COMMERCE AND FINANCE

CALL LOANS MAY GO STILL LOWER

Many Have Been Marked Below 6 Per Cent and Decrease Expected.

OLD HOUSES OPTIMISTIC

Prices in New Street Firmer—Notable Falling Off in Offerings Witnessed at that Exchange.

New York, Oct. 28.—Wide diversity in interest rates is causing all sorts of complications in stock exchange circles. Customers read in the daily papers of call money offered at 6 per cent and object to interest charges of 9 per cent, although many houses have been unable to get their rates reduced owing to the inability of clients to furnish collateral satisfactory to lenders.

Rates vary with the difference in the standing of the commission houses and the quality of the collateral behind loans. Steady pressure is notable against nonpayable dividends securities and many stocks and bonds that were acceptable early in July are not acceptable in loans today.

Interest May Go Lower.

In some instances call loans were marked below 6 per cent today and bankers predict a 5 per cent rate next week. But these figures only embarrass houses that are strong, as customers with credit balances are asking for an allowance of interest that cannot be granted in some cases, as brokers refuse to lend funds in fear that they would not promptly be returned should the customer wish to withdraw his balance.

Some houses seek protection by notifying their clients they intend to withdraw from business and are urging the settlement of accounts or the payment of balances at the earliest possible moment.

Some of the older investment houses are now taking an optimistic attitude and are urging the purchase of such high grade bonds as are mentioned below. The "yield" is on a maturity basis:

	Price.	Yield about.
Southern Pacific con. 5 per cent	81¼	6.60
Southern Pacific con. 4 per cent	78	5.80
Chi., Mil. & St. Paul con. 4½s	81½	5.75
Union Pacific con. 4 per cent	82	5.80
Baltimore & Ohio con. 4½s	82½	6.00
Burlington & Quincy joint 4s	81½	6.00

These figures are about the official prices authorized for trading by the stock exchange committee, and represent concessions in prices.

Disappointed Over Dividend.

Little surprise and some disappointment was noticed in the street over the reduction in the Steel dividend from a 5 per cent to a 2 per cent basis. Marketwise the action had been discounted by a drop of more than ten points in the outside market for shares. Prices in New Street were firmer today. Steel common closed 39 3-8 to 39 5-8.

Pennsylvania's declaration of the quarterly dividend of 1 1-2 per cent was considered highly important, as this stock is so widely held by investors. Outside prices for the stock recently ruled at 100, netting a full 6 per cent on the investment, and Pennsylvania stock has been one of the safest issues to buy under abnormal conditions in the past.

There was a notable falling off in the offering of stocks in New Street. Many selling orders were canceled and the trading was reduced to dealings in odd lots for many of the issues. Southern Pacific was dealt in at 76 1-2, Union Pacific at around 105, Northern Pacific at 91, and Great Northern preferred 105 3-8.

CHICAGO PRODUCE.

Chicago, Oct. 28.—One of the larger exporters of Duluth who was on the Chicago Board of Trade today says that about all the durum wheat that was held in that market as well as in other sections of the Northwest has either been sold and moved out or has been sold and will be moved out. He says it is a matter of supply and not of demand, as the buying power has come to stay, and that while there is a lull in the trade for hard winter and other sorts of wheat, the demand will reappear when some of the wheat that has already been bought has been shipped out of the country. The export sales reported today amounted to 75 boat loads, or 400,000 bushels, in all positions, and this included durum wheat at the Northwest and winter wheat to go out via the Gulf. The export sales reported here were said to be at the best price on the crop compared with the price of the futures. Kansas City reported little wheat as sold by the country on bids sent out Tuesday night, and the export demand was good. Exporters at Duluth bought 1,300,000 bushels of December wheat today, and the advance in the durum was 3½c for the day.

One of the drawbacks to the bull movement in wheat and a weight on the market was the continued heavy receipts at primary points. The arrivals today amounted to 2,977,000 bushels, compared with 871,000 bushels for the corresponding day last year. The wheat market was a strong affair during the early part of the day, when the export sales were reported liberal, and when there was buying of futures on foreign account. Some of the early buyers attempted to dispose of their holdings, but the demand was not equal to the supply on sale, and prices declined, and resting spots for the day were at the lowest levels, showing losses of ⅝ to ¾c. Cash transactions at Chicago for middling account amounted to 320,000 bushels.

Corn was ⅛ to ⅛c lower to unchanged. The weakening factor was the excellent weather for curing and gathering the crop, coupled with somewhat larger offerings by the country. The cash trade was smaller, only 80,000 bushels changing hands today.

There was pressure on December oats, and offerings were but poorly absorbed. The market closed with losses of ¼ to ⅜c for the day. Primary receipts were 1,458,000 bushels today, compared with 880,000 bushels for the corresponding day last year. There was considerable liquidation by longs, with cash values unchanged here. Cash sales were 226,000 bushels.

Stock yards traders led in the buying of January ribs and pork, and the near-by deliveries of lard were bought by shorts as well as the larger packers. Ribs were held by the rival interests, as also pork. The cash trade for meats was dull, but fair for lard. Close:

Wheat—December, 1.13⅛; May, 1.19.
Corn—December, 67⅛@67⅞; May, 70⅝@70⅞.
Oats—December, 46⅝; May, 52⅞.

