

### BROKERS ARE GIVEN GREATER FREEDOM IN MAKING BOND SALES

### Permitted Now to Trade Among Themselves—Exchange Reopening Plans Depend on Reserve Bank Operation.

Coincident with the lifting today of certain restrictions which have prevented a broader scale of trading in the listed and unlisted securities, comes word from bond salesmen on the street that they are finding individual investors in a very receptive mood and willing to listen to reason. There appears to be a general feeling of confidence in the ability of the financial situation to readjust itself, and the result has been a brisk demand for securities of the highest grade, particularly the utilities.

Success of the New York city note issue of \$100,000,000 has inspired greater confidence and there is a brisk demand for notes in New York for the three-month notes, due in 1917. Prices today were boosted to 102 1/2, and even at this figure, which represents a 1/2 per cent. basis, the notes were in demand. The investment bankers are reporting business generally good—so much so, in fact, that there is talk of having the stock exchange committee lift the ban on the exchange of securities between the two cities. The committee is reported to be considering the exchange of securities between the two cities, and it is expected that the exchange will be reopened in the near future.

The National Currency Association of Philadelphia, which has jurisdiction over the issuance of emergency currency and acts on the applications of the banks, met daily in the first part of August to act on applications as to whether the association should recommend the issuance of emergency currency to them and whether the collateral offered by them was satisfactory. These meetings have now divided down to about two a week, and are then called only when some applications are on hand. This week there has been only one meeting, and it is understood there may be another before the end of the week, although it is not now certain.

Since the first emergency currency was taken out on August 7, approximately seven weeks ago, there has been issued at the Subtreasury a total of \$10,157,000 to 21 banks and \$319,000 of this amount was taken out this week. This is an average of \$145,000 per week. A majority of the banks still have a large amount of it in their vaults, having taken it out as a precautionary measure. To meet the demands for emergency currency when they were first made, the Comptroller of the Currency sent to the Subtreasury \$300,000 worth and \$3,513,000 is still in the vaults.

THE COLLATERAL DEPOSITS. Against the total of \$10,157,000 issued there has been deposited collateral with the Currency Association to the amount of approximately \$14,000,000, which is now being held in the vaults of the Clearing House. Of this collateral it is estimated that 60 per cent. represents commercial paper and the remaining 40 per cent. railroad and other bonds.

It is provided in the Aldrich-Vreeland law that currency can be issued to an amount not exceeding 75 per cent. of the cash value of commercial paper deposited and to an amount not exceeding 50 per cent. of the market value of State, city, town, county or municipal bonds. The Secretary of the Treasury has reduced the percentage on State and municipal securities to 55 per cent.

Secretary McAdoo, in accordance with his campaign against hoarding money and banks charging excessive interest on loans, has sent a letter to the currency associations throughout the country which requires them to secure information from applicants for emergency currency as follows: The legal reserve fund, the rate of interest charged on renewal of loans, rate of interest charged on renewals of call loans, and the rate of interest charged on new time and call loans.

As a matter of information it may be stated that 80 per cent. of the important turbines installed by the various companies on this continent were constructed by the I. P. Morris Company, which is the department of Cramps that constructs this form of machinery. Philadelphia capitalists were among the first to recognize this field of activity as a probable use of funds, and perhaps the companies in which Philadelphia capitalists are interested are as well known, if not better, than any of the others. Their efforts have been usually confined to the environs of our own country, where the possibilities are almost unlimited. Meanwhile, the investor is becoming more and more familiar with this form of security, and the banks are offering the properties expensive very little difficulty in disposing of their wares.

William Cramp, if he could come back to this mundane sphere, would find the greater part of Europe engaged in bloody strife, would no doubt fully expect to find the great plant which bears his name built and exclusively engaged in the building of ships of war. What he has to be surprised to find that the activities of the plant were largely engaged in the construction of military engines of peace and industry? And while the specialists of conservation are busy urging the passing of laws to restrict the use of our natural resources, it is interesting to note that Canada, which has been jealous to guard and foster its infant industries, was quick to perceive the opportunity offered and to take advantage of it in advance of us in this particular industry of developing water power.

Needless to state it would be far better to have our resources developed along intelligent lines, where the life is longer, the promoter and investor, than to allow power which has a might behind it which no man can gauge to lie dormant at our very doors.

### NATIONAL BANK CONDITIONS

Comptroller's Report for This District Shows Resources of Over Billion. The Comptroller of the Currency has issued a report showing condition of the 76 national banks, as of June 30, 1914, located in Federal Reserve District No. 2, comprising eastern Pennsylvania and all of New Jersey and Delaware. Total resources of the banks on that date were \$1,245,921,850. Only the New York and Chicago districts exceeded this total.

