who stands erect above six feet, weighs about 180 pounds, is of athletic build, without an inch of superfluous flesh. His hair is dark, whitening above the ears, and his voice is low, modulated and forceful, with a particularly distinct pronounciation. He dresses faultlessly. He has the appearance of a well-groomed, prosperous banker and one who is perfectly able to hold his own in any debate.

"The Consolidated Investment Company is a liquidating company. After an active and extensive experience in the insurance business, in various capacities I conceived the idea that the time was ripe for the consolidation of a number of young insurance companies, all of which had been formed in recent years and without sufficient capital or resources in the way of surplus to enable them successfully to compete with much larger competitors. The Consolidated Investment Company was the result.

"This work was begun a few months ago and proceeded with splendid results; four companies were already controlled by substantial interests and need no required in several others. It was the plan of the officers and principal owners of the Pension Mutual to use it as one of the units of a larger company, and that plan has not been abandoned.

"The individuals associated in the Consolidated Investment Company purchased and assumed the management of the Union Casualty Insurance Company, of this city. The new management thereupon was accused by the former management of the same bad practices that it had been accused of and the matter has been in controversy in various actions in the courts ever since."

Touching upon the seventy-eight companies published in a pamphlet in connection where he pointed out how easy it would be to consolidate them into one large merger, he said that he was merely trying to show that the field was a fertile one for such consolidation, which at the present time had become an absolute economic necessity.

Attorney General Francis Shunk Brown today was asked: "Knowing that on a former occasion the Pension Mutual Life covered up a deficiency by a fake purchase of bonds which enabled it to pass an examination by the Insurance Department, is it your duty in the present instance, if such a method were again attempted, to find that out? That is, if the officers of the Pension Mutual should resort to another fake purchase of bonds to cover up the present deficiency, is it your business to find that out?"

Mr. Brown said:

"No. It is the duty of the Insurance Commissioner to find that out, and even in the case of the purchase of bonds from Doherty & Co. it is a question whether the notes given did not constitute a legal purchase."

BROKERS HOSTS TO CUSTOMERS

Prices Expected to Take Jump Today. Hughes Cheered

Brokers acted as hosts to their customers last night in informal receptions held to hear election returns, with the customers voicing the universal opinion that prices in the market this morning would open higher. Refreshments were served after the announcement of Hughes's election was flashed and greeted with a cheer.

Among those who entertained customers were George A. Huhn & Sons, Chandler Brothers & Co., Cassatt & Co., H. F. Bachman & Co., Henry & West, Mellor & Petry, Bioren & Co., Butcher, Sherrerd & Hansell, Kurtz Brothers, Sullivan Brothers & Co., Josephthal, Louchheim & Co., Hecker & Co., W. S. Baker & Co., Parrish & Co., J. W. Sparks & Co. and Jones & Baker.

Deaths

BATES.—Nov. 6, DIANNA CONOVER, widow of Dr. W. S. Bates and daughter of late Franklin and Ann Conover, aged 86. Relatives and friends invited to funeral, Thurs., 1 p. m., 1230 N. Front st. Int. private.

BOGNER.—Nov. 5, LINA, widow of Dagobert Bogner (nee Conrad), aged 69. Relatives and friends invited to funeral, Thurs., 8:30 a. m., Bustleton pike above Cottman st. High mass Church of the Maternity 10 a. m. Int. Holy Redeemer Cem. Carriages will meet friends. Thurs., 8:30 a. m., Bridge st. and Frankford ave.

BOSCH.—At Yeadon, Pa., Nov. 7, EMMA E., wife of Frederick S. Bosch. Relatives and friends invited to funeral services, Fri., 1:30 p. m., Oliver H. Bair Building, 1820 Chestnut st. Int. strictly private.

BROPHY.—Nov. 6, NELLIE M., daughter of late James and Frances Brophy. Relatives and friends invited to funeral, Thurs., 8:30 a. m., 5108 Greene st., Germantown. Solemn requiem mass St. Francis de Assisi Church, 10 a. m. Int. Holy Sepulchre Cem.