	Open.	High.	Low.	Close.
WHEAT—				
December	1.14⅝	1.15⅝	1.13⅛	1.13⅛
May	1.19⅝	1.20	1.19	1.19
CORN—				
December	68	68⅛	67⅞	67⅞
May	70⅞	71	70⅝	70⅝
OATS—				
December	46⅛	46⅝	46⅝	46⅝
May	52⅝	53	52	52
PORK—				
January	18.95	19.00	18.92	19.00
LARD—				
January	9.90	9.97	9.90	9.90
RIBS—				
January	9.82	9.85	9.82	9.55

WASHINGTON PRODUCE.

Quotations given below are for large lots of good marketable goods only. Jobbers' prices are higher. Lower grades may be sold for less. Fancy goods commanded higher prices.

A firm market was felt yesterday for live stock and poultry. Pork was active under ideal weather conditions. The cool weather gave the market new life, and the demand was expected to continue at quotations given below.

Little change was seen in the market for fruits and vegetables. The supply continued too heavy to be handled with advantage to the shipper, as low, unchanged prices ruled on all the goods. A slight advance occurred in tomatoes and lima beans. Quotations were:

EGGS—Near-by firsts, per doz., 30@32; Southern, 30.

BUTTER—Best prints, new, per lb, 35¼; tub, per lb, 34¼; process, per lb, 26@27; under grade, per lb., 24@27; store-packed, per lb., 18@19.

LARD—Tub, pure, per lb., 11¾@11¾; do., compound, per lb., 8¼. Cottonseed oil, per can, 1.35.

CHEESE—New York, new, per lb., 17; flat, per lb., 19; Swiss, domestic, per lb., 26; do., foreign, per lb., 36.

LIVE POULTRY—Hens, per lb, 14; roosters, per lb, 10; ducks, per lb, 15@16; turkeys, per lb., 18@20; chickens, per lb, 15@18.

GREEN GOODS—Potatoes, per bbl., 1.50@1.75; do., Northern, per sack, 1.75@1.85; do., per bushel, 50@70; new yams, per bbl., 1.90@1.75; new yellow sweet potatoes, per bbl., 1.75@2.25; beets, per basket, 75@1.00; do., per bbl., 1.75@2.25; cabbage, per ton, 25.00; carrots, nearby, per bunch, 1½@2; radishes, home-grown, per 100, 1.00@3.00; lettuce, per basket, 50@75; cymblings, per crate, 40@50; celery, per dozen, 20@60; cucumbers, per basket, 75@1.25; onions, per 100 lb. sack, 1.90@1.15; home-grown tomatoes, per box, 50@75; beets, per bunch, 1@2; eggplants, per case, 1@2; peppers, per crate, 25@50; per barrel, 75@1.00; okra, per crate, 75@1.25; lima beans, per quart, 20@25; corn, per doz., 5@15; cantaloupes, per crate, 50@75; do., Colorado, per crate, 75@1.00; cauliflower, per crate, 50@1.00; do., per bbl., 2.00@2.50.

FRESH FISH AND CRABS—(Prices given below are by the pound unless otherwise stated.)—Butter and stars, large, 9@10; carp, 6@; croaks, per bbl., 3.00; mackerel, 25; rock, bellfing, 20; do. medium, 17; do., pan, 15; white perch, large, 13; do., white small, 10@12; yellow perch, large, 12½; do., small, 8; salmon trout, 10@15; gray trout, large, 8@10; do., small, 5@8; flounders, 12@18½; catfish, 10@12; green pike, native, 15; eels, medium to large, 6@; spots, large, 15; tailors, large, 12; sheepshead, dressed, 15; do., skin on, 10; clams, per 100, 1.25; snappers, as to size, 10@12; bluefish, fresh, 15; salmon, fresh, 30; fresh cod, 15; haddock, 10; Spanish mackerel, 25; Boston mackerel, each, 40; lobsters, 40; crab meat, per qt., 50; do., flake, per qt., 60; seabass, per lb., 17½; scallops, per qt., 75.

DRESSED (ICED) POULTRY—Chickens, per lb., 16@17; hens, choice, per lb, 15; ducks, per lb., 14@15; turkeys, per lb., 19@21; roosters, per lb., 11.

FRUITS—Apples, per bbl., 1.00@3.25; lemons, per box, 2.00@2.75; oranges, California, per box, 2.00@3.50; do., Florida, 3.50@4.00; grapefruit, per crate, 2.00@2.75; pineapples, per crate, 3.00@3.60; limes, per 100, 25@1.00; peaches, per crate, 1.00@1.65; grapes, Concord, per basket, 7@; do., Niagara, 8@10; do., pluma, per basket, 15@30; pears, Bickle, per basket, 25@1.25.

LIVE STOCK—Veal calves, prime, per lb., 11; do., medium, per lb., 8@9; do., common, 7@8; spring lambs, per lb., 7@; pork, choice light to medium weights, per lb., 11.