Of the resources, the largest individual item, loans and discounts, amounted to \$628,897,816, or little more than 50 per cent. of the total. Bonds and securities other than stocks held by the banks amounted to \$209,762,665, the second largest item of resources. Included in the liabilities against these resources was \$720,135,247 in deposits of individuals, \$115,242,839 surplus and \$27,004,340 undivided profits.

### BANKS HERE ARE NOT TAKING VERY MUCH EMERGENCY MONEY

Their Reserves So Strengthened That Demands on Subtreasury Are Light. \$10,157,000 Taken by This City. Banks in this city and the country banks in this district are in a very much stronger position now than at any time since the closing of the Stock Exchange on the 24th of September. The closing of the exchange has been made on a basis of three to four points, in some instances, and below those figures, with the inquiries and actual sales exceptionally large at the low prices.

Beginning today, and until further notice, dealers in investment securities which are not listed on the Stock Exchange may issue circulars or a list of their security offerings, but the prices to be quoted, either in individual sales or to investors, must be made on a basis of three to four points, in some instances, and below those figures, with the inquiries and actual sales exceptionally large at the low prices.

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### THIS CITY A LEADER IN GREAT WATER POWER DEVELOPMENT WORK

### Announcement Concerning Cramp Notes Directs Attention to Firm's Change of Policy in Engine Construction.

Announcement by bankers that they would pay in advance the \$100,000 notes due January 1, 1915, of the William Cramp & Sons' Ship and Engine Building Company, has attracted attention to the affairs of this company, which have been handled in such a manner as to be able to meet its notes in advance.

When William Cramp early in the last century founded the famous shipyard which still bears his name, he apparently had dreams of mighty armaments to be constructed and with what pride they would carry the American flag to all parts of the world and thunder forth tons of steel in defense of it, if necessary.

With the dawn of a new century, however, the successors of this great mind realized that the wonderful opportunity of the business man of America, was not in the building of engines of destruction, but those of development; and few people in Philadelphia know that the Wm. Cramp & Sons Ship and Engine Building Company is one of the foremost designers of hydraulic turbines for the development of water power in the world—an industry which is being exploited by the comparatively newer form of investment known as Public Utility.

The first effort of private enterprise to develop the water power of this country to make it a salable commodity was made in 1890, at Niagara Falls, where a company known as the Niagara Falls Power Company began work on a hydro-electric generating station, which was to exceed in size and importance any which was ever attempted in this country, either in the United States or Europe.

When it is remembered that up to this time a turbine of greater capacity than 1000 horsepower had never been constructed and that the effort called for 10 units of 1000 horsepower each, it is not surprising that the venture created quite a little interest. It is not generally known that it was our own Philadelphia concern which was awarded this contract and carried it out to successful completion.

NIAGARA FALLS PLANT. Success of this venture advertised the possibilities of this kind of endeavor to the moneyed interests throughout the country, and with their usual avidity they seized the opportunity with alacrity. The first important work attempted, after it was thoroughly demonstrated that this was a safe field for private investment, was the Canadian Power Company, which in 1899 at Niagara Falls constructed a plant which, although only two units were planned, yet each one called for a capacity of 10,000 horsepower. The Canadian Power Company, New York, 24,000 horsepower, construction of larger plants capable of delivering 45,000 horsepower.

By this time investors were quite familiar with this form of security, and they began to invest in it with confidence, and, as a result, water power sites throughout this country and Canada were eagerly sought.

THE MOST IMPORTANT OF THESE HAVE BEEN THE Huronian Company, Ontario, 10,000 horsepower; West Kootenay Power and Light Company, British Columbia, 15,000 horsepower; Toronto Power Company, 25,000 horsepower; St. Lawrence River Power Company, New York, 24,000 horsepower; McCall's Ferry Power Company (later the Pennsylvania Water and Power Company), McCall's Ferry, Pa., 81,000 horsepower; Central Colorado Power Company, Colorado, 18,000 horsepower; Great Western Power Company, California, 72,000 horsepower; Washington Power Company, Spokane, Wash., 36,000 horsepower; Tennessee Power Company, 20,000 horsepower; and the Appalachian Power Company Virginia, 25,000 horsepower.

These are just a few of a great many corporations which extend from Alaska to Rio Rico and from New York to British Columbia, and the figures mentioned above are merely the initial installations. Since that time a great many of them have doubled their capacity.

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### UTILITY COMPANY FILES PETITION IN BANKRUPTCY

Atlantic Gas and Electric, a Holding Corporation, Unable to Meet Obligations. NEW YORK, Sept. 28.—A voluntary petition of bankruptcy was filed in the United States District Court today by the Atlantic Gas and Electric Company, which was incorporated on April 3, 1912, under the laws of Connecticut, to acquire control of the established Eastern Gas Works, Interurban Gas Company, Pennsylvania Utilities Company; Binghamton Light, Heat and Power Company; Sayre Electric Company; The Jersey Corporation, and the Chesapeake Land Company.