BURNS.—Nov. 6, MARY, widow of John Burns. Relatives and friends, Rosary Society of St. John the Baptist's Church, Manayunk, invited to funeral, Thurs., 8:30 a. m., son-in-law's residence, Michael Creenny, 117 Harvey st., Wissahickon. High mass St. John the Baptist's Church, 10 a. m. Int. St. John's Cem.

CHASEY.—Nov. 5, at residence of Allen W. Kerst, 3314 N. Sydenham st., CHARLES W. CHASEY. Relatives and friends may view remains Wed., 7:30 p. m., at funeral apartments of Harold B. Mulligan, 2526 N. 16th st. (cor. Germantown ave.). Funeral services and Int. Long Branch, N. J., Thurs., 1 p. m.

CORSON.—Nov. 6, at Ocean City, N. J., Capt. ELIAS L. CORSON, aged 81. Relatives and friends invited to funeral services, Thurs., 2 p. m., son's residence, 506 Haddon ave., Camden. Int. private. Evergreen Cem. Friends may view remains at 617 Wesley ave., Ocean City, Wed., 7 to 9 p. m.

DANLEY.—Nov. 6, at Wrightstown, N. J., ADELAIDE, wife of George G. Danley. Funeral Thurs., 11 a. m., Wrightstown. Services Wrightstown M. E. Church 11:30 a. m. Int. Pointville, N. J.

DARRAGH.—Nov. 6, FRANK, Sr., husband of late Catherine Darragh (nee Donnelly). Relatives and friends invited to funeral, Fri., 7:30 a. m., 2711 Folsom st. (27th and Brown). Solemn mass of requiem, St. Francis Xavier's Church 9 a. m. Int. Holy Cross Cem.

DAYLOR.—Nov. 4, WILLIAM G., son of John J. and Elizabeth Daylor, aged 26. Relatives and friends, St. Joachim's Sodality; Div. No. 45, A. O. H.; St. Joachim's T. A. B. Society, invited to funeral, Thurs., 8:30 a. m., 5232 Jackson st., Frankford. Solemn requiem mass St. Joachim's 10 a. m. Int. St. Dominic's Cem.

DEAL.—Nov. 7, SAMUEL WESLEY, husband of Mary Deal, aged 67. Relatives and friends, Mitchell Lodge, 296, F. and A. M.; Germantown Chapter, No. 208, R. A. M. (Gen. J. F. Reynolds Council, No. 143, O. of I. A., and Court Germantown, No. 53, F. of A., are invited to funeral services, Sat., 2 p. m., 13 E. Rittenhouse st., Germantown. Int. Chelten Hills Cem.

DEASE.—Nov. 6, W. JOHN, husband of Blanche M. Dease (nee Tyler), son of late Henry and Mary Dease. Relatives and friends, employes Howe Scale Co., invited to funeral services, Thurs., 10 a. m., 221 Roseland ave., Highland Park, Gloucester, N. J. Remains may be viewed Wed., after 7 p. m. Int. private. Mt. Zion Cem.

DUGAN.—Nov. 6, JANE, widow of Thomas Dugan. Relatives and friends invited to funeral services, Fri., 2 p. m., residence of son-in-law, Julius C. Nessler, 2030 E. Susquehanna ave. Int. Mt. Moriah Cem. Auto service.

DURGIN.—Nov. 6, OSCAR W., husband of Fannie Durgin (nee Blankensee), aged 58. Relatives and friends, Phila. Aerie, No. 42, F. O. E.; Board of Directors of Baldwin B. and L. Assn.; employes of Phila. Rapid Transit Co., 20th and Girard ave., invited to funeral services, Thurs., 2 p. m., 867 N. 25th st. Int. private. Remains may be viewed Wed., 8 p. m.

