GOSSIP OF THE STREET

INACTIVITY IN STOCK MARKET BRINGS MANY DIVERGENT VIEWS FROM FINANCIERS AS TO CAUSE

Some Say It Is Usual Midsummer Dullness, While Others Feel German Drive Preparations Have Influence—Gossip of the Street

WHETHER the regular midsummer dullness has set in or whether some other as yet undiscovered cause should be blamed for the inaction in the stock market is a matter on which there were widely divergent opinions in the financial district yesterday, with a majority opinion in favor of the midsummer dull season. Many had complained of the excessive dullness of Tuesday, but yesterday outdid Tuesday's record.

There are some who claim the stock market at present is a waiting one and if the German drive develops, as was indicated in some news dispatches yesterday, the market will take on a very different complexion. One banker said yesterday that the reported "unusual activity" behind the German forces might be preparation for an orderly retreat—a circumstance which happened on a large scale at least once before—as likely as for an advance, but he remarked in either case it will have an effect on the security market.

There was said to be a lack of buying power in the market yesterday, and this condition is expected to continue awaiting developments in the war zone.

The effect of the railroad contract on railroad issues was more in evidence yesterday than on Tuesday. Brokers say railroad stocks should be the least influenced by war news, as they are a domestic proposition entirely, and as most of them have unquestionably turned the corner in the matter of earnings the Government should have little or no deficit to face from this source at the end of the fiscal year.

Government Financing Arouses Curiosity

There has been a great deal of curiosity manifested among financiers and others as to the method employed by the Government in financing concerns, especially public utilities, which are absolutely essential to war activities and which cannot finance the extensions and improvements which are necessary to continued successful operation. There were electric lines needing cars and additional power to meet the Government needs, but were not in a position to finance themselves.

A well-known downtown banker who was associated with some of these Government-assisted utilities explained yesterday the plan followed by the Government in such cases. He said it was all done through the army or navy or the Emergency Fleet Corporation or some similar branch of the Government, according to which particular branch would be most benefited. The money to make the improvements or extensions was advanced at 5 per cent by the Government, to be paid during the continuance of the war and two years after. Then the amount advanced was to be paid, less 25 per cent, in five annual installments.

In other words, the Government recognized the fact that the increased cost of such extensions, etc., on account of the war would be offset by a deduction of 25 per cent from the original sum advanced.

Brooklyn Transit Notes

Yesterday was the last day on which deposits of the Brooklyn Rapid Transit notes could be made with the Central Trust Company in accordance with the plans calling for their retirement or exchange into new notes, together with a 30 per cent cash payment. Up to the beginning of business yesterday morning a very large percentage of the total already had been deposited. The stock responded with a slight advance.

* * *

It was announced by the National City Bank that payment of interest on the $50,000,000 of three-year 6½ per cent bonds of the Imperial Russian Government was made yesterday. The bank has received authority to make this disbursement, amounting to $1,625,000, from balances which the Russian Government still has with the institution. These bonds are now quoted at around 46½, a substantial advance over the lower quotations obtaining earlier in the year.

* * *

Reports were current in the Street yesterday that the Cudahy Packing Company is about to offer through a syndicate of bankers a large issue of notes or bonds. The amount under negotiation is placed at $10,000,000. Business of this company has been unusually large, which has necessitated fresh working capital in order that the extensive orders now on hand may be cared for advantageously.

Bethlehem Steel Notes

It is reported that the new 7 per cent Bethlehem Steel notes are likely to be offered to the public on a 7¾ per cent basis before the latter part of the current week.

* * *

From what is believed a thoroughly reliable source it was stated yesterday that the issue of Bethlehem notes will be for $30,000,000 and not $50,000,000, as at first announced, or $20,000,000, as reported from still another source. It was also said that early today the plans would be announced by the bankers who have the matter in hand. The money, it is claimed, is for the purpose of increasing the steel output and expanding producing facilities.

* * *

Another report says that bankers who will underwrite the new Bethlehem Steel note issue have been discussing proposed financing with officials of the company and will hold a conference in Washington today with the capital issues committee.

Government Railroad Contract

The form of contract with the Government which will be laid before the railroad executives in New York tomorrow, the full text of which was published in the EVENING PUBLIC LEDGER on Tuesday, was one of the principal topics of discussion in the financial district yesterday. There does not seem to be much change in the opinions expressed by the leading brokers and bankers from those expressed on Tuesday. Some brokers are of the opinion that it would be good policy for the railroad executives to accept the contract as it is, as they might through finding fault eventually be compelled to accept one with less favorable conditions.

