

# Finance, Real Estate and Insurance

## World of Finance

### HENRY CLEWS WEEKLY LETTER

A new and, it is feared, final crisis has developed in our relations with Germany; and unless her present submarine policy is moderated, a single overt act may precipitate war. Usually the severance of diplomatic relations is followed by hostilities, but Germany has shown some hesitation in adding to her numerous enemies and should this spirit hold, it is yet possible that such a calamity may be avoided. This country plainly does not want war. That conspicuous fact has been amply proved by the forbearance of our Government to a degree that often provoked adverse criticism of other nations. Let us hope that it may not be our lot to add fuel to the conflagration now devastating Europe, and that instead we may be left free to lead in hastening the return of peace.

Common prudence, however, dictates ample preparedness on our part. In case of hostilities our fleet should be immediately available, and could co-operate with the Allies. Our aid in this respect would be prompt and valuable. On land, it might be some months before we could render vital assistance. There is a considerable number of our men in the United States, though a considerable guarding force would be required at home. To send over even a half a million of well seasoned and properly trained men would require a considerable period, while the forwarding of another million or more would be a still greater task owing to the difficulties of transportation and equipment. The most efficient first aid we could offer the Allies would be co-operation of the American fleet, a prompt and ample supply of munitions for France, Italy and Russia, and more liberal financing of these nations in order to assist Great Britain, which has taken on the brunt of financing the Allies. We could also do much in building new merchant steamers with all possible energy in order to replace those destroyed by submarines. Such efforts would be quite as advantageous to the United States as to the Allies. These vessels could be constructed for strictly American owners, and if properly managed would constitute a very profitable investment for the nation as well as the owners. Such an enterprise would be simply taking advantage of a grand opportunity for the immediate establishment on a firm basis of the United States as a maritime power. For several years to come ocean tonnage will be scarce and freight rates high. No such attractive opportunity ever occurred in our history, and American enterprise should be quick to take proper advantage.

The continued weakness of the stock market is significant. This week it has been largely due to foreign liquidation. Such declines are usual before the beginning of hostilities, partly as a result of timidity and sometimes in order to anticipate necessary war financing. In this case there has been extensive foreign selling, both British and German. The British selling was due to the paying of demand loans from proceeds of the recent \$50,000,000 loan. This transaction released considerable collateral which has been steadily offered for sale. The most important source of weakness, however, was probably from German sources. The result of German selling was distinctly noticeable in foreign exchange. Marks advanced sharply to over 70, owing to the demand for remittances, it being understood that fully 75,000,000 marks was purchased this week. Previous to this foreign selling, the market weakened on expectation of a cessation of war orders, which are becoming less frequent and less profitable than in the early stages of the war. To some extent the stoppage of foreign munition orders will be offset by domestic orders from the American Government for preparedness. Some of these contracts are already being placed, and in event of our entering the war such orders will of necessity accumulate more rapidly. To cap the climax in the security markets there is a strong bear party which, encouraged by a successful campaign of several weeks, is disposed to push its advantages to the utmost. When peace negotiations began the market was heavily overbought. It is now in equal danger of becoming over-sold, in which case a sharp rally would follow any favorable news, or when the unfavorable has been amply discounted.

Aside from the war, home conditions are generally favorable. Trade is in sound condition, but much uncertainty prevails owing to the great uncertainties of our international relations. The steel industry is fully occupied and seems assured of abundant orders, peace or war, yet hesitation is marked in many directions. Not a few concerns have offered their establishments to the Government in case of war, and the mobilization of industry to a war basis would be effected with much less derangement than two or three years ago. Our textile industries are equally perplexed as to the future. Large orders for woolen goods are expected for the army, but manufacturers are at a loss as to the securing of wool supplies which are scarce and dear. In event of war, the Government will probably commandeer all American grown wool. Transportation is another serious problem, one derangement of export trade, freight embargoes and scarcity of cars adding to the troubles of shippers and manufacturers. Whether the Government would undertake control of the railroads in case of war is a matter of conjecture. As yet there is no apparent need of such a step. It may be taken for granted, however, that in order to facilitate mobilization, our Government will take on many of the activities in production and distribution which were forced upon European governments as war measures. What Washington will do with the several important measures on railroads, reve-