SEEDS—Clover, alfalfa, per lb., 13¼@15½; red, per lb., 13@15½; red top (or herds' grass), per lb., 20@25; blue grass, per bush., 1.65; timothy, per bush., 2.30@2.55; orchard grass, per bushel, 1.65@1.75; rye, per pound 5¼@6½; wheat, per bushel, 1.25.

HAY, STRAW, AND CORN—Hay, best timothy, new, per ton, 17.00; straw, old, long rye, per ton, 12.00; wheat straw, per ton, 7.00; corn, cut, per bbl., 4.75; new corn, per bbl., 3.25.

WOOL AND HIDES—Wool, washed, free of burrs, per lb., 30; wool, unwashed, per lb., 20@22; hides, dry, per lb., 20@22; salt hides, dry, per lb., 17@20; salt hides, green, per lb., 15; calfskins, green, veal, 1.50@1.75; green hides, per lb., 14

Progression--Conservatism.

One Without the Other Creates a Dangerous Condition.

For over 100 years this institution has been managed CONSERVATIVELY, yet with that spirit of liberality and progressiveness which merits and entitles it to your confidence.

3 Per Cent Paid on Savings Accounts.

Liberal accommodations to Commercial Accounts.

NATIONAL BANK OF WASHINGTON
7th and Pa. Ave.

The Safest Investments

Are those that do not fluctuate during disturbed conditions of the money or stock markets. First deed of trust notes (first mortgages), well secured on real estate in the District of Columbia, constitute "gilt-edge" investments. They do not depend upon the financial responsibility of individuals or corporations for their stability, and are exempt from taxation as personal property. We can supply such investments in amounts from $500 upward. Send for booklet, "Concerning Loans and Investments."

Swartzell, Rheem & Hensey Co.,
727 Fifteenth Street Northwest.

5 AND 6% MONEY
To Loan on D. C. Real Estate.
JESSE L. HEISKELL, 1403 H st. n.w.

SIMON TIPPERMAN
Certified Public Accountant and Auditor.
SYSTEMATIZING A SPECIALTY.
1218 6th st. nw. Correspondence Solicited.

Capital $1,000,000
Surplus $2,000,000

In Determining Which Bank

—shall have your patronage you cannot attach too much importance to SERVICE.

If you desire a service which is accurate, prompt and helpful at all times, you will find highest satisfaction in becoming a depositor of THIS BANK.

OFFICERS:
CHARLES C. GLOVER..President
M. E. AILES.....Vice President
WM. J. FLATHER..Vice President
HENRY H. FLATHER.....Cashier
JOSHUA EVANS, Jr.
Assistant Cashier

The Riggs
NATIONAL BANK,
PENN. AVE., OPP. U. S. TREASURY.

You Can't Jump to Success; You Have to Climb---

And the surest way to climb is to get ready for the opportunities that come only to the man with ready money. Lay aside a part of your earnings every pay-day in the Union Savings Bank. The oldest savings bank in Washington, it offers you the very best facilities combined with absolute security.

The account started with a dollar bill is just as welcome and receives just as much attention as the one that is started with a thousand.

Any officers of the company will be glad to talk it over with you. Why not come in today and get started on the path that others have taken to achieve success?

WADE H. COOPER, President.
A. G. CLAPHAM, Vice President.
G. L. BOWMAN, Cashier.
W. REGINALD LEWIS, Assistant Cashier.

