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WEEKLY TRADE REVIEW

BOOST ANDOVER — LIVE IN ANDOVER

PHILIP P. DALRYMPLE SAYS MILK COOLING WITH FRIGIDAIRE IS POPULAR WITH LOCAL FARMERS

Progressive Men Are Saving Time and Energy by the Use of Electric Refrigeration — Farmers with This Equipment Are Obtaining Bonus Offered by the Large Distributors for Clean Milk with Low Bacteria Count

The interest shown in Frigidaire, the electric refrigeration unit, is rapidly growing as evidenced by the increased number of users each year. In former years ice was universally used and accepted as being the best and practically the only method of refrigeration, but with the introduction of electric refrigeration there is a noticeable difference in the amount of ice that is being harvested each year.

The progressive farmer now realizes that the amount of time and energy spent each year in harvesting ice, preparing ice houses for its storage, and the uncovering and covering the ice each time a small amount is needed, can all be saved by the use of electric refrigeration.

Many farms in our locality are producing milk for the large distributors who in turn are

paying a monthly bonus for clean milk with a low bacteria count. This bonus is being obtained by a number of farmers who have their dairy equipped with Electric Refrigeration, for rapid cooling of the milk will greatly assist in keeping the bacteria content of the milk at a minimum.

The Frigidaire dealer for this locality, Philip P. Dalrymple, 241 A Broadway, Lawrence has many farm installations of Frigidaire in Greater Lawrence. These have proven a great aid to the milk-producing farmer, not only in labor-saving which of itself is a great factor, but by proper cooling, a better product is obtained which brings to the farmer a greater cash return.

The specifying of the proper sized equipment is very necessary and essential in order to obtain the best results. Albert R. Brewster

who is in charge of the Milk Cooling Dept. has had a number of years' experience in this phase of refrigeration work, and has made many friends with the farmers he has contacted. Mr. Brewster has made a thorough study of refrigerated milk cooling tanks and coolers, pertaining to construction and insulation and is very well versed on this type of work.

Frigidaire the electrical refrigeration unit, a General Motors Product, is now being used in over 1,300,000 installations and is universally recognized as the leader for this type of service. Mr. Dalrymple, the local Frigidaire dealer, has many both large and small installations throughout this locality and from all reports, this present season will see many more Frigidaire installations.

GOOD CONVERTIBLE BONDS ARE IN AN ATTRACTIVE POSITION

Babson Park, Massachusetts, January 17, 1930. A few carefully chosen convertible bonds, or bonds carrying stock purchase warrants should prove worth while additions to the investor's list. Indeed they are especially suited to those who have funds to place in semi-investment securities, but who hesitate to buy stocks at the present time. They offer a reasonable degree of security, high yields, and possibility of appreciation. This does not mean, however, that all bonds with conversion features or stock purchase privileges are worthy of confidence. Neither does it mean that the highest grade investment issues are of this type. Remember that the so-called "privileges" attached to a convertible or "warrant" bond were put there for a reason, and that reason is usually to compensate for some lack of strength in other directions and in order to make them more salable. Hence most convertibles are junior or debenture issues. A few have mortgage security, but those are generally of the smaller or weaker companies. On the other hand, there are a number of convertible or "stock privilege" issues of strong concerns which for all practical purposes are satisfactory from the standpoint of safety, and still offer attractive possibilities for sharing in the future profits of the business.

