

Künstl. Leiter: Elwood Whitney
 Agentur: J. Walter Thompson Company
 Inserent: Irving Trust Co.

To the MAN at the TOP..

The Irving Trust Company announces a new Vacation Financial Service

AS AN EXECUTIVE, the man at the top has learned that his value to his business depends in part on his ability to get clear occasionally of worry and responsibility. . . . Often he risks loss in his personal investments in order to gain that temporary freedom.

TO KEEP MEN, the Irving Trust Company now offers Vacation Financial Service through a special service unit in each Banking Office.

You can place your securities in custody under a letter of instructions which may authorize such action as their exchange, or their sale at a

fixed price, or the exercise of rights. . . . Yet any major word or verbal instruction of any development during those months and your own instructions will be immediately received.

Under a special arrangement, you may also be named as stock holder, mortgagee, or emergency attorney.

Payment of maturity obligations . . . can be made . . . may also be arranged if you require them. Naturally, you may also make arrangements for such matters as stocks, bonds, real estate, etc.

Ask for further information about this service unit, based on the exclusive service of men at the top, at the nearest Irving Banking Office.



YOU CAN BEAT YOUR OWN RECORDS when a program is made for the man at the top. The man at the top is the man who has the most to lose. The man at the top is the man who has the most to gain. The man at the top is the man who has the most to do. The man at the top is the man who has the most to live for.



WITH THE HELP of the Irving Trust Company, the man at the top can have the best of both worlds. He can have the security of his investments and the freedom of his vacation.



THE MAN AT THE TOP can have the best of both worlds. He can have the security of his investments and the freedom of his vacation.

IRVING TRUST COMPANY

INEXPENSIVE

An always-cold refrigerator, plenty of ice cubes, for as little as 50 cents a month

as a few smokes

Cigarette money? The small amount to think about here? That describes the cost of operating an Electrolux.

It's a small amount, and it's only 50 cents a month. It's a small amount, and it's only 50 cents a month. It's a small amount, and it's only 50 cents a month.

And for this small cost you get perfect automatic refrigeration. You get constant, steady cold, a safe food temperature, all the time you use it.

But you get more than a good refrigerator. You get a safe refrigerator. You get a safe refrigerator. You get a safe refrigerator.

In place of machinery, Electrolux uses only a few gas tubes and a little bit of water to produce the refrigerant. There's no ice, no freezer, no cold. There's nothing to worry about, nothing to need attention. When there are no more tubes, Electrolux can be repaired with Perfect Fix.

The refrigerator is made for life. It's a safe refrigerator. It's a safe refrigerator. It's a safe refrigerator.

There are no more tubes. There are no more tubes. There are no more tubes.

At 25 cent a year it's only about the same as a pack of cigarettes. It's a safe refrigerator. It's a safe refrigerator. It's a safe refrigerator.

ELECTROLUX
 THE Gas REFRIGERATOR



Künstl. Leiter: Robert Mack
 Agentur: Batten, Barton, Durstine & Osborn
 Inserent: Electrolux Refrigerator Sales, Inc.

Künstl. Leiter: J. Burton Stevens
 Agentur: Batten, Barton, Durstine & Osborn
 Inserent: Baltimore & Ohio Railroad

Why a B & O train was late the night of December 13th



TAKING for your own, we thought the train was dependable on time.

Being on time is of course important, but it is only secondary to the list of instructions to our engineers.

Number 1 is safety. Number 2 is comfort to our passengers — no jolts or shakes. Number 3 is being on time. Any engineer who chews down because of a lag in other conditions, that might be dangerous to the public — and our lines.

Yet we make a very good on-time record. One day last year, however, train Number 1 was a few minutes late. This letter tells why.

Early in the evening of December 13th, I was called by telephone to come to the hospital at Longwood, Pa., to operate an X-ray for a man who had been accidentally shot through the abdomen. There was no more time to lose. I went to the hospital and found the man lying on a table. He was in pain and his condition was serious. I worked for an hour and a half and then I was called to the hospital. The doctor said that the patient was in pain and that I should stop.

T. E. Davis, M.D.

Had they known the circumstances, all the passengers on the train would have been glad to be a few minutes late in order to see the face of this man. Most people are inherently kind and generous. They like to be treated decently; they like to travel in a gracious atmosphere.

We try to create and maintain a gracious atmosphere on our trains — we 70,000 miles operate the B & O.

The Captain, Locomotive and The Nightingale, Locomotive. These trains between the East and the West have been running since the first train was run in 1827. They are the oldest and most reliable of all the trains in the world. They are the only trains that have never been stopped by a strike.

BALTIMORE & OHIO

FOUNDER OF THE GREAT EASTERN SYSTEM