UNION SAVINGS BANK
710 Fourteenth Street

WHAT ARE YOU GONNA DO WITH IT?—By Goldberg

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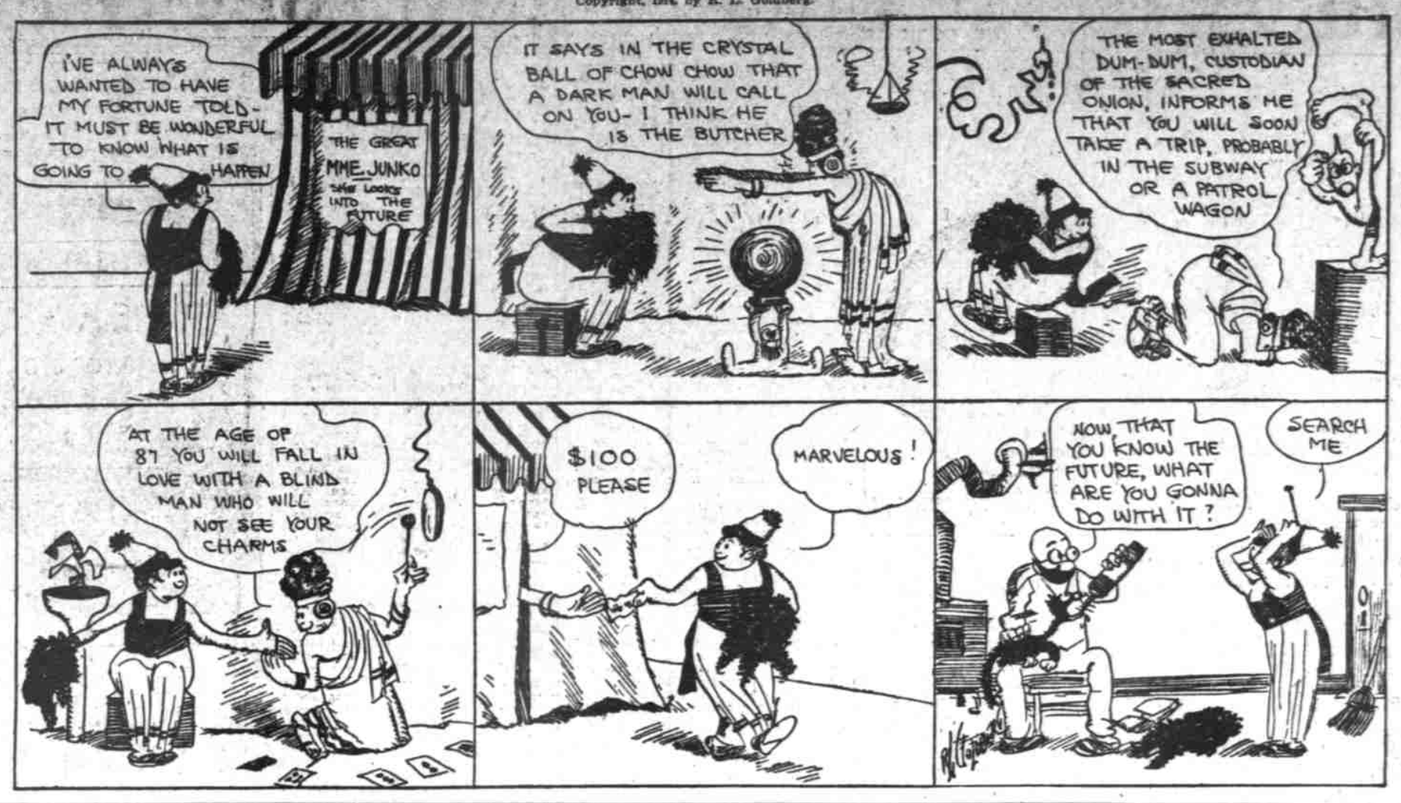

Scranton Textile Mills Work to Full Capacity

Scranton, Pa., Oct. 28.—All the textile mills in this city are running to their fullest capacity and business in general is booming. The Lackawanna mills recently received an order for 250,000 suits of underwear from the British government, but this is only one of many like orders received in this district.

EAST BUFFALO CATTLE MARKET.

East Buffalo, N. Y., Oct. 28.—CATTLE—Receipts, 158. Market light and steady. Prime steers, 9.25@9.75; butcher grades, 4.50@8.50.

CALVES—Receipts, 75. Market fairly active and steady. Culls to choice, 3.00@11.00.

SHEEP AND LAMBS—Receipts, 6,000. Market active, 15c higher. Choice lambs, 7.75@8.00; choice lambs, 7.75@8.00; culls to fair, 4.00@7.25; yearlings, 6.00@6.50; sheep, 2.00@5.75.

HOGS—Receipts, 3,400. Market, active, 5@10c higher. Yorkers, 7.50@7.60; pigs, 7.60@8.00; mixed, 7.50@8.00; heavy, 7.60; roughs, 6.50@7.00; stags, 6.00@6.50.

NEW YORK MONEY.

New York, Oct. 28.—A steadily relaxing tone is the feature of the local money market. Trading is practically on a 6 per cent basis for both time and call funds. Of the fixed date maturities, the five months' periods are the most popular with lenders, who are putting out moderate sums for that length of time at 6 per cent. Call money is renewing at 6 to 6 per cent, but mostly at the inside figure.

High grade commercial paper is passing with considerable rapidity in the local market. A similar state of affairs exists in the other large cities, notably Philadelphia. The range of rates continues at 6 to 6½ per cent, but the volume moving at 6 per cent is gradually increasing.

COTTON WANTED ABROAD.

Germany and Austria Will Take 75,000 Bales Monthly.

Ambassador Gerard has cabled the State Department from Berlin that Germany and Austria are prepared to take 75,000 bales of American cotton a month.

According to the Ambassador's information, Germany will take 50,000 bales a month if it can get them, while Austria will take 25,000 bales monthly. The chief difficulty is the question of ships, and officials here are confident that they can be found. Robert Bose, of the State Department, is now in New York ascertaining the number of neutral vessels likely to be available for carrying cotton to Europe.

As far as is understood here the cotton mills of Germany and Austria are operating. Large numbers of women are employed in these mills, so that the war has not deprived them of all their employes.

Changes in Personnel.

The following changes in personnel have been announced by the Interior Department:

Probationary appointments—General land office: Royston C. Durnford, transitman, $100 per month; Harry D. Jackson, transitman, $100 per month; Arthur H. Jensen, transitman, $100 per month; Edward O. Lyman, transitman, $100 per month; William C. Perkins, transitman, $100 per month; James F. Pfau, transitman, $100 per month; Edward L. Stam, transitman, $100 per month, and Miss Mary E. Seaman, copyist, $720.

Indian Office—Harry Biester, clerk, $900.

Patent Office—Alonzo M. Glenn, laborer (classified), $540.

