HE CASTRO COUNTY NEWS

YOUR HOME NEWSPAPER

DIMMITT, CASTRO COUNTY, TEXAS, THURSDAC, NOVEMEBER 22, 1934

d Rain Falls ver Wide Area With Some Snow

from an extended This rain followed another ta week ago, soaking parched and causing young wheat to mi give promise of much bet-

self Arney reported 2 inch other communities red precipitation. The guage in Dimmitt regis-

and snow with a sharp n temperature, a thick layer eing much in evidence Thurs d Friday mornings.

TURKEY SHOW IN PLAINVIEW

Three premiums of \$25,

FLAGG

CIRCLE REPORTS

m not needed.

as Music Teachers Il Meet at Lubbock

is expected at the 21st an- \$15 and \$10 will be offered in county vention of the Texas Music exhibits. association here Nov. 29. c, 1, Miss Mary Dunn, Lub-

president of the Texas Music of that place. association, will preside ect the convention.

nd

final contest for the Geo. B. prizes will be staged here be winners in the 21 districts

banquets, a reception, a break. auctioneer, and there were pies and Waco. ad luncheon are planned for the more pies. When they hd all been Miss Inez Lung, foreign missionary

that Old Man Depression is still with and Mrs. Geo. Bagwell and us. and Mrs. Kay Roberts spent Rev. Weathers was with us Saturbusiness trip to Amarillo Tuesday. Floydada Monday. ay in Vega visiting relatives. day night, Sunday morning and Sunand Mrs. J. G. Davis gave J. dy night. There were 114 for Suna sumprise birthday dinner at day school and the crowd was even me Sunday. The dinner con- greater for church services. A good of a large turkey and 18 other crowd also attended BYPU and of different appetizing foods. church in the evening. Bro. Weathflests were Misses Helen Ester, ers is a very able preacher, Hear him, Womble, Grace Marie and Bob Sheffy entertained several of ine Bagwell, Dorothy Lust, his little friends with a birthday Shwen, Pauline and Kathlene dinner Sunday. He has 11 years to well, Dessie Mae Ramey, Mess- his credit. mes Barron, Vernon Williams, F. W. Dodson of Westway brought Lafferty nd the honor guest, his basket ball players down Friday Jr., and Mr. and Mrs. Paul afternoon and matched their ability ins Mr. and Mrs. Cleo Rich- with ours. Our "outsiders" boys on and the host and hostess. lost, but the girls won.

ary Jo Smith is very ill, having Mr. Edelmon, D. Floyd, Glover t of school for two weeks. Frazier and James Binswanger narand Mrs. Jack Baker gave her rowly escaped injury Friday afterher, Mrs. A. E. Edwards, a birth noon when the carbide plant at the dinner Sunday in the Baker school house blew up when it was A big dinner with all kinds being put in readiness for the pie seets and meats was enjoyed by supper. Although one or two heavy entire Edwards family: Mr. and pieces were blown a considerable dis-A. E. Edwards, Mr. and Mrs. tance, no one was hurt. Edwards, Mr. and Mrs. Guy Ed- Mr. L. C. Gage who was recently and children, Mr. and Mrs. injured in a car wreck, was taken to d Edwards and children, Mrs. a sanitarium in Lubbock Sunday Mitchell and children and night. and Mrs. Robert Edwards and Mrs. Otis Woods mother, Mrs. D.

D. Starnes, and ison and daughter, Boyd from New Mexico is from Wellington are visiting in the ng his sister, Mrs. Glenn Smith. Otis Woods home. by Lafferty, Mildred and Vifgil Mr. and Nrs. Srank Havarn and were Sunday dinner guests of children and Mr. and Mrs. John Bain and Ollie Aiken. and son from Silverton were guests

Jim Bagwell is ill with ton- of Mr. and Mrs. E. G. Snapke Sunday.

Rev. Joe Strother Pastor M. E.

STATE B. T. S. CONVENTION AT LUBBOCK NOV. 29-DEC. 1

Here is the scene of the cave-in at Bridgeport, Texas, where four men lost their lives. The big

was a settling basin for the Bridgeport filter plant, under construction. After being buried alive, four workmen were drowned as water came up while their fellow workers were endeavoring to dig them out. The dead are Bud Shawn, 26; Claude Mader, 29; Nolan Gober, 21 and C. H. Furr, 54. In the picture workers are shown vanily seeking to rescue the four doomed men. (Texas News Photos.)

Four Die at Bridgeport When Big Settling Basin Caves in

"Vision for the New Day," will be the Staked Plains Turkey Improvefor the 44th annual Baptist Training Service convention to be held at Lubbock Nov. 29, 30, Dec. 1, byRev. J. R. E. Bost, local Baptist pastor. and packing of birds for market. Five thousand delegates are ex-

Classes will consist of singles of will surpass this one," W. E. Young, We are convinced that no program young and old toms and hens hat- Wichita Falls, president of the cones of young toms of not less than

six nor more than 121 to the box. Saturday. single classes and 12 premiums in S. Malone and committee who will barbecue.