The assets consist of material and supplies in the possession of the Pennsylvania Utilities Company, of Easton, Pa., with stock, bond and other claims against various companies amounting to \$2,338,710. The bankrupt company held in its treasury bonds and stocks of subsidiary companies totaling \$1,818,817, and of its own stock and bonds the company still retains \$400,000. Included in the assets are also stock, bonds and a note of the Pennsylvania Utilities Company totaling \$2,275,396.

The liabilities include secured claims amounting to \$2,430,853, and unsecured claims of \$25,523. The Atlantic Gas and Electric Company owns its subsidiary companies \$2,288, and a series "A" bondholders \$1,666,000, face value of the securities being \$2,391,621. Series "F" bondholders' claims amount to \$603,000.

AUSTRIA CONFISCATES RAILROAD SECURITIES. Pretax Is That Canadian Pacific Has Refused Dividend Payments. LONDON, Sept. 28.—The Austrian Government has confiscated securities of the Canadian Pacific Railway held in Austria on the pretext that the company has refused to pay dividends due Austrian stockholders, says a dispatch from Vienna.

BUILDING FIRM ASSIGNS. NEW YORK, Sept. 28.—Fleischmann Brothers & Co., general contractors and architects of numerous offices and theatre buildings in this city, this afternoon assigned for the benefit of creditors to David J. Fox, Gustav J. Fleischmann is president of the company, which was incorporated in 1906 with a capital stock of \$200,000.

### RAILROAD EARNINGS

MINNEAPOLIS AND ST. LOUIS.	
Third week September.....	1914. Decrease.
July 1 to September 1.....	2,419,471 \$181,405
CHICAGO GREAT WESTERN.	
Third week September.....	\$71,452 \$11,204
July 1 to September 1.....	2,768,877 \$208,445
Net after tax.....	2,597,756 142,120
Net after tax.....	1,306,398 7,369
Net after tax.....	427,290 2,966
Two months' gross.....	2,301,460 128,832
Net after tax.....	2,174,876 118,812
CINCINNATI, NEW ORLEANS AND TEXAS PACIFIC.	
Third week September.....	\$178,656 \$25,908
July 1 to September 1.....	2,214,790 \$218,911
CHICAGO AND NORTHWESTERN.	
August gross.....	\$7,768,877 \$808,445
Net after tax.....	2,047,428 32,500
Net after tax.....	15,975,520 290,571
Net after tax.....	2,419,471 \$181,405
CHICAGO, ST. PAUL, MINNEAPOLIS AND OMAHA.	
August gross.....	\$1,678,417 \$174,161
Net after tax.....	307,221 21,639
Two months' gross.....	2,245,500 206,304
Net after tax.....	2,047,428 32,500
BUFFALO, ROCHESTER AND PITTSBURGH.	
August gross.....	\$1,046,882 \$162,532
Net after tax.....	1,022,120 200,562
Two months' gross.....	1,922,120 200,562
Net after tax.....	1,022,120 200,562
COLORADO AND SOUTHERN.	
August gross.....	\$1,196,511 \$151,123
Net after tax.....	310,881 72,472
Net after tax.....	2,419,471 \$181,405
NEW YORK, ONTARIO AND WESTERN.	
August gross.....	\$8,488,027 \$26,524
Net after tax.....	3,465,266 294,198
Net after tax.....	19,627,244 236,161
Net after tax.....	2,419,471 \$181,405