Geological Survey—Walter T. Goodwin, Jerome P. Lynch, James H. Montague, and Raymond L. Thomas have all been appointed assistant map printers.

Reclamation Service—Herbert A. Day, under clerk, $1,080.

Bureau of Mines—Edward H. Demmy, jr., mining engineer, $1,500 (duty at Bruceton, Pa.); Warren A. Gorrell, typographic draftsman, $1,020 (duty at Pittsburgh, Pa.).

Reinstatements—General Land Office, Miss Maud Stinson, clerk and librarian, $1,000.

Promotions—General Land Office, Walter N. Ross, draftsman and computer, $1,200 to $1,400, and Michael A. McKenna, messenger boy, $480 to $600.

Geological Survey—Thomas R. Boteler, messenger boy, $420 to $480; Harry J. Hillyard, assistant map printer.

Transfers—(within the department)—General Land Office, Mrs. Mary Turner, copyist, $720 from clerk in the Mississippi Land Office; Joseph Shafer, messenger boy, $480 from $420; Patent Office, Charles L. Rouse, from messenger boy at $600 to skilled laborer in Government Printing Office.

Geological Survey—Michael L. Holloran, copyist, from $720 to clerk, $900, Department of Commerce.

Resignations—General Land Office, Walter S. Butler, laborer (classified), $660.

Indian Office—Claude C. Early, clerk, $1,400.

Patent Office—A. J. Crane, examiner, $1,800; C. L. J[illegible], examiner, $1,800; Edward H. Cru[illegible]ton, examiner, $1,500, and G. R. Fry[illegible]xaminer, $1,500.

Reclamation [illegible]rvice—Commodore P. Harley, jr., cle[illegible] $1,200, and Vincent W. McMullen, under clerk, $1,020.

Germany's Fatalities Heavy.

London, Oct. 28.—The Central News agency in Paris estimates that from 15,000 to 20,000 Germans have fallen in the fighting along the Yser Canal in Belgium and on the battle line between Nieuport and Menin.

REDUCE NEW HAVEN DIRECTORS

Stockholders Approve Settlement of Suit Brought by Government.

New Haven, Conn., Oct. 28.—The stockholders of the New York, New Haven and Hartford Railroad convened in annual session today to vote on the questions of reducing the directorate to seventeen members; creating an executive committee in the directorate of nine members; indorsing the settlement by the directors of the recent government suit, and adopting resolutions approving the acts of the directors as embodied in the annual report.

The resolutions were adopted by the stockholders and the seventeen new directors elected. They are: Frederick Brewster, Benjamin Campbell, W. M. Crane, T. De W. Cuyler, Howard Elliott, A. T. Hadley, J. H. Harding, Frank W. Matteson, F. T. Maxwell, A. S. May, H. K. McHarg, Edward Milligan, J. T. Pratt, J. T. Richards, J. E. Russell, Eli Whitney, and H. W. Whittemore.

REAL ESTATE TRANSFERS.

Sq 3155 lts 107 & 108 Westford—BROADUS, Samul C to Thos Walker $10 76
Sq 4067 lt 41 Trinidad—BRENNER, Louise et ux Lucie to Jacob Shulman $10 sub to bldg line (N of Morse st, E of Trinidad ave ne) 28
Sq 2617 lt 89 blk 4 Ingleside—BROWN, Edw J et ux Jeannette L to Chas W Richmond et ux Louise H joint tenants $10 (1029 Park rd nw) 13
Sq 2668 lt 40 blk N Col Hts—BERRYMAN, Ruth to Chas S Muir $10 sub to bldg restrictions (1462 Harvard st nw) 19
Sq 3500 lt 85 blk 38 Dobbins Add'n—same to same $10 (N of Franklin, E of N Cap st ne) 20
Sq 5867 lt 131 sec 8 Barry Farm—CHAPMAN, Jno D et ux Blanche L to Jno H Thomas $10 (Sumner ave bet Wade & Nichols aves se) 11
Sq 65 lt 4—DUNIGAN, David J to Elizabeth M Hill $10 tr $7,500 (1716 21st st nw) 48
Sq 1058 lt 67—ELKINS, Jno B & Malinda to Lee B & Genevieve O Kistler joint tenants $10 trust $2,250 (East Cap bet 14th & 15th sts se) 61
Sq 2823 lt 55 blk 47 Holmead Manor—FRAZIER, Annette P to Jno T Pardee et ux Ruby S joint tenants $10 covenants & trust $3,000 (Monroe st bet 11th & 12th sts nw) 64
Sq east of 642 lts 25 to 27—HILL, Wm K et ux Clara L to Hamilton Ficklin $10 (41-43 & 45 G st sw) 50
Sq east of 642 lt 29—Same to Fred'k Carter $10 (49 G st sw) 51
Sq 222 pt orig lt 4—MOLTMAN, W Fred et ux Katherine Bonnie to The Peoples Mutual Benefit Ins Co $30,000 tr $15,000 (1222 Pa ave & 1229 D st nw) 22
Sq 221 pt orig lt 16—HAZEN, Henry H et ux Laura Ross & Emma L Hazen to Sylvester W Labrot $10 tr $50,000 (1510 H st nw) 47
Sq south of 825 pt orig lt 4—JACOBS, Thos E to Elizabeth V Manning $10 (113 & 113½ 5th st se) 81
Sq 3241 pt lt 12 blk 80 Petworth—LINTON, Helen G et vir Irwin H & Irwin B et ux Kate M to Wm H C Thompson $10 (Illinois ave bet Taylor & Upshur sts nw) 60
Sq south of 825 pt orig lt 4—MANNING, Elizabeth V sole est to Edmund S Read $10 tr $1,000 (113 & 113½ 5th st se) 83
Sq 5076 lts 3, 4 & 5 Hillbrook—MOSES, Rachel to Henry A Schaefer $10 (H st bet Minn ave & 42d st ne) 37
Sq 3192 lt 18 Support & pt lts 1, 6 & 7 blk 5 Addn Takoma Pk—THORNTON, Heber L et ux Corinne C to Mark A Carleton $10 trust $3,500 (N of Aspen W of 5th st nw) 68
Sq 909 lts 68 to 73 tr $1,500 on each lt sq 1005 lts 40 to 49 tr $1,600 on each lt—WOLFE, Rich'd S et ux Rebecca A to Harry K Schmidt $10 (West Va ave bet 8th & 9th sts ne) (1412 to 1430 K st ne) 35
Sq 1017 west pt orig lt 5—WEEKS, Cornelius C et ux Elisa A to Luther W Gibson $10 (D st bet 12th & 13th sts se) 18

