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FINANCIAL

THE AMERICAN PIPE MANUFACTURING COMPANY 5% COLLATERAL TRUST CERTIFICATES, SERIES "A," DUE OCTOBER 1, 1927

Notice is hereby given that pursuant to the terms of the trust agreement, dated October 1, 1907, $50,000 of the above certificates, numbered as below, have been drawn for redemption at 102½% and accrued interest, as of October 1, 1921, out of moneys then payable to Sinking Fund, viz:

44	229	294	434	529	634	729	811	820
101	242	301	464	560	636	749	812	833
128	253	309	469	597	703	752	816	851
186	267	316	470	603	709	762	817	852
196	281	416	484	632	719	810	818	859

Forty-five certificates for $1000 each.

918	970	994	997	1043	
955	992	993	1005	1053	

Ten certificates for $500 each.

The above certificates, with all unmatured coupons attached, should be presented for payment at the office of the Trustee on or after October 1, 1921, when all interest thereon will cease.

Attention is called to certificates heretofore drawn for payment and still outstanding:

Series "A" agreement as above

Called for payment October 1, 1918: 771 for $1000 each; 1055 for $500 each.

Called for payment October 1, 1921, optional payment on or after August 1, 1921: 110, 117, 270, 299, 311, 48, 565, 568, 602, 704, 737, 745, 757, 830, 867 for $1000 each; 998, 915, 1002, for $500 each.

Series "B" agreement February 1, 1909.

Called for payment February 1, 1922, optional payment on or after August 1, 1921: 167, 179, 195, 209, 235, 308, 334, 342, 862, 600, 614, 628, 634, 643, 653, 660, 713, 754, 761, 770, 778, 810, 813, 814, 858, 859 for $1000 each; 998, 1008, 1015 for $500 each.

GIRARD TRUST COMPANY, Trustee
GEORGE H. STUART 3d, Treasurer.
Philadelphia, Pa., September 9, 1921.

Dividends

Morosco Holding Co., Inc.

New York, N. Y., September 26, 1921.

The Board of Directors has this day declared a regular quarterly dividend of $2.00 per share on the Preferred Stock and an initial quarterly dividend of $1.00 per share on the Common Stock of this Company, payable November 1, 1921, to stockholders of record at the close of business, September 15, 1921.

FRANKLYN L. ENDERWOOD, Secretary.

SUPERIOR STEEL CORPORATION

September 27, 1921.

At the regular meeting of the Directors of the Superior Steel Corporation a quarterly dividend of 2% was declared on the First Preferred Stock, payable November 15, 1921, to stockholders of record November 1, 1921.

H. D. SAHOR, Secretary.

FRANKLIN NATIONAL BANK
Chestnut street west of Broad
Philadelphia, September 26, 1921.

At the regular meeting of the Board of Directors of this bank, held this day, a quarterly dividend of 6 per cent (6%) was declared, free of State tax, and payable October 1, 1921, to stockholders of record at the close of business September 30, 1921. Checks will be mailed.

J. WM. HARDT, Vice President and Cashier.

WESTERN POWER CORPORATION

The Board of Directors have declared a quarterly dividend of one and one-half (1½%) per cent on the Preferred Stock, payable October 15th, 1921, to stockholders of record at the close of business September 30th, 1921.

H. P. WILSON, Secretary.

BAYUK BROS., INCORPORATED
Philadelphia, Pa.
September 30, 1921.

Quarterly dividend of 2% on the First and Second Preferred stocks of this corporation has been declared payable on October 15, 1921, to stockholders of record September 30, 1921. Checks will be mailed.

HARVEY L. HIRST, Secretary.

Proposals

THE SCHOOL DISTRICT OF CLIFTON HEIGHTS will receive sealed bids at 8 o'clock P. M. Monday, October 10, 1921, at the Public School Building, Diamond street above Baltimore avenue, Clifton Heights, Delaware County, Pa., for $75,000 in bonds of the said school district. Bonds will be made at the option of the School Directors payable in 20 years or equally as follows: $15,000 in 10 years, $15,000 in 15 years, $15,000 in 20 years, $15,000 in 25 years and $15,000 in 30 years. Said bonds will be issued free of State tax. Bids may be submitted for these bonds bearing interest free of tax at 5 per cent, 5¼ per cent or 5½ per cent. Bidding must submit with the bid a certified check for 1 per cent of the bid.

The School Director reserves the right to reject any or all bids.

By direction of the Board of School Directors of Clifton Heights.