EDWARDS.—Nov. 6, MARY A. (nee Wilson), wife of Casper W. Edwards. Relatives and friends invited to funeral, Thurs., 2:30 p. m., Southampton, Pa. Int. private. Churchville Cem. Trains for Southampton leave Newtown 12:35 and Reading Terminal 1:23 p. m.

PENIMORE.—Nov. 16, HANNAH, wife of C. Albert Penimore. Relatives and friends invited to funeral services, 2 p. m., Fri., 219 E. Sharpnack st., Gtn. Int. private, Chelten Hills Cem. Remains may be viewed Thurs., 8 to 10 p. m.

FLEMING.—Nov. 7, AGNES C., daughter of Richard C. and late Margaret Fleming, aged 22. Relatives and friends invited to funeral services, Fri., 2 p. m., residence of father, 605 N. 5th st. Int. private.

DEATHS

FLICK.—Nov. 6, WILLIAM S., husband of late Lydia Flick, aged 59. Relatives and friends, members Robert Orr Republican Club, 18th Ward, invited to funeral services, Thurs., 2 p. m., 841 Almond st. Int. Palmer Cem. Remains may be viewed Wed. after 8 p. m.

FRANK.—Nov. 6, ELLENON CLARK, widow of Edwin J. Frank. Relatives and friends invited to funeral services, Thur., 2 p. m., at the chapel of Andrew J. Bair & Son, Arch and 19th sts. Int. private.

FRANKLIN.—Nov. 6, Dr. MARCUS, husband of Matilda Franklin, aged 74. Relatives and friends, Shekinah Lodge, No. 246, F. and A. M.; Rampart Lodge, No. 85, I. O. F.; S. of L; Joshua Lodge, No. 23, I. O. B. B., invited to funeral services, Thurs., 10:30 a. m., 1518 N. Broad st. Int. private. Mt. Sinai Cem.

GARTLAND.—Nov. 7, 1582 N. Lawrence st., PATRICK, husband of Jane Gartland (nee Kane). Relatives and friends invited to funeral, Sat., 8:30 a. m., requiem mass St. Michael's Church 10 a. m. Int. New Cathedral Cem.

GAYNOR.—Nov. 4, CATHERINE, wife of Patrick Gaynor. Relatives and friends invited to funeral, Fri., 8:30 a. m., 2870 Memphis st. Solemn requiem mass St. Ann's Church 10 a. m. Int. Holy Sepulchre Cem.

GILBERT.—Nov. 7, GRACE, wife of Charles Gilbert. Relatives and friends invited to funeral services, Thurs., 2 p. m., 4524 Manayunk ave., Int. Arlington Cem. Friends may call Wed. eve.

GILMAN.—Nov. 8, ZETA R. GILMAN, (nee Townsend), wife of Charles S. Gilman. Relatives and friends invited to funeral services, at 5112 N. 10th st., Logan, Sat., 2 p. m. Int. private.

GRIMES.—Nov. 5, DENNIS, son of Harry and Mary Grimes (nee Gallagher), aged 19. Relatives and friends invited to funeral, Thurs., 8:30 a. m., from parents' residence, 1941 W. Westmoreland st., Tioga. Solemn requiem mass Church of the Holy Souls, 10 a. m. Int. Holy Cross Cem.

GRIMLEY.—Nov. 7, KATHARINE, widow of Owen Grimley. Relatives and friends, League of Sacred Heart, Church of St. Francis de Sales, invited to funeral, Sat., 8:30 a. m., 1309 S. 49th st. Solemn mass of requiem Church of St. Francis de Sales 10 a. m. Int. St. Denis's Cem., Ardmore, Pa.

GROTZ.—Nov. 5, JOHN ULMER GROTZ. Relatives and friends, all societies of which he was a member, employes Dunbar Auto Body Co., 37th and Filbert st., invited to funeral, Thurs., 2 p. m., 1406 N. Marvine st. Int. Mt. Moriah Cem. Friends may view remains Wed., 7 to 10 p. m.