Stock Privilege or Convertible Bonds Explained

Briefly, convertible bonds are bonds which may be exchanged into other securities of the corporation, usually the common stock. Assume that a good six per cent bond is convertible into stock at 100, or par; i.e. a \$1,000 bond will be exchangeable for ten shares of stock. If the stock advances from 100 to 150 the bond will advance from \$1,000 to \$1,500. On the other hand, if the stock drops to 50 the bond will not go down much below \$1,000, or par because then it will begin to sell on an income basis. The privilege of converting into stock is limited to a definite period. If the privilege expires while the stock price is above the conversion point, the bond holder can secure his profit either by selling the bond or converting into the stock. He must do so before the expiration date or he will lose his profit, because thereafter the bond will sell lower. Also if a convertible bond is called while selling higher on the basis of the conversion privilege, the bondholder must either sell or convert before the call date in order to conserve his profit. Strange as it may seem, millions of dollars are sacrificed every year by careless investors who do not watch their expiration or call dates on convertibles. Every time a profitable conversion privilege expires, it is found that a number of investors have been so careless as to permit their profit to lapse through inattention. The American Telephone 4 1-2s, 1933, for example, were selling at 122 before the conversion date, but after that date sold down to 100. Then it was found that \$2,000,000 of this \$67,000,000 issue had not been converted. Truly it behooves holders of convertibles to watch their market position closely.

It has become the fashion in the past few years to issue bonds with stock purchase warrants attached. These are similar to con-

vertibles in effect. However, the investor exchanges the convertibles for stock, whereas with the warrant bond he purchases the stock at the favorable price granted him by the purchase warrant privilege. In either case an advance in the stock sufficient to make the privilege of value results also in advance in the price of the bond, and the holder can secure his profit by sale of the bonds if he does not care to exercise his exchange or stock purchase privilege.

Why Present Conditions Favor Convertibles

A year or more ago, during the stock market boom, many convertibles were selling far above their actual investment value. Since then liquidation has removed most of the price inflation. At the same time, of course, the stocks into which the bonds are convertible have declined to comparatively low levels. The selling movement in convertible bonds is always checked, irrespective of the trend of stocks when the interest return on the bonds is equal to the return on other invest bonds with equal security. The better grade convertible bonds today, therefore, offer a very good yield and comparative security against decline. Later when stock market conditions change they should afford possibility of profit through enhancement in the value of the stock. Moreover, the downward trend of money rates is sure to increase the market price of all bonds which sell on an investment basis, and the convertibles of the right sort should share the advance with ordinary bonds. Later, as the industry recovers, the speculative feature will again come into play. Hence, insofar as a convertible bond

combines the good points of both a common stock and a bond, namely, regular income and security against decline under unfavorable conditions (like a bond), and possibility of profit under favorable conditions (like a stock), it becomes an excellent form of investment.

Another factor which will make convertibles popular is the growing desire of investors to hold an equity in our corporations. Despite the bitter experiences in the recent market the public has nevertheless become educated to the purchase of equity securities, or common stocks. Hence, a security combining a definite hedge against loss, and at the same time offering possibilities of appreciation, will have a strong appeal. This popularity will, of course, be translated into increasing market prices for sound convertibles. It does not mean, however, that ordinary investment bonds will be neglected. The number of desirable convertibles is distinctly limited.

Must Be Carefully Selected

Most of the convertible or warrant bonds now outstanding were issued at a time when stock prices were much higher than at present. Hence, their stock options are generally far above the current market. Such bonds may not become attractive from the standpoint of appreciation for a long period of time. There is, however, a small group of convertibles, some of which were floated a number of years ago, and others with more than usually attractive option terms, which

(Continued on page 8, column 1)

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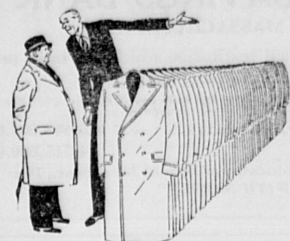
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A Little Out of the Way

But It Pays to Walk

GOOD CONVERTIBLE BONDS ARE IN AN ATTRACTIVE POSITION

offer good opportunities. Of course, where a convertible carries the privilege of buying stock, at let us say, 150, and the stock has no reasonable prospects of ever selling at 150, the conversion privilege is worthless and the desirability of the bond itself even from an investment standpoint, comes into question. The following tests should be applied to convertible or stock purchase bonds:

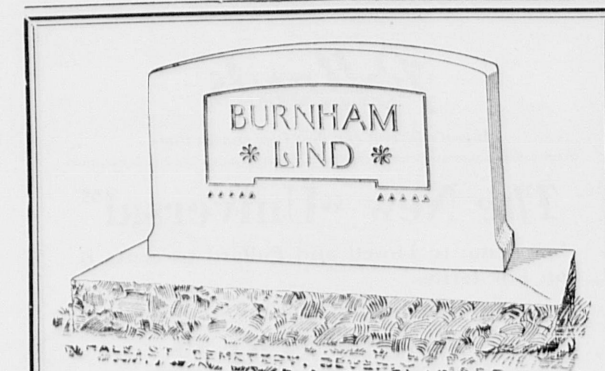
- (1) Is the industry one which offers excellent prospects for future growth? (2) Is the conversion privilege likely to become of value in a reasonable period of time? Does it extend for a sufficient period of time to allow the growth of value of the stock to make the privilege valuable to the bondholder? (3) Is the issuing corporation strong financially, and has it an earnings record whereby past bond interest has been covered regularly and by a comfortable margin? (4) Does the conversion feature fully compensate for any deficiency in other respects, either as to security, interest coverage, or other attributes of a sound investment? (5) Is the price right, i.e. is the bond now selling on a thoroughly deflated basis? Some good convertibles and stock warrant bonds which meet these essential requirements are now available, especially in the oil and public utility industries. The investor should not overlook on the convertible type of security, however. Remember they are really only semi-investments, and should represent only a minor part of the careful investor's holdings. Certainly they should not be bought to the exclusion of a good list of straight investment bonds.

St. Augustine's Dramatic Club Notes

The 14th in the series of weekly dances under the auspices of St. Augustine's Dramatic club will be held Friday evening in the Knights of Columbus hall. The dance will be a favor party. The usual program will be carried out and several novelties will be introduced.

Struck by Automobile on North Main Street

John Young, 19, of 86 Central street, Andover, was injured when struck by an automobile driven by Joseph Palombi of 31 Chestnut street, Lawrence, at about 5:30 o'clock Tuesday afternoon. Young, who is employed at the Curran estate had just come from his work and crossed North Main street to where a motorist was changing a tire. He stopped to assist and was struck by a Ford coupe driven by Palombi. He was knocked to the roadway but the wheels of the car did not pass over him. He was taken to the office of Dr. J. J. Daly where he was treated for bruises about the body and then taken to his home.



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ASKS FOR NEW JUNIOR HIGH

has been a question of much interest. The school committee has considered this but will not ask for any appropriation this year for the construction of a gymnasium. The committee has plans however for a gymnasium to be erected on the north side of the old Pynchard school and connected with it. No estimate as to the cost has been given out however as the committee is not considering its erection at this time.

The school committee presented its plans for the new junior high school before the finance committee at a joint session of the two boards Monday night. The school committee will sponsor the following articles which will appear in the town warrant at the annual town meeting in March asking for the appropriation of \$225,000 for the purpose of constructing a new junior high school building and permission to carry out the plans for its erection. The first article if voted would provide that the proposed new building be paid for by loans which shall be payable in a period of years as yet undetermined.

To see if the Town will vote to appropriate the sum of two hundred twenty-five thousand (\$225,000 00) dollars for the purpose of constructing a new junior high school on land adjacent to the present Pynchard high school, and of purchasing furnishings and original equipment therefor, and for the purpose of raising all or a portion of said sum would authorize the Town Treasurer to prepare, issue, and sell bonds or notes of the town in said principal amount of two hundred twenty-five thousand dollars (\$225,000 00), all within the limit of indebtedness, bearing interest at the rate not to exceed five percent per annum, payable annually in accordance with Chapter 44 of the General Laws and acts in amendment thereof, so that the whole hereinafter mentioned in Article --, on petition of the School Committee.

Andover C. E. Union Notes

The Andover C. E. Union executive board held its business meeting on Monday evening in the vestry of the South church. Reports were given by the secretary, treasurer and various committee chairmen and superintendents.