H. D. PORTHYLER, Secretary.

PROPOSALS FOR RAINCOATS. OFFICE of the Commanding Officer, Phila. Quartermaster Intermediate Depot, Phila., Pa. Sealed proposals in triplicate will be received here until 10 A. M. (Standard Time), October 5, 1921, for furnishing all or any part of 65,000 raincoats. Information on request.

BUILDERS—BIDS INVITED for the alterations and repairs to the plant of the Collinge Silk Company on Penn street, Chester, Pa. (formerly known as the Patterson Mills). Write M. H. AVRAM & CO., Inc., Engineers, 800 Madison avenue, New York city.

PARTNERSHIPS

THE CO-PARTNERSHIP EXISTING BETWEEN Robert Harris, Isaac Harris and Benjamin Rosenbaum, trading as Harris Manufacturing Company, has been dissolved September 27, 1921, by the withdrawal of Robert Harris.

The business will be continued under the same name and at the same address by Isaac Harris and Benjamin Rosenbaum.

(Signed) ROBERT HARRIS.
ISAAC HARRIS.
BENJAMIN ROSENBAUM.
JOSEPH STERNBERGER, Attorney.

PARTNERSHIP NOTICE

NOTICE IS HEREBY GIVEN THAT THE partnership heretofore existing between Louis Abelove and Louis Miller, trading as Abelove & Miller, has this day been dissolved by mutual consent. All accounts due shall be paid to and all debts due will be paid by Louis Abelove, who will continue in business at 124 S. 23d street, Camden, N. J.

LOUIS ABELOVE.
LOUIS MILLER.

DAVID N. FELDMAN, Attorney,
827 Lafayette Bldg.

NOTICE IS HEREBY GIVEN THAT THE partnership heretofore existing between Edwin B. Knorr and Samuel D. Knorr trading as Edwin B. Knorr & Brother, 1817 Orthodox street, was dissolved on the 12th day of September, 1921, by mutual consent, Edwin B. Knorr withdrawing from the firm. The business will be continued at the above address by Samuel D. Knorr under his own name.

SAMUEL D. KNORR.

WASTE IN CLOTHING INDUSTRY LARGE

$750,000 Daily Saving Called Possible by Expert Investigators

EFFECTIVENESS POINTERS

New York, Sept. 30.—Savings of $750,000 a day and "a 40 per cent pick-up in effectiveness" are easily possible in the men's ready-made clothing industry, the value of the output of which is fixed at a low estimate at about $600,000,000, it is asserted by the American Engineering Council's Committee on Elimination of Waste in Industry made public today.

The report, prepared by Morris L. Cooke, of Philadelphia, contains the results of a national investigation of this industry, which, it is stated, affords a livelihood for a million Americans.

Seasonal shutdowns were declared the most prolific source of illness and waste, accounting, on the average, for nine wasted hours in every working week. Waste is attributed to management, labor and the public. The sell-then-make policy, lack of standardization of appliances, conditions, work content and method and inefficient planning are the fundamental causes of this waste and are attributed to management.

Small-lot manufacture, it is said, wastes about one-fifth of all the operative's time. Excessive variety of product and the sell-then-make manufacturing policy block effective planning and administration of factory work, causing illness and other wastes.

What seems to be needed, says the committee, is for each manufacturer to limit the number and models and cloth styles, to bridge the slack seasons by manufacturing for stock, and to adopt vigorous, positive selling methods, backed up by effective, national advertising. Excessive variety in styles largely dictates the chief cause of seasonal unemployment.

Making for Stock in Slack Seasons

"All large clothing houses," the report says, "have always done a considerable amount of making for stock during the slack seasons; they have simply reduced their production to 50 per cent or 30 per cent of normal. An intelligent study of their sales would enable them safely to make for stock up to their full normal output throughout the year.

"A noteworthy feature of the industry is the progress away from the subcontracting system in tailoring. Not only do the workers prohibit performance standards, work tickets and all the mechanism that is necessary to effective shop planning and administration, but it is claimed that they do not work so well for the manufacturer, who to them is a fabulously wealthy nonproducer whom they rarely see, as they do for the contractor who frequently works along side of them and whose ability to pay them their high week-work wages obviously depends upon their enabling him to deliver great quantities of finished garments to the manufacturer."

Industrial discord is called an important source of waste. Ill-will of the workers, it is said, has grown chiefly out of the large amount of recurring seasonal unemployment. The result has been a rapid unionization of the industry. Since unionization strikes have been relatively infrequent.