nue, etc., now before it, but overshadowed by the greater international problem, cannot be seen. This session expires March 4th, and it is hoped the country will be spared an extra session. Manufacturers and distributors alike, are perplexed by many grave problems. From the economic point of view, the high cost and scarcity of raw materials is besetting an increasingly serious matter. The same is true as to labor. Meanwhile, profits in many cases are already seriously threatened by inability to check growing expenses and an increasing unwillingness of consumers to pay current high prices, which are already beginning to visibly check consumption.

The money market is well supplied with loanable funds and rates are easy. A government loan to the extent of \$500,000,000 or more is talked of in case of war, but these figures, which are not official, create no uneasiness among bankers, who are confident that any necessary loan would be easily and promptly taken. Our banks are in an exceedingly strong position, as evidenced by the low rates of discounts prevailing in all parts of the country. The Federal Reserve system is working admirably and has strengthened immensely our banking resources. Recent liquidation has added to the supply of loanable funds, excepting, of course, the shipment of gold to South America and elsewhere. Even if we escape war and issue no domestic loan whatever, Europe must continue a heavy borrower in this market for a long time to come, simply because this is the most available banking reservoir in the world. Such demands will make themselves felt more conspicuously when peace arrives, as unquestionably the industrial facilities of this country will be freely called upon to aid in Europe's reconstruction. As an illustration of how rapidly New York is growing as a financial center, bank clearings recently touched the high record of \$1,218,000,000. This total was swelled by operations connected with the \$250,000,000 British loan, but on three other occasions bank clearings at New York passed the billion dollar mark.

### INTERNATIONAL EGG CONTEST

There was a real race for honors in the fourteenth week of the laying contest at Storrs. A pen of Rhode Island Reds entered by George W. Harris, Westport, Conn., managed to get first place by a margin of one egg, laying a total of 49 eggs for the week. Obed G. Knight's White Wyandottes from Bridgeton, R. I., and A. P. Robinson's White Leghorns from Calverton, N. Y., tied for second place with 48 eggs each. Merritt M. Clark's Barred Rocks from Brookfield, Conn., Merrythought Farm's White Wyandottes from Columbia, Conn., A. W. Rumery's Reds from Danville, N. H., and Jacob E. Jansen's Reds from North Haven, Conn., all tied for third place with 43 eggs each. The total yield for all pens was 2,634, a gain of 132 eggs over last week's yield but nearly 33 less than the corresponding week a year ago.

A bulletin shortly to be issued by the Storrs Experiment Station will have the following to say concerning the growth of laying competitions: Since their inception five years ago, laying contests have been conducted by endowed schools, agricultural high schools, poultry associations, boys and girls poultry clubs, newspapers, exhibitions, and other organizations. For the purpose of comparison, however, there have been considered only those contests conducted at or by the several agricultural colleges or experiment stations. Five years ago there were two such contests, one at Mountain Grove, Mo., the other at Storrs. In these two contests, there were entered 1,140 birds representing 31 states and the District of Columbia, and including one pen from England and six from the Canadian provinces. At the present time there are seven such contests located at Fullman, Wash., Mountain Grove, Mo., Fayetteville, Ark., Lexington, Ky., Newark, Del., Vineland, N. J., and Storrs. In these seven there are entered over 4,000 birds of 40 different varieties, representing 35 states in the Union, and including 14 pens from England and twenty-four pens from the provinces of Ontario and Quebec, Canada. The three best pens in each of the principal varieties are as follows:

Barred Plymouth Rocks.	
Jules F. Francis, W. Hampton	407
each, L. I.	407
Fairfields Poultry Farms, Short	385
Falls, N. H.	385
Rodman Schaaf, Fitzwilliam, N.H.	279
White Wyandottes.	
Merrythought Farm, Columbia,	436
Conn.	436
A. L. Mulloy, Waterbury, Conn.	364
Brayman Farm, Westville, N. H.	326
Rhode Island Reds.	
Jacob E. Jansen, North Haven,	430
Conn.	430
Hillview Poultry Farm, St. Albans, Vt.	400
Geo. W. Harris, Westport, Conn.	400
White Leghorns.	
A. P. Robinson, Calverton, N. Y.	536
Hilltop Poultry Yards, Suffield,	458
Conn.	458
J. O. LeFevre, New Paltz, N. Y.	447
Miscellaneous.	
Koshaw Farms, (Buff Rocks,	393
Graczy, Conn.	393
Cloyes & Sullivan, (Buff Wyandottes),	362
Harford, Conn.	362
Obed G. Knight, (White Orpingtons),	357
Bridgeton, R. I.	357

Most extraordinary clean up sale of reliable fur scarfs and muffins in black fox, natural raccoon, black narobia, natural skunk, natural opossum and many other furs at half prices at E. H. Dillon & Co's, 1105 Main street.—Adv.

FUNERAL DESIGNS AND BOUQUETS JOHN RECK & SON

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- 1—Because it is a big money maker for the hard worker, the man of brains.
- 2—Because the price is within the limits of any average thrifty man or woman.
- 3—Because its people are congenial, home-loving, hospitable; good neighbors and pleasant business associates.
- 4—Because its climate is equable and delightful the year round, assisting in lengthening life by encouraging good health.
- 5—Because its fertility is wonderful, producing crops almost unbelievable to those accustomed to the short-growing season and average yields of the North and West.
- 6—Because Florida is growing very rapidly in population, improvements, (such as \$13,000,000 of new roads, etc.) new business establishments; railroads are being extended; towns are being established and grow rapidly everywhere.
- 7—Because it is a wise, substantial investment that in time is sure to increase remarkably in value, and which, if properly cultivated by men of energy and forethought will produce splendid returns every year.
- 8—Because we are offering lands on the most reasonable terms ever known in real estate—50c per acre down—50c per acre per month—from 5 to 7 years to pay for your land. No taxes. No interest to pay until a deed is issued to you. We give you six months to inspect the land, then if you are not pleased we will return your money. This is our confidence in the land.

### Join Our Bridgeport Colony in Florida

You can easily meet the very liberal terms of 50c per acre cash and 50c per acre per month; and the prices are only \$30 and \$40 per acre. (No interest to pay until a deed is issued to you.) Think of owning a rich fertile farm in this beautiful land of orange groves and palms—you can have these and many other pleasures.

Come in and talk the matter over in a friendly way—no obligation to buy. Here is a good chance to learn about the beauties and possibilities of Florida, and spend a pleasant hour this evening.

### Florida Farms and Homes, Inc.

7 Poli Theatre Bldg., Bridgeport.  
Open Evenings. Write or phone (Barnum 7710) for beautiful illustrated booklet on Florida.



### ARABS WORK IN PARIS STREETS AND ON FARMS

Thousands From Algeria Fighting for France and Taking Up Labor of Peasants.

Paris, Feb. 10.—Sixty tall Kabyles, mountaineers from Eastern Algeria, descendants from the hardy and respectable race of Berbers, have lent a useful hand to the solution of the Paris street cleaning problem. Garbage boxes that are now set out of doors in some quarters as early as 10 o'clock in the evening, to the damage of a great many shins in dimly lighted streets, are encountered in the afternoon, all on account of the lack of help. Paris thus has been enjoying 17 hours of continuous contemplation of city refuse that is stirred, shaken and overturned in the meantime for rags, paper and bones. The Kabyles have done so well toward remedying this situation that 300 more of them will be utilized in the work.