In speaking of the proposed contract yesterday, a well-known investment banker remarked that to his mind the most troublesome point which arose in the formulating of the agreement, namely, the director general's control over the incomes of the companies, had been fairly met and properly disposed of by admitting that the director general shall have power to order the companies to pay for additions and betterments, but it is specifically provided that such power shall not be exercised so as to prevent the meeting of regular interest charges, existing sinking fund payments or expenses of keeping up the corporate organization. A separate provision is made regarding the bearing of this power upon dividend payments, the contract declaring it to be the policy of the director general to use this power only when no other reasonable means is provided by the company.

* * *

That there is already organized opposition to the Government contract is plainly in evidence. On several occasions recently attention has been called in this column to the National Association of Owners of Railroad Securities, under the leadership of S. Davies Warfield and Samuel Untermyer. It seems that Mr. Warfield has indicated that the contract would not be acceptable to one or other of two committees connected with his organization. In further explanation of the position taken by his association Mr. Warfield is quoted as having said:

"At least five of the seven points mentioned are stated contrary to the facts, as a careful reading of the printed document will show. This is merely the latest of many drafts upon which the parties have been working for months and does not represent an agreement. The entire subject is still under negotiation and we are not without hope that a satisfactory contract may yet be evolved."

In connection with the Government's proposed contract with the railroads there is quite a good deal of discussion in financial circles in this city in connection with the Reading Company's "segregation," which in any case is a perennial subject. The following is taken from the New York Sun of July 10:

"At a secret meeting of the dominating stockholders of the Reading Company, held within the last two weeks, it was decided that the company's railroad and subsidiary properties would be kept intact at this time. This decision was reached after a full discussion of the benefits of segregation and approximately 85 per cent of the Reading stock was represented at the conference. The question of separating the Reading coal properties had been under consideration, for until the latest form of railroad control contract was drawn up it had been intimated by the railroad administration that all outside holdings of railroads would have to be divorced from the transportation systems. The final form of the standard contract indirectly disposes of this matter, and it was with a knowledge of this new development that the Reading interests decided there would be no division of coal assets for the present. What will happen when the Reading suit now before the Supreme Court is settled is another story."

BUSINESS CAREER OF PETER FLINT

A Story of Salesmanship by Harold Whitehead

(Copyright)

Mr. Whitehead will answer your business questions on buying, selling, advertising and employment. Ask your questions clearly and give all the facts. Your correct name and full address must be signed to all inquiries. Those which are anonymous must be ignored. Answers to technical questions will be sent by mail. Other questions will be answered in this column. The most interesting problems of inquirers will be woven into the story of Peter Flint.

CXXXVII

I HAVE been worrying the last few days as to how I should go about introducing myself. So far as I can gather from the other fellows, that is the biggest stumbling block with insurance agents. The others say that once they can get a man talking to them it is fairly smooth sailing, but usually as soon as you mention insurance to a man, bingo! he skylights up in the air at once.

There's one fellow who looks awfully seedy. His name is Plumber and he has had no luck. He said he thought it would be easier to go to a man and tell him that you had the black plague and he would be more pleased to see you than if you told him you were selling insurance. "C. C." heard him say that. Somehow when I look at "C. C." insurance always looks to me a fine game, for he certainly looks like a 100 per cent man.

"The trouble with fellows like you," said "C. C." turning to Plumber, "is that you lack confidence in yourself. If you fellows were to tie cymbals to your knees, you would keep playing them all the time—you wobble so at the knuckles. You want to get a more definite method of approach. Why don't you try something unusual?"

"What did you try, Mr. Crofton?" said Plumber.

"Well, here's one I have been using quite successfully and I certainly get the interest every time." He, then pulled out of his pocket a note, worded as follows:

$5000

NEW YORK, N. Y. 1917

..... On demand ..... after date I promise to pay to the order of .... my executors ..... Five thousand and 00-100 ( ) dollars. Payable at ..... First National Bank, Boston, Mass.

No. ..... Due .....

"When I call on a man I lay that note in front of him and say, 'Mr. Blank, I'm in the business of indorsing notes. Here's one for $5000, which, if you will sign, we will indorse.'"

"But," stammered Plumber, "we're not in the business of indorsing notes."

"Hold on a minute," smiled "C. C." "Suppose I were to come to you and say that, what would you think?"

"I certainly would be curious."

"So is everybody else. Now turn the note over and look on the back."