Co-operation is needed between the manufacturer and retailer in order to reduce the seasonal bunching of demand, the committee says. Chancellations of sales orders are so commonplace, it is said, that "a sale is not a sale."

"Cut-Price Sales" an Evil

"Certain large department stores and other stores," the report said, "engage in an especially reprehensible practice. One of them placed orders for about $300,000 worth of suits with a certain manufacturer, accepted deliveries of one-fourth to one-third of that amount and then, when the remainder of the order was either on the manufacturer's shelves or in process, canceled it. Then the buyer came in and offered to buy those suits at 25 per cent discount, which the manufacturer felt forced to accept. On this basis this buyer conducted one of the 'cut-price' sales. This stunt continued for three or four seasons until the manufacturer refused to accept any more orders subject to cancellation. Obviously economical manufacturing cannot be conducted on any such basis."

The men's clothing industry is concentrated chiefly in New York, Chicago, Rochester, Baltimore, Cleveland, Boston and Philadelphia. "The outstanding fact of the men's ready-made clothing industry is that it is alive from top to bottom," says the report. "Everything is in flux—everything is in review."

ESTATE FOR CHURCH WORK

Miss Lincoln, of Cincinnati, Leaves $35,000 for Catholic Institutions

Cincinnati, Sept. 30.—The bulk of her $87,000 estate is left to Catholic institutions all over the world by the will of Miss Agnes Mary Lincoln, which was filed yesterday for probate. "To do a little in the way of reparation for the many violations to which the Holy See has been subjected," reads the will, the sum of $50,000 is left to the Pope "for the advancement of the Holy Religion and charity, for the redemption of delinquent youth, as long as the Holy Father shall deem it advisable."

The Catholic University, at Washington, D. C., is to receive $5000 in addition to the residue of the estate after all bequests have been paid. The will was made in 1919 and was signed in Rome, Italy, with the American Consul in Rome as witness.

REJECT WOODEN-SHIPS BID

Washington, Sept. 30.—The Shipping Board has rejected the bid of $2100 each offered by the Ship Construction and Trading Company, Inc., of New York, for 186 of the Government's wooden ships because of informality. A new survey of the status of the wooden fleet has been ordered by Chairman Lasker.

SHERIFF'S NOTICES

COUNTY OF PHILADELPHIA, ss.: THE COMMONWEALTH OF PENNSYLVANIA

To the Sheriff of Philadelphia County, Greeting:

We command you, as before we did it, that you summon William Demosey, executor, and Annie Thomson, Real Estate, late of your County, so that they be and appear before our Judges at Philadelphia, at our Court of Common Pleas No. 3, June Term, 1921, No. 2430, for the County of Philadelphia, to be holden at Philadelphia, in and for the said City and County of Philadelphia, the 1st Monday of October next, there to answer of a plea of Assumpsit for Ground Rent, Debt.

Jared J. Ridgway and Elizabeth, his wife, to William Demosey, dated August 13, 1896, Recorded in Deed Book, T. H., No. 67, page 290, etc.

Reserving a yearly ground rent of $32.

And have you then there this Writ.

Witness the Honorable Charles B. Morris, Jr., President of our said Court, at Philadelphia, the 29th day of September, in the year of our Lord one thousand nine hundred and twenty-one (1921).

SOLOMON RAINS,
Prothonotary.

ROBERT E. LAMBERT,
Sheriff.

A BAD CONDITION

[Copyright: 1921: By The Chicago Tribune.]

THE DAILY NOVELETTE

A Wedding Present

By M. McCULLOCH-WILLIAMS

JOSEFA sang mockingly, keeping time with head and foot:

"Will the flame that you're so rich in
Build a fire in the kitchen,
Or the little god of love turn the spit, spit, spit?"

Ending with a dance merry enough to cure a hypochondriac. But it did nothing of the sort to her sole spectator. Bess Leech, her sometime chum, was deep in very angry blues. "I think you might have a little pity for my head," she scolded. "It's splitting—I came here in hope of quiet—and consolation—and you're so cheerful it's wildly disgusting."

"Why not be cheerful? Praise be, I'm not contemplating matrimony on the grace of God—and expectations," Josefa retorted. Bess sat up very straight from the couch where she had thrown herself, to say acridly: "Sour grapes, my dear! You know you were quite mad about Wilmot—and he has the same as confessed to me, you attracted him—until I came."