HAGAN.—Nov. 7, MARY A., widow of Francis J. Hagan and daughter of John and Mary Green, of County Cavan, Ireland. Due notice of funeral will be given, from 115 E. Cumberland st.

HAMPTON.—Nov. 6, suddenly at Freeman's Crossing, N. J., THOMAS J., son of Frank and Alice Hampton, aged 20. Relatives and friends invited to funeral services, Wed., 8 p. m., West Berlin, N. J. Int. private, Berlin Cem.

HART.—Nov. 6, at Atlantic City, N. J., JENNIE E., wife of Israel Wood Hart. Int. Thurs., Laurel Hill Cem., Phila.

HEITZMAN.—Nov. 6, JOSEPH, husband of Rebecca Heitzman. Relatives and friends J. Cook Bible Class of St. Paul's Church, Penna. Lodge, No. 5, Shield of Honor, Abington Lodge, No. 388, K. of P.; Shekinah Castle, No. 28, K. G. E., employes of Henry C. Hammond & Son Edge Tool Works, invited to funeral services, Thurs., 2 p. m., 413 Ashbourne rd., Ashbourne, Pa. Int. Holy Sepulchre Cem. Friends may view remains Wed., 7 to 10 p. m. Auto service.

HOBBS.—Nov. 6, at 757 N. 38th st., J. ALBERT HOBBS. Relatives and friends, also employees of Penna. R. R. and Anna Ross Council, No. 653, P. of A. Washington Camp No. 270, P. O. S. of A., invited to funeral services, Wed., 8 p. m. Int. Lumberton, N. J., Thurs., a. m.

HOENIG.—Nov. 6, MARGARET T., daughter of Matthaus and Catherine Hoenig (nee Wehrheim), aged 22. Relatives and friends invited to funeral, Sat., 8:30 a. m., parents' residence, 2317 Fairhill st. Requiem mass St. Bonaventura's Church 9:30 a. m. Int. private. Most Holy Redeemer Cem.

HOLDEN.—Nov. 6, KATHERINE, wife of John Holden, and daughter of August and Katherine Lauber, aged 27. Relatives and friends, members of St. Matthew's Lutheran Church, 7th and Luzerne sts., invited to funeral services, Thurs., 2 p. m., parents' residence, 1710 W. Lehigh ave. Int. private.

JOHNSTON.—Suddenly, Nov. 6, ARTHUR A., son of Arthur L. and Laura M. Johnston, aged 14 years 8 months. At parents' residence, West Shawmont ave., Roxborough. Due notice of funeral will be given.

JONES.—Nov. 8, MARY A., wife of David Jones, Sr. (nee Shaffer), aged 61. Relatives and friends invited to funeral services, Thurs., 2 p. m., 2313 Mercer st. Int. Palmer Cem. Remains may be viewed Wed., after 8 p. m.

KELLY.—Nov. 8, JAMES F., son of Daniel and Elizabeth Kelly. Relatives and friends invited to funeral, residence of sister, Mrs. Elizabeth Buckley, 6040 Cedar ave. High mass of requiem, St. Vincent de Paul's Church, 10 a. m. Int. St. Charles's Cem., Kellyville, Pa.

KEMPER.—Nov. 5, DANIEL KEMPER, aged 92. Relatives and friends invited to funeral services, Thurs., 2 p. m., 2803 N. Hancock st. Int. private. Greenmount Cem. Remains may be viewed Wed., 8 to 10 p. m. Auto service.

KLEISM.—Nov. 7, CLARA E., widow of Frederick Kleism, aged 80. Relatives invited to funeral services, Fri., 10 a. m., 2022 W. Tioga st. Int. strictly private.