Plumber turned it over and read as follows:

The maker of the within note is to deposit with us ..... % of its face value annually for twenty years or until his prior death; in consideration whereof we guarantee the payment of the note and further agree, at the option of the maker, to return ..... % of the amount of all deposits after twenty years and cancel this indorsement.

"All I have to do," explained "C. C.," is to fill in the percentage of its face value which has to be paid—say 3 per cent—and fill in the returned per cent; either 100 per cent, or in some cases a little more or less, depending upon the kind of policy that is written. I then explain to the man that if he will pay us 3 per cent (or whatever it has to be) of the face value of this note, we will guarantee the payment of the note.

Plumber seemed puzzled, but it dawned on me at once. "Why, that 3 per cent is the premium, of course, isn't it?"

"Peter," said "C. C.," with a twinkle in his eye, "you are almost human at times, aren't you? You're right. I'm merely showing the prospect my proposition from a different angle. There's no bluff or flimflam about it. I didn't tell him a single thing other than what we will absolutely guarantee to do. I often go a little further when necessary." Here he dived into his pocket and pulled out a bunch of photographs of checks paid to beneficiaries. "I put these on my prospect's desk and say to him, 'Here are a number of checks that we have already paid on this plan'; then the man is at once interested in such a proposition. I believe that our proposition is so excellent—that insurance in general is such an absolute necessity—that once I get a man interested in insurance from this angle, I have a good chance of writing a big percentage of the people I see."

"How many people do you see?" I asked.

"As many as I am prepared to see."

"What does that mean?" said Plumber.

"That means I only call on people about whom I have some data. I never call on a man unless I know his age and something of his business and social position. When I was young I once made a mistake of calling on a very wealthy man, and his office looked shabby. I talked about a $1000 policy, but another agent who had looked up this prospect talked to him about a $50,000 policy and wrote him up for that sum."

TODAY'S BUSINESS EPIGRAM

Don't present little propositions to big men.

What does this mean to **YOU?**

Business Questions Answered

I wonder if you would be good enough to give me a little advice on a subject which is bothering me just now. Six months ago I started in to take a course in advertising. I have studied diligently and am now well able to make attractive layouts. I am mightily interested in the work and now that I am proficient, am wondering how I can earn a little money in this capacity. Can you advise me, by mail, just how I can secure a few clients so that I could do some work in my spare time? Would you advise a classified ad in the local papers or a soliciting letter sent to various advertisers? R. A. O.

Do you really think you are proficient after six months of training? If so, would you not know best how to advertise your own services? The ability to make a layout does not in itself make an advertising man. The successful advertising agent must be able to create sales plans of which the advertising is merely a part. A good way to get started is to make a list of about fifty small users of advertising space—the kind of business houses who try to prepare their own copy—then write them a letter offering your services as an advertising man. Tell them you will call upon them once every week, help them to decide what it is best to advertise at that time, prepare the copy and place it in the hands of the newspapers, thus saving them all bother. In addition to this, show your belief in the value of good advertising by running a classified "ad" in the local papers, this one especially. Do not be satisfied with one or two "ads," but plan to run a series for some two or three months. Don't expect quick results, for advertising is cumulative in its effect.

Can you advise me where to apply for extra typewriting work that could be done at home after one's business hours? Also, what steps must be taken to secure a copyright on a magazine or newspaper article? W. H.

Such work can best be reached by means of an advertisement in such papers as this. Your "ad" should be small, but should run regularly for some time. Do not expect to get a flock of replies from a half-inch "ad." Your "ad" must have kick to it. Write an "ad" and send it to me. I will be glad to strengthen it if possible.

Write to the Registrar of Copyrights, Washington, D. C., for application for copyright forms.

CHARGES FALSE ARREST

Coatesville Also Sued for Value of Liquor Seized

West Chester, Pa., July 11.—An interesting suit has been filed here against the officials and the city of Coatesville by Frank Tober, of East Fallowfield township, who wants to recover damages for false arrest and the loss of a quantity of liquor taken from him on Sunday. He says he had been in Lancaster, and while on his way home passed through Coatesville, where he was arrested for no cause, locked up and fined.

In his bill of particulars Tober declares that the goods taken from him included one gallon of white rum, three and one-half gallons of apple whisky, half a gallon of corn whisky and one pint of white rum. He places his damages at $100, with costs, and also will make a complaint of false arrest.