### LIVE STOCK QUOTATIONS

CHICAGO, September 28.—HOGS.—Receipts, 10,000; market, 5c higher; mixed and butchering, \$8.20-8.25; good heavy, \$8.75-8.80; heavy, \$9.00-9.05; light, \$8.50-9.15; pigs \$6.15-6.20; calves, \$10.00-10.25; lambs, \$10.00-10.25; yearlings, \$10.00-10.25; sheep, \$10.00-10.25; goats, \$10.00-10.25; poultry, \$10.00-10.25; hens, \$10.00-10.25; turkeys, \$10.00-10.25; ducks, \$10.00-10.25; geese, \$10.00-10.25; swine, \$10.00-10.25; cattle, \$10.00-10.25; horses, \$10.00-10.25; mules, \$10.00-10.25; ponies, \$10.00-10.25; dogs, \$10.00-10.25; cats, \$10.00-10.25; birds, \$10.00-10.25; fish, \$10.00-10.25; shellfish, \$10.00-10.25; game, \$10.00-10.25; furs, \$10.00-10.25; skins, \$10.00-10.25; bones, \$10.00-10.25; horns, \$10.00-10.25; teeth, \$10.00-10.25; claws, \$10.00-10.25; hooves, \$10.00-10.25; manure, \$10.00-10.25; straw, \$10.00-10.25; hay, \$10.00-10.25; grain, \$10.00-10.25; oil, \$10.00-10.25; sugar, \$10.00-10.25; coffee, \$10.00-10.25; tea, \$10.00-10.25; spices, \$10.00-10.25; fruits, \$10.00-10.25; vegetables, \$10.00-10.25; nuts, \$10.00-10.25; seeds, \$10.00-10.25; minerals, \$10.00-10.25; chemicals, \$10.00-10.25; dyes, \$10.00-10.25; pigments, \$10.00-10.25; inks, \$10.00-10.25; papers, \$10.00-10.25; books, \$10.00-10.25; maps, \$10.00-10.25; globes, \$10.00-10.25; toys, \$10.00-10.25; games, \$10.00-10.25; sports, \$10.00-10.25; amusements, \$10.00-10.25; education, \$10.00-10.25; religion, \$10.00-10.25; philosophy, \$10.00-10.25; science, \$10.00-10.25; art, \$10.00-10.25; literature, \$10.00-10.25; history, \$10.00-10.25; geography, \$10.00-10.25; astronomy, \$10.00-10.25; meteorology, \$10.00-10.25; botany, \$10.00-10.25; zoology, \$10.00-10.25; medicine, \$10.00-10.25; law, \$10.00-10.25; politics, \$10.00-10.25; economics, \$10.00-10.25; sociology, \$10.00-10.25; psychology, \$10.00-10.25; anthropology, \$10.00-10.25; linguistics, \$10.00-10.25; philology, \$10.00-10.25; paleontology, \$10.00-10.25; archaeology, \$10.00-10.25; ethnology, \$10.00-10.25; demography, \$10.00-10.25; statistics, \$10.00-10.25; mathematics, \$10.00-10.25; physics, \$10.00-10.25; chemistry, \$10.00-10.25; astronomy, \$10.00-10.25; meteorology, \$10.00-10.25; botany, \$10.00-10.25; zoology, \$10.00-10.25; medicine, \$10.00-10.25; law, \$10.00-10.25; politics, \$10.00-10.25; economics, \$10.00-10.25; sociology, \$10.00-10.25; psychology, \$10.00-10.25; anthropology, \$10.00-10.25; linguistics, \$10.00-10.25; philology, \$10.00-10.25; paleontology, \$10.00-10.25; archaeology, \$10.00-10.25; ethnology, \$10.00-10.25; demography, \$10.00-10.25; statistics, \$10.00-10.25; mathematics, \$10.00-10.25; physics, \$10.00-10.25; chemistry, \$10.00-10.25; astronomy, \$10.00-10.25; meteorology, \$10.00-10.25; botany, \$10.00-10.25; zoology, \$10.00-10.25; medicine, \$10.00-10.25; law, \$10.00-10.25; politics, \$10.00-10.25; economics, \$10.00-10.25; sociology, \$10.00-10.25; psychology, \$10.00-10.25; anthropology, \$10.00-10.25; linguistics, \$10.00-10.25; philology, \$10.00-10.25; 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mathematics, \$10.00-10.25; physics, \$10.00-10.25; chemistry, \$10.00-10.25; astronomy, \$10.00-10.25; meteorology, \$10.00-10.25; botany, \$10.00-10.25; zoology, \$10.00-10.25; medicine, \$10.00-10.25; law, \$10.00-10.25; politics, \$10.00-10.25; economics, \$10.00-10.25; sociology, \$10.00-10.25; psychology, \$10.00-10.25; anthropology, \$10.00-10.25; linguistics, \$10.00-10.25; philology, \$10.00-10.25; paleontology, \$10.00-10.25; archaeology, \$10.00-10.25; ethnology, \$10.00-10.25; demography, \$10.00-10.25; statistics, \$10.00-10.25; mathematics, \$10.00-10.25; physics, \$10.00-10.25; chemistry, \$10.00-10.25; astronomy, \$10.00-10.25; meteorology, \$10.00-10.25; botany, \$10.00-10.25; zoology, \$10.00-10.25; medicine, \$10.00-10.25; law, \$10.00-10.25; politics, \$10.00-10.25; economics, \$10.00-10.25; sociology, \$10.00-10.25; psychology, \$10.00-10.25; anthropology, \$10.00-10.25; linguistics, \$10.00-10.25; philology, \$10.00-10.25; paleontology, \$10.00-10.25; archaeology, \$10.00-10.25; ethnology, \$10.00-10.25; demography, \$10.00-10.25; statistics, \$10.00-10.25; mathematics, \$10.00-10.25; physics, \$10.00-10.25; chemistry, \$10.00-10.25; astronomy, \$1