"There are now 20,000 of our people working in France for the national defense," says Si Salah Ahmed, Caid or governor of the Douar Maatkas of Tizi-Cozou in Lyablie. "Neither the climate nor the conflict daunts them," he added. Si Salah was sent by the 9,000 inhabitants of his Douar to tell the French government it may count upon them for anything it wants.

The experiment of Algerian help in the field and factory in France has been a great success. These men, particularly those from the mountain regions, have wonderful endurance, are very industrious and easily contented. They are working alongside other Muslims from Morocco and Tunis, while a great many others are in the ranks of the Algerian riflemen at the front. They have proven a great deal more effective than the Senegalese in this climate; they have shown quite a taste for farming, have learned quickly the use of machine tools in factories, and their apprenticeship in municipal work has perhaps been the greatest success of all. The Annamites from the French colony of Indo-China, also unskilled, have been quick to learn and are probably more fastidious in their work than the Kabyles; as gleaners in the harvest field last summer, they were said to have never overlooked a spear.

The Moors are better fighters than they are farmers, yet they are taking to agriculture and French observers who are watching the experiment look to the result of a most beneficial influence upon the future agricultural development of Morocco. The question was raised in the Chamber of Deputies recently as to what complications might develop from the presence of so many Colonial laborers in France at the end of the war. The general sentiment was that no apprehension need be entertained on this score, and that it was even less menacing than the formidable extension of the use of women in mechanical labor. The Kabyles, Indo-Chinese and Moors, it is said, will, after they have laid up a little money, be glad enough to go back home where their savings will enable them to play the "nabob." Nearly every ship arriving from Al-

geria now brings more of the Kabyles, who are more and more counted upon to solve the question of labor. They are taller than the average Algerian, with features resembling somewhat those of the peasants of Central France. They are not uniform in complexion, some being dark and some light, with fair hair. Their language is the Berber, although they use the Arabian letters. The possibilities of the experiment may be judged from the fact that Kabylie is the most populous part of North Africa, having 158 inhabitants per square mile.

### THE DITCH DIGGER.

In spite of all that can be said about the honorable quality of all labor, those who dig ditches and perform other unskilled labor, with some contempt. Of recent years this work has been largely done by non-English speaking aliens. It was not so many years ago that this type of labor could be commonly had for about \$1.50 a day.

Recent years have placed the ditch digger in a more independent position. His wages in many places have doubled. The war has made raw labor scarce. The man with energy and muscle enough to handle pick and shovel is not so common as he was. Our native Americans do not like manual labor, though they may be earning less money somewhere at clean handed jobs.

The new literacy test law promises to make the ditch digger even scarcer. Of course the man who has energy enough to leave friends and earn passage money may have the grit to fit himself to pass our new requirements. But the new standard must have some tendency to reduce the supply of raw labor.

Wherefore it behooves us to feel a little more respect for the ditch digger. He performs a useful and toilsome task which the rest of us are unable or not willing to undertake. He is in a position to get a higher price for this disagreeable service, and he will make farm, highway and construction work cost more.

It seems incongruous to many people that clergymen and teachers, who have spent good money going through the schools, must often earn less than the unskilled laborer who never took the least pains to educate himself. Possibly machinery may yet be devised to fill the gap caused by scarcity of unskilled labor. Machines are digging trenches in France, why not machines also to dig our sewers? But until this substitution can be made we must all pay the penalty of the general inability or unwillingness to work with our hands and delve in the dirt.

He—if you refuse me I will blow my brains.—Puck.  
She—You flatter yourself.—Puck.

### BOARD OF RELIEF.

Notice is hereby given that the Board of Relief of the City of Bridgeport will meet at the Assessors' Office, City Hall, for the purpose of hearing appeals made from the findings of the Board of Assessors. Hearings will be held on the following dates in February: Thursday, Feb. 1, Friday, Feb. 2, Monday, Feb. 5, Tuesday, Feb. 6, Wednesday, Feb. 7, Friday, Feb. 9, from 9 a. m. to 4 p. m., and on the evenings of Friday, Feb. 2, Wednesday, Feb. 7, Friday, Feb. 9, from 7 to 9 p. m. Dated at Bridgeport this 20th day of January, 1917.