WILL BOOST MISSION FUNDS.

Adventists to Conduct a "Harvest Ingathering Campaign."

Arrangements were made at yesterday's session of the executive committee of the Gneral Conference of Seventh Day Adventists, now holding a joint council with the North American Division Conference in the Administration Building, Takoma Park, to conduct what has been styled a harvest ingathering campaign in behalf of foreign missions next year among the entire constituency of the denomination throughout North Amerca. This campaign will involve every individual member, and the goal set was the raising of 25 per cent more than the total procured in the campaign this year, or a minimum of $100,000.

This campaign has been a yearly fixture for the last six years, and has been the means of bringing many thousands of dollars into the mission board treasury, and at the same time it gives the membership the opportunity of letting their friends and neighbors know the growth and extent of the missionary operations of the church by the free distribution of a magazine printed especially for that purpose.

Poison Tasted Bad to Child.

John Guthler, seven years old, 915 G street southeast, put a bichloride of mercury tablet in his mouth yesterday, but as it didn't taste sweet he took it out. While there is little danger of the poison terminating fatally, physicians at Casualty Hospital will keep him under observation for several days.

THE HERALD'S CLASSIFIED ADS.

HELP WANTED—MALE.

WANTED—YOUNG MAN, ONE WHO can give bond. Call 9 a. m. WASHINGTON PRINTING CO., 730 13th st. nw.

WANTED—BOY WITH BICYCLE. CALL 8:30 a. m. WASHINGTON PRINTING CO., 730 13th st. nw.

2 FIRST-CLASS JOBBING CARPENTERS. 1409 G st. W. T. SHANE. Basement.

WANTED—REFINE COLORED BOY to do pressing. Apply H. SCHIRMER, Stoneleigh Court apt., Conn. ave. & L st.

WANTED—SEVERAL young men to learn advertising business; good opportunity to right parties. Apply before 10 a. m. or after 5 p. m., Mr. MORAN, Washington Herald.

HELP WANTED—FEMALE.

APPRENTICES TO LEARN FRENCH DRESS-cutting, dressmaking, designing, and millinery; good positions furnished after learning. NEW YORK MILLINERY ACADEMY, 1115 G st.

SITUATION WANTED—FEMALE.

BY EDUCATED REFINED WOMAN AS housekeeper. Capable taking full charge city or country. BOX 19 Herald office.

AGENTS WANTED.

AGENTS—Exclusive territory; auto necessity; great seller; large commission. Interstate Mfg. Co., Detroit, Mich.

WANTED—FUR. APARTMENTS.

YOUNG COUPLE WISH TO SUBLEASE furnished apartment, about 3 rooms, for light housekeeping; must be in strictly white section. Address BOX 14, Herald office.

FOR RENT—APARTMENTS.

COBLINTZ APARTMENT—N. CAPITOL st. and Fla. ave., 5 large rooms and bath, $30, and $32.50 per month. First-class condition, facing Cruxton Circle, outside rooms.

AUTOMOBILES.

Studebaker
Commercial Auto & Supply Co., 811 14th st.

FOR SALE—
REAL BARGAIN—GOOD FIVE-PASSENGER car; splendid running order; $125. Address BOX 10, Herald office.

IF IT'S HIRING
Use our Fore-door Oldsmobile and other good makes; 5 and 7 passenger cars; reasonable rates.
Phone North 3105.

5 AND 7 PASSENGER AUTOS.
$3 and $3 per hour.
None Better.
AUTO HIRE CO. Lincoln 2563.

FOR HIRE—5-passenger, $2.50; 7-passenger, $3.50 per hour. Powhatan Hotel, 10th & Pa. Main 4200.