KOEHLER.—Suddenly, at Hartford, Conn., Nov. 6, CHRISTINE, wife of Martin Koehler (nee Saalfrank). Funeral services, residence of brother, Dr. Charles Saalfrank, 6410 Rising Sun ave., Lawndale, Phila., Thurs., 2 p. m. Int. Cedar Hill Cem.

LEIRER.—Nov. 6, SOPHIA CATHERINE, wife of Charles B. Leirer, aged 76. Relatives and friends invited to funeral services, Thurs., 2 p. m., 5524 Germantown ave., Walter Leirer, 199 Pomona terrace, Germantown. Int. private, German Lutheran Cem.

LONEY.—Nov. 7, JENNIE, widow of Rudolph Levy, aged 80. Relatives and friends invited to funeral, Fri., 10:30 a. m., 5117 De Lancey st. Int. private. Omit flowers.

LINDH, Jr.—Nov. 6, CHARLES E. LINDH, Sr., 5801 Stenton ave., Germantown. Due notice of funeral given.

LONEY.—Nov. 7, HOWARD N., eldest son of Carrie and the late Howard J. Loney. Relatives and friends invited to funeral services, at mother's residence, 1724 Wylie st., Fri., 2 p. m. Int. private.

MACK.—Nov. 7, HENRY ELY MACK, aged 65, late of 5121 Willows ave. Further notice of funeral will be given.

McANNANY.—Nov. 7, HELEN, daughter of late Allen and James McAnnany. Relatives and friends, teachers of Walton Raising School, invited to funeral, Sat., 8:30 a. m., 1431 Christian st. Solemn high mass of requiem St. Teresa's Church 10 a. m. Int. private.

McDADE.—Nov. 6, WILLIMINA, wife of James F. McDade, aged 65. Relatives and friends invited to funeral services, Fri., 2 p. m., 1529 Blavis st. Int. private, Hillside Cem. Friends may view remains Thurs., 8 p. m. Auto funeral.

McHUGH.—Nov. 5, ELLEN (nee Corbley), wife of Frank McHugh. Relatives and friends, B. V. M. Sodality and League of the Sacred Heart, invited to funeral, Thurs., 8:30 a. m., husband's residence, 2305 Turner st. Solemn requiem mass St. Elizabeth's Church 10 a. m. Int. Holy Cross Cem.

McKENNA.—Nov. 6, at Atlantic City, N. J., PATRICK, husband of Amelia McKenna. Relatives and friends, Red Branch of Philadelphia and Kids Name Society. Relatives and friends, Thurs., 9:30 a. m., 11 N. Congress ave. High mass of requiem Church of Holy Spirit 9 a. m. Int. Pleasantville Cem.

McGUILL.—Nov. 5, JOSEPH, husband of Margaret Lord McGuill. Relatives and friends, St. Columba's T. A. B. and Holy Name Societies, employes of P. R. T. (10th and Luzerne Barn), invited to funeral, Thurs., 9 a. m., 2516 W. Sergeant st. Solemn high requiem mass at St. Columba's Church, 10 a. m. Int. Holy Sepulchre Cem.

MEEHAN.—Nov. 6, THOMAS P., son of the late Dennis and Winifred Meehan. Relatives and friends invited to funeral, Thurs., 8:30 a. m., 2005 E. Allegheny ave. Solemn requiem mass Church of the Ascension 10 a. m. Int. New Cathedral Cem.

MESSERSCHMIDT.—Nov. 6, RUDOLPH, husband of Marie Messerschmidt (nee Skerrett), aged 27. Relatives and friends invited to funeral services, Thurs., 1 p. m., mother's residence, Mrs. Frieda Messerschmidt, 1031 N. 3d st. Int. Greenmount Cem. Funeral car. Remains may be viewed Wed., 7 to 9 p. m.

MILES.—Nov. 7, ANDREW J., husband of Harriet Miles, residence 2118 N. Percy st. Due notice of funeral will be given.

MILLER.—Nov. 7, JOSEPHINE A., wife of James W. Miller (nee Stockmaier). Relatives and friends invited to funeral services, Fri., 2 p. m., 1848 Hart lane. Int. private. Greenmount Cem.