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With Meals—Single room, running water, \$3; for two, \$5 per day; with bath, \$6; sitting, bedroom and bath, \$7 to \$8.

Special terms for parties of two or more friends.

T. E. TOLSON, Pres. and Mgr.

Gertrude Fletcher, Order of Notice, vs. James Walter Fletcher, STATE OF CONNECTICUT, FAIRFIELD COUNTY, ss. SUPERIOR COURT.

Bridgeport, Jan. 26, A.D. 1917. Upon the complaint of the said Gertrude Fletcher praying, for reasons therein set forth, for a divorce and custody of the minor child, Eugene, now pending before this Court, having been returned thereto on the first Tuesday of October, 1916.

It appearing to and being found by this Court that James Walter Fletcher, the said defendant is absent from this state and gone to parts unknown and that notice of the pendency of the complaint was given as required by order of notice heretofore issued, and now the plaintiff asks for a further order of notice in the premises.

Therefore ordered, that notice of the pendency of said complaint be given by publishing this order in the Bridgeport Farmer, a newspaper printed in Bridgeport, two times successively, commencing on or before the 9th day of February A.D. 1917.

By the Court, FRED W. TRACY, Assistant Clerk of the Superior Court for Fairfield County.

Leno Brown, Order of Notice, vs. Eugene Brown, STATE OF CONNECTICUT, FAIRFIELD COUNTY, ss. SUPERIOR COURT.

Bridgeport, Jan. 26, A.D. 1917. Upon the complaint of the said Leno Brown praying, for reasons therein set forth, for a divorce now pending before this Court, having been returned thereto on the first Tuesday of September, 1916.

It appearing to and being found by this Court that Eugene Brown the said defendant is absent from this State and gone to parts unknown and that notice of the pendency of the complaint was given as required by order of notice heretofore issued, and now the plaintiff asks for a further order of notice in the premises.

Therefore ordered, that notice of the pendency of said complaint be given by publishing this order in the Bridgeport Farmer, a newspaper printed in Bridgeport, two times successively, commencing on or before the 9th day of February A.D. 1917.

By the Court, FRED W. TRACY, Assistant Clerk of the Superior Court for Fairfield County.

Crawford—Motor cars are very dangerous. Cramshaw—That's the reason I'm going to buy one.—Judge.

Casey is the particklar frind, O'f he had ye know. "O'wan! If he was partickler, he wouldn't be yer frind."—Boston Transcript.

Bill—And he embarked on the sea of matrimony years ago, you say? Jill—He did that. "And has he ever reaked the boats?" "Not he. He's been kept busy rocking the cradle."—Yonkers Statesman.

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**JAMES H. KELLY**

Andrew Varga vs. Order of Notice, MARY VARGA, STATE OF CONNECTICUT, FAIRFIELD COUNTY, ss. SUPERIOR COURT.

Bridgeport, January 26, A. D. 1917. Upon the complaint of the said Andrew Varga praying, for reasons therein set forth, for a divorce and custody of the two minor children, Ethel and Andrew, now pending before this Court, having been returned thereto on the first Tuesday of October, 1916.

It appearing to and being found by this Court that Mr. Varga, the said defendant is absent from this State and gone to parts unknown and that notice of the pendency of the complaint was given as required by order of notice heretofore issued, and now the plaintiff asks for a further order of notice in the premises.

Therefore ordered, that notice of the pendency of said complaint be given by publishing this order in the Bridgeport Farmer, a newspaper printed in Bridgeport, two times successively, commencing on or before the 9th day of February A.D. 1917.

By the Court, FRED W. TRACY, Assistant Clerk of the Superior Court for Fairfield County.

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