GERMAN GAS NEUTRALIZED

New Tale of Achievement Brought Here by American Soldiers

New York, July 11.—Two American soldiers who have arrived from France on leave to recover from shell shock said that the Allies had discovered a new gas which neutralized the effect of the gases used by the Germans and made them innocuous.

For example, they explained, when a barrage of shells filled with the new gas is turned into a sector which the Germans have saturated with poisoned vapor the air becomes rapidly purified.

CAMDEN WAR-WORK RALLY

Governor Edge will be the principal speaker at a war work rally tonight in the Kaighn Avenue Methodist Church, Camden, and later will be the guest at a reception in the Ninth Ward Republican Club, Broadway and Royden street.

Senator Joshua C. Haines, Camden, and Sheriff W. Penn Gorson, of Camden, will accompany the Governor from Atlantic City, where he went for the Elks' parade.

BUSINESS CONDITIONS THROUGH NATION GOOD

Reserve Board Reports Acute Labor Shortage Here With Industries Busy

By the Associated Press

Washington, July 11.

Busines conditions continue active and satisfactory, with general confidence expressed in the future denoted by liberal advance buying, according to the Federal Reserve Board's monthly summary, issued today, based on reports from the twelve Federal reserve districts.

Labor shortages are emphasized in the reports from every district except the Minneapolis territory, where the situation is described as "good, although the effect of the draft is beginning to show itself in the increasing employment of women." The Kansas City district, which includes a large portion of the wheat belt, reports that "the movement of farm labor is being controlled as never before" through the co-operation of the Government labor offices.

Crops were reported as above normal in all districts except in the Dallas district, where protracted drought injured severely the small grain crop. General adjustment of business to meet governmental requirements and unexpected ease in meeting tax payments are universally commented upon. Construction and building have been curtailed everywhere, the summary indicated, except in cases of Government requirements for storage and housing. Money rates generally are firm.

Conditions in the various districts follow:

Boston—Business active; industries busy; increased foreign trade; labor scarce, with wages high.

New York—General business very active, with industries engaged to full capacity; large aggregate of foreign trade, labor scarcity and high competitive wage offers resulting in large turnover.

Philadelphia—Labor shortage acute in all lines; business very good; foreign trade large; industries very busy.

Cleveland—Business good; crops satisfactory and promising; money rates increasingly firm.

Richmond—Business limited only by labor and supplies; industries profitably employed; foreign trade limited by freight room.

Atlanta—Business good; foreign trade unsatisfactory; labor unsettled.

Chicago—General business very active; crops excellent; industries working at capacity and labor very scarce.

St. Louis—Business good; industries active; crops excellent; labor conditions nearing settlement.

Minneapolis—Business good; crops excellent; industries active; labor conditions good.

Kansas City—Business good; crops good to excellent; construction and building slightly improved; equalization of farm labor demand and supply.

Dallas—Business quite satisfactory; crops fair to good; slight evidence of increase in money rates; shortage of labor in all branches.

San Francisco — Business active; crops good; foreign trade increasing; labor more settled.

Bouts at Service Club Tonight

Commander Payne has arranged an all-star show tonight at the United Service Club, 207 South Twenty-second street. Ten fast bouts will be put on for the benefit of the men in the army, navy and marine corps.

15 MEADE SLACKERS ARE SENT TO PRISON

Alleged Conscientious Objectors Shipped to Fort Leavenworth

By a Staff Correspondent

Camp Meade, Admiral, Md., July 11.

After enjoying a long vacation at the expense of the Government, fifteen alleged conscientious objectors at this camp have been sent to Fort Leavenworth.

They left camp under a heavy guard, and will be confined as prisoners in the western fort until the War Department reaches a final decision in their cases. That others who are recognized as slackers soon will follow is the general belief at Little Penn, for it is known that the war chiefs have reached a point where they no longer will tolerate this type of slacker in the National Army cantonments.

A few weeks ago the so-called conscientious objectors were examined by a board sent here from Washington. After a careful study of each case the board recommended that honest objectors, or rather those who belonged to recognized religious sects, should be given farm work. Men who were regarded as slackers and posing as objectors merely to evade their military duty were uncovered, and to this class belong the men who have been sent to Fort Leavenworth.

That Camp Meade is destined to become one of the largest National Army cantonments in the country became a certainty today, when actual work on barracks which will house signal corps recruits was begun.

The buildings will provide accommodations for 11,000 men, and, coupled with enlargements in other sections of the camp, will give Little Penn a capacity approximating 60,000.

Organization of a new motor ambulance company which is under way is regarded as the first step toward the building of a new army division at this camp.