MILLER.—Nov. 7, suddenly, CHARLES R., husband of Mary E. Miller, aged 54. Due notice will be given. 4909 Cedar ave.

DEATHS

MILLINGTON.—Nov. 6, at Masonic Home, ALFRED MILLINGTON, aged 65. Relatives and friends, Wm. C. Hamilton Lodge, No. 500, F. and A. M., invited to funeral, Thur., 2 p. m., from the Home, 3333 N. Broad st. Int. Mt. Peace Cem. Auto service.

MITCHELL.—Nov. 5, WILLIAM, husband of Annie Mitchell. Relatives and friends, employes of N. Snellenburg & Co., invited to funeral, Fri., at 8:30 a. m., 2321 Pearl st. High requiem mass St. Francis Xavier's Church 10 a. m. Int. Holy Cross Cem.

MITCHELL.—Nov. 5, MARGARET MITCHELL, widow of John Mitchell, aged 70. Relatives and friends invited to funeral services, Thurs., 2 p. m., 627 N. 57th st. Int. Mt. Moriah Cem. Remains may be viewed Wed. eve.

O'DONOHUE.—Nov. 7, Miss ELLEN O'DONOHUE. Relatives and friends invited to funeral, Fri., 8:30 a. m., 905 S. 20th st. Solemn requiem mass St. Charles's Church 10 a. m. Int. Holy Cross Cem.

PAYNTER.—Nov. 6, GEORGETTA, widow of Dr. John C. Paynter, aged 76. Funeral services at Sigfs Newhall st., Germantown, Fri., 11 a. m. Int. private.

PETERSON.—Nov. 6, EMMA E. PETERSON, wife of George W. Peterson and daughter of late Robert and Julia Homeyard. Relatives and friends, Silver Crescent Council, No. 3, D. of L.; Camp No. 195, P. O. S. of A., invited to funeral, Thurs., 1 p. m., 2532 W. York st. Services in St. Bartholomew's Episcopal Church, 25th and Lehigh ave., 2 p. m. Int. West Laurel Hill Cem. Friends may call Wed. eve.

PIERSIO.—Nov. 6, MICHAEL A. PIERSIO, husband of Bertha Piersio, 2734 Fanlar st. Relatives and friends, C. K. of G. council, No. 992; St. Bernard's Beneficial Society, Royal Order of Moose, Bush Hill Yearly Beneficial Society, 15th Ward Union Republican Club, Holy Name Society of St. Ludwig's Church and 12th district police, invited to funeral, Sat., 8:30 a. m. Solemn high requiem mass at St. Ludwig's Church 10 a. m. Int. Holy Cross Cem. Remains may be viewed Thurs., 8 to 10 p. m.

PRITCHETT.—Nov. 6, at Brn Mawr, EMMA A. Requiem eucharist at Church of the Good Shepherd, Rosemont, Pa., Thurs., 11 a. m. New York and Utica papers please copy.

RISNER.—Nov. 5, ELISABETHA, widow of Joseph E. Risner, aged 61. Relatives and friends invited to funeral, Thurs., 2 p. m., 4219 Leidy ave. (424 and Girard ave.), West Phila. Int. private, Arlington Cem. Remains may be viewed Wed., 4 to 10 p. m.

RITCHIE.—Nov. 6, suddenly, at Freeman's Crossing, N. J., DAVID, son of George W. and Ella J. Ritchie, aged 19. Relatives and friends invited to funeral services, Thurs., 10:30 a. m. Trinity Episcopal Church, of West Berlin, N. J. Int. Berlin Cem. Remains may be viewed Wed. eve.

ROSENBERG.—Nov. 7, at Home for Aged and Infirm Israelites, WILLIAM ROSENBERG, aged 64. Relatives and friends invited to funeral services, Thurs., 4 p. m., Chapel of Jewish Hospital. Int. Mt. Sinai Cem.