WANTED—HOUSES.

WANTED — FURNITURE; CONTENTS of house; books and magazines. E. HENSLEY, 1314 N. Y. ave. Main 7696.

FUNERAL DESIGNS.

FUNERAL FLOWERS
Of Every Description—moderately Priced.
GUDE,
Funeral Designs. Funeral Designs.

CORSETS.

NU-BONE CORSET MAGASIN, 1338 H st. nw., is now open for the fall season, showing a complete line of French models tailored to order Corsets. Our trained corsetiere will call and take your measurements. A card is all that is necessary.

MOVING, PACKING & STORAGE.

FREE MOVING FOR STORAGE—Call N. 4313 for estimates 200 separate rooms. SMITH'S TRANSFER & STORAGE CO., 412 8 st. Night Tel. N. 4002.

FOR SALE—MISCELLANEOUS.

For Sale: Steam-Off Something that prevents Steam from forming on Eyeglasses, Windows, Show Cases and Automobiles. Charles E. Bell, Agt., 622 9th st. nw., Washington, D. C. Prepaid, 25c.

ROAD MERGER DISSOLVED.

Boston and Maine Now Separated from New Haven.

Boston, Oct. 28.—The annual meeting of the Boston and Maine Railroad stockholders in Boston today marked the final dissolution of the New Haven and Boston and Maine Railroad merger, when the trustees, or liquidators, named under the New Haven dissolution decree were elected to the road's directorate.

The following directors were dropped from the board: Richard Olney, Alvah W. Sullowav, Lucius Tuttle, Edwin Farnham Greene, and Alexander Cochran. In their places were elected four trustees as follows: Justice Marcus P. Knowlton, James L. Doherty, Henry B. Day, and Charles H. Hall, and two others, Charles Sumner Cook and Edwin G. Eastman.

CLASSIFIED AD RATES

CLASS A.
Help Wanted
Wanted Agents
Situations Wanted
Lost and Found
Business Ops.
1c PER WORD
Minimum space 15 words.
On orders for seven times or more minimum space 12 words.

CLASS B.
(All classified advertising not listed under Class A or other classifications):

Per line	.15
2 times within a week	.13
3 times within a week	.10
7 times consecutively	.09
15 times consecutively	.08
30 times consecutively	.07
60 times consecutively	.06½
90 times consecutively	.06
1,000 lines in one year	.05

PERSONALS.

WORKINGMEN—THIS IS A LAMENTable thing that so many men spend a big lot of cash, when we can show how to save on suits as good as new; besides the cold wave is due, so we can show overcoats at $1 to $10 that are big values. One price. JUSTH'S OLD STAND, 619 D.

BEAUTY SPECIALIST.
All blemishes, freckles, wrinkles, actually removed; rough and coarse pores smoothed; the skin and complexion cleared; hours, 9 to 7. Office, 1322 L st. nw. Phone M. 3803.

MISS CAIN Manicuring and Scalp Treatment. 716 7th st. nw. Apartment I. Evenings by appointment. Phone Main 7425.

NOTICE: Pawn Tickets Cashed. Second-hand Diamonds and Jewelry bought. Louis Alexander, 515 G. Opp. Pat. Office.

PROPOSALS.

OFFICE OF THE COMMISSIONERS, DISTRICT of Columbia, October 23, 1914. Sealed proposals will be received at the office of the Secretary of the Board of Commissioners, Room 509 District Building, until 2 o'clock p. m., NOVEMBER 9, 1914, for the repair and reconstruction of the Western High School Building, No. 117, located at Thirty-fifth and R streets northwest, Washington, D. C. Blank forms of proposal, specifications, and all necessary information may be obtained from the Chief Clerk, Engineer Department, Room 427, District Building, Washington, D. C. A deposit of ten dollars is required to insure return of plans. OLIVER P. NEWMAN, FREDERICK L. SIDDONS, CHESTER HARDING, Commissioners, D. C.

MONEY WANTED & TO LOAN.

MONEY TO LOAN ON REAL ESTATE in small and large sums. All transactions conducted with economical consideration for borrowers. WM. H. SAUNDERS & CO., Southern Bldg., 807 15th st.

MONEY TO LOAN on approved city real estate at lowest current rates; special privileges with respect to prior payments. Tyler & Rutherford, Inc., 730 15th st.

CAREFUL INVESTMENTS
Of money in First Deeds of Trust (First Mortgages) on Washington, D. C., Real Estate always give the full interest promised, and the return of all the principal when due, regardless of the varying incomes and values of other securities, and they are not subject to taxation. We have been successfully engaged in making these investments for our clients for more than a quarter of a century. Investments, $250, $500 to $10,000 at 5, 5½, and 6 per cent now ready for delivery. Larger investments made.
Wm. H. Saunders & Co.,
SOUTHERN BUILDING, 807 15TH ST.

PAINTING AND PAPERHANGING.

WALL PAPER, 10C, 15C, 25C, AND 50C paper, 4c and 10c per piece; rooms papered $2 up. Plastering repaired without dirt. LE PREUX, 807 P st. nw. Phone N. 2481.

DOGS, BIRDS, PETS.