Mrs. Newton D. Baker, wife of the Secretary of War, will visit camp tomorrow night and sing at the music auditorium of the Knights of Columbus. She will be entertained at dinner by Colonel H. L. Landers, of the 310th field artillery.

Today's transfers and assignments are as follows:

Corporal F. C. Brady, engineer depot detachment, 408, to Camp Lee, where he will attend the engineer officers' training camp; First Lieutenant Samuel S. Byington, medical reserve corps, 154th depot brigade; First Lieutenant (Chaplain) Charles Gruber, to 311th field artillery; Private William H. O'Hara, camp quartermaster department, promoted to sergeant clerk; Private George Sechrist, made first-class sergeant and appointed instructor of cooking at school for cooks and bakers.

SUMMER RESORTS

ATLANTIC CITY, N. J.

Coolest and Most Attractive Location

OSTEND

Whole Block. Ocean Front

Directly on the Boardwalk. Boston to Southern Ave. No excess Chelsea section. Fresh and sea water baths, private and public. Modern hydro-therapeutic department. Orchestra. Dancing every evening. Special July rates. Auto bus meets trains. Booklet. Ownership direct. JOHN T. DOLPHIN, Mgr.

Westminster Ky. ave. near Beach. Elev. to all private baths, run. water $10 up wkly; $2 up daily. Chas. Buhre.

HOTEL BOSCOBEL Kentucky Av. near Beh. Always open. Amer. & Euro. plans. Balt. A. E. MARION.

WILDWOOD, N. J.

EDGEMOR INN Near beach; cap. 250. J. Albert Harris Prop.

REHOBOTH BEACH, DEL.

FOR RENT, FURNISHED COTTAGE—Three hundred dollars for season; fifteen rooms; situated full view of ocean, 50 yards from beach. Box G 746, Ledger Central.

OCEAN GROVE, N. J.

NEW PHILADELPHIA—Directly on Beach, Ocean Pathway; unobstructed view of Ocean and Auditorium. MRS. C. A. COX.

VALLEY FORGE

WASHINGTON INN

CHICKEN AND WAFFLE DINNERS

NEW YORK CITY

HOTEL WEBSTER

40 West 45th St. New York.

[Just off 5th Ave. on one of city's quietest streets]

Much favored by women travelling without escort.

Within four minutes walk of forty theatres.

Center of shopping district.

Special Summer Rates

Large Room, use of bath, from - $2.00

Large Room, private bath, from - $2.50

Suites, from - $5.00

W. Johnson Quinn

The Government Authorizes

LOW SUMMER VACATION RATES TO The PACIFIC NORTHWEST

OREGON-WASHINGTON-BRITISH COLUMBIA

SCENIC WONDERS AND CLIMATE ABOVE ALL AMERICA!

The Pacific Northwest has all the Attractions of other World Resorts, PLUS THE CLIMATE! Its snow-capped mountains, its glaciers, its inland seas and lakes, its forests, its golf links, all conspire with its Northern latitude to give the Pacific Northwest the most wonderful climate in America.

New Vigor in Every Summer Hour—Come to the Pacific Northwest for your Summer Holidays!

Write for your hotel reservations now. For free folders and further information write any Chamber of Commerce, Board of Trade or Commercial Club in the Pacific Northwest, or the Tourist Dept., Parliament Buildings, Victoria, B. C.; Capitol Buildings, Salem, Oregon, or Olympia, Wash.—or

THE PACIFIC NORTHWEST TOURIST ASSOCIATION
HERBERT CUTHBERT, Executive Secretary
1017-1018 L. C. Smith Building,
Seattle, Washington

MOTOR TRUCK EXPRESS

Hauling Miscellaneous Freight Daily Between

New York Philadelphia Baltimore Reading

Our Own Tri-Weekly Service Direct to

Washington. Easton, Pa. Allentown, Pa. Bethlehem, Pa.

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At New York for BROOKLYN, HOBOKEN, JERSEY CITY, NEWARK, POINTS IN CONNECTICUT, MASSACHUSETTS, RHODE ISLAND

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PHILADELPHIA—426 Market Street
BALTIMORE—20 East Pratt Street
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NEW RATE CARDS AND ROAD MAP UPON REQUEST POPLAR 6400

EXPRESS MOTOR SERVICE

Between New York, Philadelphia and Other Points

5-Ton Sterling Motor Trucks are making these trips from Shippers to Consignees' DOORS

Champion Motor Delivery Corporation

273 South 5th Street

Telephones { Lombard 3181 / Main 431

Philadelphia

MOTOR FREIGHT

DAILY SERVICE NEW YORK and PHILADELPHIA

8-ton White and Pierce-Arrow Trucks. We collect and deliver anywhere in the city.