"Not re-al-ly," Josefa drawled, going off into a gale of laughing that made Bess sob angrily: "I laugh to think of you as the Angel of Deliverance, Elizabeth-Betsy," Josefa explained when she could speak: "With your red hair, and the way you dance! When you give your whole mind and body to it, nobody's Salome—not the original blown-in-the-bottle article has anything on you."

"You!" "You're—disgusting," Bess panted. "I won't stay here to be mocked. I—I thought you were my friend, not a jealous cat." Bess returned, however, without making a motion of departure. Josefa smiled behind her hard.

"Better have lunch before you go," she said. "Swear I won't poison you, no matter if I am jealous, and a cat. Feet is Betsy, Lizabeth, I believe you're suffering the pangs of hunger even more than love. Tell me, what did you have for breakfast?"

"Quite all I wanted, thank you," Bess answered with her gravest dignity, speaking truth literal, and notion actual. She had had all she wanted of rather stale crackers and water from the tap, but now there was a void sensation conducive to weak knees and trembling hands. Josefa knew it, but was too kind, in spite of her raillery, to stress the point. "Me myself has a lear angoutite," she said over her shoulder. "Keep house, please, till I come again; I shan't be long."

She came back quickly to find that Bess had sobbed herself to sleep. Josefa looked at her with kind eyes, if merry ones, murmuring: "If heaven doesn't help these babes in the woods I'm afraid they're in a bad way." But nothing of that was in her voice or manner when she roused Bess to sit at a table well and bountifully spread, and to find further the beloved Wilmot just entering the door, and saying: "You here? You fooled me. I thought she was cooking in my honor."

"I'm a designing person, you know," Josefa retorted. "Always something up my sleeve. This time it's something for the pair of you—a chance to honeymoon in a heavenly cottage for six weeks or so, rent free, and do work enough meanwhile to take you half through the winter."

Bess bridled at that, but Wilmot, otherwise Billy Johnson, said half-shamefaced: "Mighty good of you. Tell us some more."

After the more had been told, specifically the illustrating of a book that might lead to something permanent, he dropped shamed eyes, saying huskily: "I—I—we really don't deserve this of you."

By her showing she had "happened" to hear of the chance. Wilmot thought the happening had been really an offer to herself, which she had diplomatically diverted his way, knowing his need. He wanted to thank her; somehow the words stuck, choked back by memory of vainglorious boasts to his new love. Josefa might have had him for the taking. With Bess it was indeed a matter of "catching on the rebound." And he had the grace to be heartily shamed by this brand of revenge. Well, he would work hard, so as to do Joe credit with the publisher, meantime keeping a wary eye for anything that might lessen in any way his obligation. He had been rather appalled by the prospect of matrimony without money—certainly the price of a wedding ring. But how gainsay a sweetheart extremely temperamental? Sure, in her lies salvation for her lover and his money. Bess was almost a genius, but lacking in practicality. She could never stand alone, for all her looks, her charm. Wilmot had not withstood her, but had shivered at thought of taking the plunge.

She are heartily of Josefa's proceedings. Certainly she had an appetite for any fate. But, hunger once appeased, she began to ruminate—to mill over things in what she was pleased to call her mind, with results rather startling. Josefa was plotting to separate her from Wilmot. She must be made to understand that Bess would never permit him to be patronized by her. What if she was good friends with John Brennan, head of the big publishing firm whose word made or marred coming illustrators! If Josefa had meant fairly she would never thus have taken things in her own hands. Rather she would have suggested to Brennan sending for Billy Johnson and settling things man to man. No, Josefa was plotting to show Billy what she could do for him—detach him from Bess and by and by appropriate him.

Hence, in her haughtiest drawl, she said, rising from the table: "I think we'll be going, Wilmot—to the club, you know. Izzy Biffski may be there—if we go early. You can tell him your ideas for costumes; you know, he puts on things that are humungers. And once you get him nailed you're made for life."

"But nailing him?" Wilmot gasped. "Bess, of course you're joking, but I'd rather you stopped it—here at least."

"I'm not joking. I intend you shall try for a chance at designing for him. Josefa, I dare say, wants you to waste yourself on black and white things—but I say no. Anybody can do them—she herself, after a fashion. But you—I'm marrying you to make a great man out of you, the greatest artist of your time. So come along," Bess said curtly.

"Are you quite mad?" Wilmot demanded, catching her by both shoulders. Josefa, safely out of Bess' sight, said mutely: "Don't! Let her have it out." Bess was shaken now with passion. She screamed: "Let me go! And come along with me—unless you—you want me to hate you forever and ever."