Fined for Driving While Intoxicated

A fine of \$100 was imposed by Judge Frederic N. Chandler in District court Monday morning upon Paul Genowicki, 37, of 2 North Main street, Andover, when he was adjudged guilty of operating an automobile while under the influence of liquor. He appealed and was ordered held in bonds of \$300 for his appearance at the next session of Superior court. He was also adjudged guilty of drunkenness but the case was filed.

Genowicki was arrested early Thursday morning, January 2 as he was driving his automobile through Andover square. Sgt. James Napier and Officer Frank McBride testified that Genowicki admitted having had some wine to drink but denied that he was under the influence of liquor. The officers stated that he was operating his machine in an unsteady manner.

Advised Letters

January 17, 1930 Billy Smith Miss Edith Smith Miss Cinthia Abelli Mrs. Scott

JOHN C. ANGUS, Postmaster

To Make Highways Pages of History

The Massachusetts Bay Colony Tercentenary Commission has delegated Frank Tenenbaum of Worcester, vice chairman, to put into effect a program proposed by him for placing one hundred tablet markers close to historical shrines throughout the state, but particularly on sites having reference to the beginnings of the Bay colony. Many of these spots, sacred in memory, have been grossly neglected and unmarked.

Table with columns for names and statistics under the heading 'SHAWSHEEN VILLAGE'. Includes sub-sections for 'Deacons Again Win' and 'Fish Quotations Soar'.

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Petersen's Men's Shop

44 MAIN STREET, ANDOVER

VITAL STATISTICS

(Continued from page 1)

Seven persons have met violent deaths; two in a railroad accident, one by drowning, one by shooting, and three from fractured skulls, which were the result of automobile accidents. Few deaths have been directly due to contagious disease. Eighteen persons have succumbed to cancer, 12 of whom were women and 6 men. Tuberculosis has claimed three. Other causes of death given are: Diseases of the heart, 38; pneumonia, 22; nephritis, 13; cerebral hemorrhage, 12; arterio sclerosis, 4; pernicious anemia, 2; diabetes, gastric hemorrhage, dysentery, paresis, and glioma of the brain.

The following is the list of deceased, aged seventy years and over: Martha Warner, widow of John Wood, 76; Elizabeth Wolcott, widow of Alpheus S. Packard, 86; Lucy Mason, widow of Henry Ormond Hight, 85; John Cummings, 85; Emily J. Leighton, widow of Henry M. Francis, 93; Julia Underwood, widow of William E. Bradbury, 74; Julia A. O'Connor, 71; Catherine O'Sullivan, widow of Charles Easton, 79; Ann Chapman, widow of George Easton, 79; H. Miller, 88; Bancroft T. Haynes, 78; Charlotte Hayes, widow of Mr. Hardy, 73; Josephine Rockett Coulter, 71; Josephine Larkin, widow of George Bourne, 74; Charles McIntyre, 78; Anne Pulsifer, widow of Dennis W. Waterhouse; Mary Elizabeth Herrick, 73; Della Lefferts, widow of Ballard Holt, 2nd, 85; Ella Hayward Foster, 76; John S. Roman, 70; Annie T. Coyle, widow of William F. Quinn, 72; Michael J. Halpin, 75; Keran Wheeler, widow of Walter Gardner; Horace S. Neal, 81; Clara J. Trulan, 73; Fannie S. Boutwell, wife of Alfred A. Miner; Ann Cole, widow of Joseph Fraize, 76; Adele Adelaide Philbrook, widow of Lewis Mitchell, 76; Fannie S. Donald, widow of William F. Quinn, 88; John Peters, 71; George Albert Doyle, 80; Hannah A. Holt, widow of Andrew Parsons, 90; Francis Wyld, 74; James Soutar, 80; Hale Mason, 91; Robert Donald, 81; Hannah Judson, widow of James P. Oldroyd, 85; Laura Haskell, widow of John B. Judkins, 86; Frederick Hulme, 84; Elizabeth Chapman Hopkins, widow of Elizabeth Green Dix, 82; Jean Baptiste Goselin, 72; Joseph Bourdeau, 77; Calista Clafin Blackinton, widow of Thomas

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