SCHADER.—Nov. 6, ANNIE, wife of Valentine Schader (nee Dougherty). Relatives and friends invited to funeral, Fri., 8:30 a. m., 1808 N. Dauphin st. Requiem mass Church of the Nativity, 10 a. m. Int. private. Holy Sepulchre Cem.

SCOVEN.—At 116 Rahway ave., Elizabeth, N. J., Nov. 1, ANNIE ELIZABETH CALLEN DALY, widow of Pete Scoven, of New York, aged 83. Int. Greenwood Cem., Brooklyn, N. Y., Sat., Nov. 4.

SIEGMANN. — Nov. 6, IDA E., wife of Charles Siegman, aged 56. Relatives and friends invited to funeral, Fri., 3 p. m., 431 Cayuga st. Int. Greenmount Cem. Remains may be viewed Thurs., 7 to 9 p. m.

SMITH.—Nov. 6, SOPHIA, widow of John C. Smith, 1316 Waksling st., Frankford, Phila. Funeral services Cypress Hills Cem., Brooklyn, N. Y., Thurs., 2 p. m.

STONE.—Nov. 6, THERESA R., widow of Daniel R. Stone (nee Leidy), aged 52. Relatives and friends invited to funeral, Fri., 2 p. m., Hatboro, Pa. Int. Hatboro Cem. Trolley for Hatboro leaves Willow st. and 13th at 1:30 p. m.

STONE.—Nov. 6, ELMIRA P., wife of William H. Stone, aged 81. Relatives and friends invited to funeral services, Thurs., 2 p. m., daughter's residence, Mrs. Rachel R. Kirk, 24 N. 50th st., Camden, N. J. Int. Arlington Cem. Remains may be viewed Wed. eve.

SULLIVAN.—Nov. 7, MARY A. SULLIVAN, widow of Michael J. Sullivan. Relatives and friends, League of the Sacred Heart and Rosary Society of St. Elizabeth's Church, invited to funeral, Thurs., 8:30 a. m., 1936 N. Gratz st. High mass St. Elizabeth's Church 9 a. m. Int. Holy Sepulchre Cem.

TAYLOR.—Nov. 5, JOHN B. TAYLOR, Sr., aged 85, husband of Sarah L. Taylor. Relatives and friends, Pulaski Post, Jr. O. U. A. M., Benedict Assn., Free and Accepted Order of Masons, invited to funeral, Thurs., 2 p. m., 3223 Woodland ave. Int. Eden Cem. Remains may be viewed Wed. eve.

WALKER.—Nov. 6, suddenly, WILLIAM, Sr., husband of Anna Walker, aged 58. Relatives and friends, Enterprise Castle, No. 5, A. O. K. of M. C., invited to funeral services, Fri., 2 p. m., 1929 E. York st. Int. private, North Cedar Hill Cem. Remains may be viewed Thurs. after 8 p. m.

WALKER.—At Dubuque, Ia., Nov. 5, ROSE M. WALKER (nee Dougherty), widow of Dr. H. T. Walker. Funeral Thurs., 2 p. m., Oliver H. Bair Building, 1820 Chestnut st. Int. private.

WHITEMAN.—Nov. 6, suddenly, at Freeman's Crossing, N. J., ANNA G., wife of William Whiteman, aged 36. Relatives and friends invited to funeral services, Thurs., 10 a. m., son-in-law's residence, Matthew Simons, West Berlin, N. J. Int. private, Berlin Cem.

WICKS.—Nov. 7, MATILDA BUCKELEW WICKS, widow of Capt. Henry Wicks, aged 90. Relatives and friends invited to funeral services, Fri., 2 p. m., 1822 Stiles st. Int. private. Mt. Vernon Cem.