As Wilmot loosed her Josefa stepped in front of them, saying with a smile: "Bess, won't you listen to just one thing? I know what's in your mind; but you're all up a tree, honey. I schemed a bit to get the job and the cottage for you two—those it as my wedding present."

"I won't have it!" Bess whimpered angrily, her fury but half spent.

"You can't help yourself, old girl," Josefa went on evenly. "For, you see, it is a present to—myself."

"I—I don't understand," Bess sobbed. "You claim to be my friend, yet tell me to my face you want Wilmot——"

"Not a bit," Josefa interrupted. "Listen! Hard! I'm going to marry John Brennan next week; no fuss of any sort, but he insisted on making me a present in honor of the event, so I hoped to give myself—your happiness. Will you take it?"

"On my knees!" Bess sobbed, then fainted in Wilmot's arms.

KU KLUX NUMBER 700,000

Members of Klan Required to Donate $10 Each, "Grand Goblin" Says

Cleveland, Sept. 30.—There are approximately 700,000 members of the Ku Klux Klan in the United States, Charles W. Love, of Indianapolis, Grand Goblin, of the organization with jurisdiction over Ohio, Wisconsin, Michigan, Illinois, Indiana, Kentucky and West Virginia told Edward C. Stanton, County Prosecutor, and Frank W. Smith, Chief of Police, yesterday. Love said he came here from Chicago when he learned that a Grand Jury investigation had been ordered.

There is no initiation fee, Love told Stanton. One of the requirements of membership, he said, is a donation of $10, which goes to a propagation fund.

The salary of Wizard Simmons, Love said, is $100 a week. Kleagles, in charge of State subdivisions, get $3 for each member they obtain; a Kleagle, in charge of the State, $1 on each member in his realm, and a Grand Goblin, of whom there are nine, receives fifty cents on each member of his domain.

WHITELAND WOMEN ORGANIZE

West Chester, Pa., Sept. 30.—The women of East and West Whiteland Townships, at a meeting held in St. Paul's parish building, Frenbloch, launched a branch of the Chester County League of Women Voters with a membership of 300. Miss Martha G. Thomas presided at the meeting and officers were elected as follows: President, Miss Anna Laving-tone; vice presidents, Mrs. R. M. Noyllis, Miss Edith Lockwood; secretary, Mrs. H. F. Dague; treasurer, Mrs. J. E. Willy.

SILESIANS THREATEN STRIKE

Berlin, Sept. 30.—The German and Polish workmen of Upper Silesia have united in a demand for compensation because they were thrown out of work during the May uprising, and are threatening a general strike unless the Inter-Allied Commission or the employers grant their demand. In addition, they are negotiating with the labor organizations in Germany for a sympathetic strike, a cording to private information from Kattowitz.

SEE DEAD CHILDREN LEFT ON STREETS

Hoover's Men Pick Up Bodies of Russian Famine Victims

TWO BRINGING BACK REPORT

By the Associated Press

Paris, Sept. 30.—Frank Connes and Albert A. Johnson, two members of the commission of five sent into Russia to inquire into and report on conditions there to Herbert Hoover, as head of the American Relief Administration, arrived in Paris yesterday on the way to Washington. They will sail on the steamship Olympic on Wednesday next and probably will arrive in Washington about a week later.

Mr. Connes and Mr. Johnson were resolute in declining to indicate what their report would be until it had been delivered to Mr. Hoover. Mr. Connes, however, said he had found the reports of the famine in Russia not to have been exaggerated. On the contrary, he declared, his party found the situation in the Volga district to be "terrible."

"Members of the party picked up dead children in the village streets," he said, adding that the commission had visited every part of the famine-stricken districts of Russia.

The commission was permitted to travel without hindrance wherever it wished, Mr. Connes declared. "There was not the slightest restraint," he said. "We had passes which enabled us to go where we liked. Our car could be hitched on to any train and we could attend Soviet meetings if we wished. The Soviet Government treated us very fairly. It hid nothing from us."

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Both Sexes

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Men study business as a science nowadays — and practice it with every regard for the rules that govern it.

Business Science demands business news on which to base business action—a definite knowledge of market conditions and the events that govern them.

A business man must have all the business news. A table of quotations means little without the record of all the circumstances that influence their upward or downward trend.

A newspaper must bring all this news to the business man or it is not a business man's newspaper.

Only one newspaper in Philadelphia—one in the whole country—gives the service that the business man must have.

The Business Section of the

PUBLIC LEDGER

is the business man's daily business paper—he gets all the world's news besides in the one publication.

Order of Agents, Carriers or Dealers