JUST RECEIVED FINE LOT SINGING canaries, parrots, dogs of several kinds. SCHMID'S BIRD STORE, 712 12th st. nw.

SPECIAL NOTICE

MILLER'S Self-Raising Buckwheat
—The most economical.
—The most satisfactory.
At your grocer's. No consumers supplied.
B. B. EARNSHAW & BRO.
Wholesalers, 11th and M Sts. S. E.

BUSINESS OPPORTUNITIES.

MANAGEMENT desired of respectable hotel or large house; salary or shares. 231 Jenifer Bldg.

START CASH BUSINESS OWN TOWN WHOLESALE Red Seal Peanuts; recommended by U. S. government; make $1,000 to $5,000 yearly by our modern method. Investment $150 up. Merchants work for you. Investigate. ORIGINATOR, 302 Broadway, New York.

I WILL SELL MY BEAUTIFUL GROCERY store and confectionery, corner Florida and New Jersey avenues northwest; best chance in life for proper party. I will prove the value of the place. Will leave town for other business down South. Call between 6 and 7 p. m., 439 Florida avenue.

I MADE $60,000 IN FIVE YEARS WITH a small mail order business; began with $5. Send for free booklet. Tells how. HEACOCK, 704 Lockport, N. Y.

FOR RENT—HOUSES.

1729 P ST. NW.—12 ROOMS, 2 BATHS; hot water heat; good condition; rent reasonable.
425 M st. nw. (cor. 5th and M), 7 rooms and bath; good condition; rent, $25.50 per month.
ELLERSON & WEMPLE, 1410 G st. nw.

Alonzo O. Bliss Properties
Sixty vacant apartments. All in excellent condition. Any size, any price, any location. Send for printed list.
BLISS BUILDING,
35 B ST., N. W.
Phone Lincoln 1860.

FOR RENT—HOUSE, UNFURNISHED, (on corner) 622 Q st. nw.; 7 rooms, bath; fine condition; near school and market. Apply 915 Rhode Island ave.

FOR RENT.

1279 Otis st nw	10r,b,s	50c	75
420 3d st nw	10r,b	37.00	30
174 Bryt st nw	6r,b	22.50	18
925 9th st se	6r,b	22.50	20
1208 13th st nw	6r,b	37.50	40
1723 Tea st nw	10r,b	42.50	35
204 D st nw	8r,b	35.00	25
138 You st nw	8r,b	35.50	30
406 9th st nw	6r,b	35.00	30
1713 Benton stnw	6r,b	24.50	20

D. H. JOHNSON CO., 1328 H St. N. W.

FOR SALE—SUBURBAN.

A Perfect Beauty

Brand-new, 5-room bungalow; electric cars pass the property. Lot 50x120. Splendid street car schedule. Price, $1,850; terms, $20.00 cash; balance $20.00 monthly, including interest.

One 5-room bungalow; lot 60x100; one carfare. Fruit, porches. Five minutes to cars. Price, $1,200. Terms, $12.00 monthly.

Will exchange beautiful, brand-new Brookland home, all modern conveniences, large lot, 50x150, for suburban or farm property.

O. B. ZANTZINGER,
9th St. and N. Y. Ave. N. W.

FOR SALE OR RENT.

GET OUR SALES AND RENT LISTS. JOHN F. DONOHOE & SONS, 614 Pa. Ave. S. E.

PIANO TUNING.

PIANO TUNING, $1.50; WORK GUARANTEED; 30 years' experience in repair work. T. HOLVERSON, 1222 North Carolina ave. ne. Lin. 3858.

WINDOW CLEANING.

PHONE M. 7139 TO HAVE YOUR WINDOWS cleaned. Acme Window Cleaning Co., 925 G nw.

FOR SALE—MISCELLANEOUS.

MACHINES—$8, $10, $12, AND UP. TERMS to suit you; your credit is good. CHEWING, the machine man, 313 Pa. ave. se.

LEGAL NOTICE.

SUPREME COURT OF THE DISTRICT OF Columbia, holding Probate Court. No. 28316, administration—This is to give notice that the subscriber, which was by the Supreme Court of the District of Columbia granted letters testamentary on the estate of Elizabeth E. McCafferty, deceased, has, with the approval of the Supreme Court of the District of Columbia, holding a Probate Court, appointed THURSDAY, the 12th day of November, 1914, at 10 o'clock a. m., as the time, and said courtroom as the place, for making payment and distribution from said estate, under the court's direction and control, when and where all creditors and persons entitled to distributive shares or legacies, or the residue, or parts thereof, are notified to attend, in person or by agent or attorney duly authorized, with their claims against the estate properly vouched. Given under my hand this 13th day of October, 1914. THE WASHINGTON LOAN & TRUST CO. By FRED'K SICHELBERGER, Trust Officer. By JOHN B. LARNER, Attorney. Attest: (Seal.) JAMES TANNER, Register of Wills for the District of Columbia, Clerk of the Probate Court. oct15,22,29

MATTRESS MAKING.

MATTRESSES RENOVATED AND REMADE, $1.75. Work guaranteed. Prompt deliveries. EAGLE BEDDING CO