WOOD.—Suddenly, Nov. 6, EDWARD J., son of Annie and late John Wood. Relatives and friends invited to funeral, Fri., 7:30 a. m., 450 S. 41st st., Colwyn, Delaware County, Pa. Mass at St. Clement's Church 9 a. m. Int. Holy Cross Cem.

LOST AND FOUND

BRASTPIN—Lost, gold wild rose breastpin; diamond center; lib. rew. 4504 Kingsessing ave.

CERTIFICATE—An application has been filed with the United Gas Improvement Co. for the reissue of a new certificate for 5 shares to replace the lost certificate No. 127688, dated August 21, 1913, registered in the name of Henry N. Pilling.

FOX TERRIER—Lost, in Chestnut Hill, a small fox terrier, with brown face and black tip on tail; reward. Return to 8 E. Barien, W. Chestnut ave., Chestnut Hill.

POCKETBOOK, black, lost; 4-11 30 p. m. Monday, containing $350, between Spring Garden and N. Broad st., Somerset st., 15th st. trolley, Chestnut st. and Broad St. Station, 16th st. trolley to N. Phila.; liberal reward. Harry Caldwallader, Jr., 1413 Somerset st.

DOG—Lost, male Chinese Chow dog from St. Martins, Chestnut Hill, Sunday, November 5; brownish red color; has thick coat, black tongue, curled over back; liberal reward if returned to N. S. Markle, St. Martins road, Huron st., Chestnut Hill.

KEYS—Lost, about 17 keys on a sterling silver snake ring on road from Strafford to Haverford College via Lancaster pike to St. Davids, then Montgomery pike to Haverford station, on November 4; reward. Notify or return to Wm. M. Darrington, Haverford College.

POCKETBOOK, black, lost; 4-11 30 p. m. Monday, containing $350, between Spring Garden and N. Broad st., Somerset st., 15th st. trolley, Chestnut st. and Broad St. Station, 16th st. trolley to N. Phila.; liberal reward. Harry Caldwallader, Jr., 1413 Somerset st.

TICKET—Lost, Monday, 6th, 100-trip ticket, Philadelphia and Allen Lane; reward. A 327, Ledger Office.

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Nowhere in the city can you get as desirable a location and a house containing the conveniences these have for anywhere near the price. Among other things, they are equipped with electric lights and hot-water heat. The parlor is tastefully decorated and its comfort and beauty are enhanced by the latest model GAS GRATES.

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Pickwick St. $2500

$400 CASH		EXPENSES	
First Mortgage	$1900.00	Int. on 1st Mtge. at 5 4-10	$79.20
Second Mortgage	200.00	Taxes per year	27.00
Money required	400.00	Water Rent	12.00
	$2500.00	Bldg. and Loan, $8 per month	96.00
		Total expenses	$205.20

Total Monthly Expenses, $17.10
And you're saving $48 in the building and loan association.

We have followed out our policy of having everything "up-to-the-minute" in the above houses. The heating apparatus is guaranteed for ten years, and cement porches are another big feature.

$2250 Victoria St.

$350.00 CASH		EXPENSES	
First Mortgage	$1800.00	First Mtge. $1200 at 5 4-10	$64.80
Second Mortgage	700.00	Taxes per year	27.00
Money required	850.00	Water rent	12.00
	$2250.00	Bldg. & Loan, $7 per month	84.00
INCOME		Total yearly exp.	$187.80
Rent at $19	$204.00	Total monthly exp.	15.65
Saving B. & L. Assn.	42.00		
	$246.00		
Total exp. per year	187.80		
	$58.80		

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POSTAL TELEGRAPH CABLE CO., 1420 South Penn sq.—H. M. Middleton, Aastner Curran & Bullett, Harry M. Hart.

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ATTRACTIVE POSITIONS for young women who desire to learn telephone operating and secure employment in exchange nearest their homes. Apply between 9 a. m. and 5 p. m. at Keystone Telephone Co., 135 S. 2d st., Room 403, or at any of the following exchanges:
253 N. 16th st.
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