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RECEIVING STATIONS
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Motor Truck Hauling

28 N. 5th St. Residence 3481 Helen St.

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SERVICE EVERY DAY BETWEEN PHILADELPHIA AND ATLANTIC CITY AND ALL INTERMEDIATE POINTS

Goods received before 10 a. m. delivered same day.

PHILA. & ATLANTIC CITY MOTOR EXPRESS

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Phones { Lombard 3216 / Main 226 — Atlantic City { 3224 / W

Harry M. Corrigan David E. Kirk, Jr.

OBERHOLTZER PHILA. and NEW YORK EXPRESS CO., INC.

2611-29 N. REESE ST., PHILADELPHIA
153-59 W. 15TH ST., NEW YORK
Phila. Phones: Kens. 1136; Park 184
N. Y. Phones: Farragut 3706-3707

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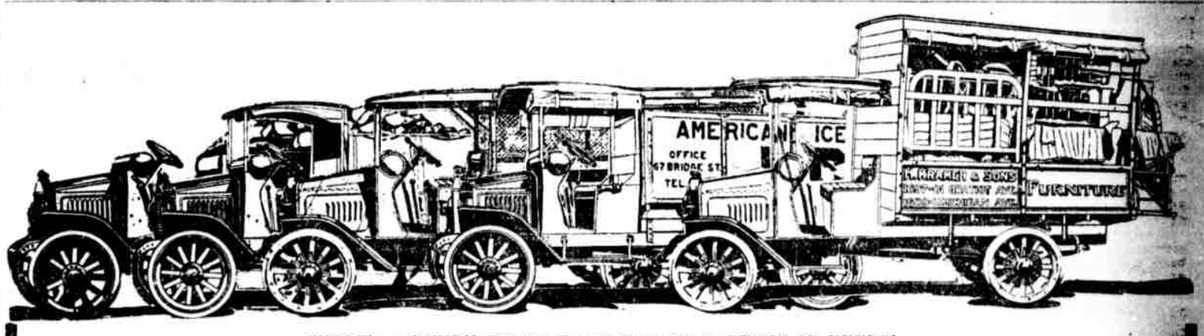

THERE'S A DENBY TRUCK TO SUIT YOUR PARTICULAR NEEDS!

YOUR BUSINESS IS NOT DIFFERENT

Whether you are the head of a great plant operating to maximum capacity on war contracts or conduct a neighborhood produce store there's a motor truck to fit your individual needs.

Some classes of business need a fleet of

MOTOR TRUCKS AND TRAILERS

Others require smaller units. All—big and little—who have purchased the type of equipment ample for the kind of business they do quickly concede the investment value of motor delivery service.

Look around you; note the growing scope of motor transportation; realize fully what this evolution means to a country whose railroad facilities are unable to cope with the demands upon them—then let us prove the claims we have repeatedly made in this series of advertisements.

THINK!

MASTER TRUCKS

You'll find in the Master Truck those same units of construction that are included in the highest priced trucks in America—but at a moderate price. Add to this the many exclusive Master features and you have the best truck value obtainable, regardless of price.

2, 3 1-2, 5 Tons

Immediate Delivery

Larson Oldsmobile Co.

231-33 NORTH BROAD STREET

DENBY INTERNAL-GEAR DRIVE TRUCK

Unique features make this truck more dependable and more powerful than other trucks of same size. Prompt deliveries in one, two, three and five ton sizes.

B. L. P. Motor Co. Broad & Spring Garden Sts.

International HARVESTER COMPANY

MOTOR TRUCKS

are backed by a $70,000,000.00 Corporation with 76 years of manufacturing experience, a service organization with 80 direct Company Branches and thousands of local distributors. Think what this means to an owner.

1500, 2000, 3000, 4000 Pounds Capacity

Factory Branch and Service Station
211-13 North 22d Street

TROY TRAILERS

INCREASE MOTOR TRUCK EFFICIENCY

TRUXTUN

If it's economy you're after, Truxtun will interest you. For Truxtun means a saving in money, time and upkeep. It costs about the same as one good double team and does the work of *three*. Truxtun 1¼ and 2 ton. Write for our literature.

TRUXTUN SALES CO.

1714 N. Broad St.
H. W. Schield : General Manager