Among some hundred speakers charge here for another year. Rev. Alfred Freeman left Wednes- who will appear on the three day vice president and director of day to attend conference at Abilene. convention program will be the fol-Mrs. Harvey Youts accompanied him lowing: Dr. C. E. Maddry, secretary Grove of Baylor University, to visit her sister, Mrs. Jack Cowsert of Foreign Mission board, Richand, rell, Nshville, Tenn.; T. C. Gardner,

> girl. Little Miss Ouida Johnson was be made by Dr. W. R. White of Fort and Glenn. Reporter. the winner. We did fairly well with Worth, on the subject, "The Chal-

the pie supper, considering the fact lenge of the Cross."

Rev. Alfred H. Freeman, for two years pastor of the First Methodist church here, left this week for Rothe subject of the keynote address Methodist church there, as a result of appointment made by the M. E. general conference at Abilene last D. Gray, Denton, according to Rev. verton received appointment as pastor of the Dimmitt church. The latter moved his family this week to Dimmitt to be ready to assume his duties here Sunday.

vention, said in a radio broadcast years presiding elder of this Dis- and motherhood; (2) the control of Local entertainment will be under First Methodist church at Lubbock births and deaths; (4) support of Ten premiums will be offered in all the direction of J. D. Riddle and two and Rev. Joe Haymes, Lubbock pas- public health laboratories; and (5) succeed Rev. Linscomb.

provide an old-time chuck wagon Rev. E. C. Armstrony, Dimmitt and insects." circuit minister, was returned to his

H. D. CLUB MEETING

Va.; Dr. John L. Hill, book editor, with Mrs. Barber Eubanks Friday, preschool nad school child may be master, who held that position for Dr. I. J. Van Ness and W. A. Har- Nov. 16, for an all-day quilting. We cited as an example. Child health is over a year. quilted a quilt for the club. It is a safeguarded by providing informa- Bice has been a resident of Dim-Bryce Twitty, J. Earl Mead, Dr. J. beautiful quilt. The club is going tion and instruction of the mother. mitt for a number of years and has be winners in the 21 districts

The Thanksiving program and pie Heward Williams, Dallas; Dr. G. L. to sell tickets for it. It will be givthate. This contest takes place supper was well attended Friday Ytes, Amarillo; Rev. W. B. Pierce, leading the supper was well attended to supp State. This contest takes place supper was well attended Friday Ytes, Amarillo; Rev. W. B. Pierce, details about the quilt will appear light. We were favored with some Lawton, Okla.; Dr. W. C. McClung. later. Members present were Mestater. Members afternoon of Nov. 30 and will fine music by the Dimmitt orches- Wichita, Kan.; Dr. C. W. Culp, dames Geo. Behrends, Geo. Shepard, children from preventable diseases. Civil service examinations for the were sold. Mr. Binswanger acted as Wichita, Falk: Dr. J. B. Tidwell. Clyde Shepard, Jack Hawkins, J. C. Contagion is prevented or conwere sold. Mr. Binswanger acted as Wichita Fali; Dr. J. B. Tidwell, Newton, R. C. Lay, Hnery Timmons, trolled against further spread thru N. Ewing, Ed. Newton, Miss Ozeta encouragement of immunization sold, a pretty cake covered in pink from Canton, China, will be here to Hawkins and the hostess. Visitors early in life, through the prompt reicing was put up for the prettiest speak, and the closing address will were: Mesdames Buck Crum, Alfred porting of infectious dipease. Pub-

> Mr. and Mrs. W. H. Meacham, Mr. and Mrs. Marsh Collins and son and Tom Bice and T. A. Singer made a Kenneth Bishon visited relatives in

Their Names "Carry On" in Texas Senate



Senators Joe Moore of Greenville and Margie Neal of Carthage re linquish their seats in the Texas Senate with the expiration of the 43rd legislature, but the names Neal and Moore remain on the Senate roll call. Below Senator Neal is shown congratulating Senator-elect Jim Neal of Duval, while in the above photo Senator Moore, right, is pictured with Weaver Moore of Houston, who will succeed Walter Woodul, elected lieutenant-governor. (Texas News Photos)

1935 Corn-Hog Plans **Now Being Discussed**

RELIEF COMMISSION PUTS BAN ON LIQUOR MONEY

county administrator or the case and the contract and other forms supervisor has first-hand personal are being prepared now," according knowledge that the head of the relief to E. H. Regenbrecht, Extension family is expending his funds for swine hu bandman. "Farmers will alcoholic liquors, that family there- be invited to sign these contracts after should receive relief in kind either late in December of this year only, is the instruction received this or early in January, 1935. week by County Administrator R. W. "The 1932-1938 base give dy on Dent from State Director Adam R. lished will be used ag Johnson, Austin.

is being extended in kind only, it 90 per cent of the evablished base. shall be work relief, Mr. Johnson and benefit payments mill be figured stated, adding that the same rules at \$15 per head for the 10 per cent apply in respect to gambling and not produced. Another feature of the similar derelictions on the part of 1935 hog program is that it permits relief clients. Conviction in police the unrestricted purchase of feeder court or ferquent arraignment be- pigs by contract signers from confore any local court immediately tract signers. brings the client within the scope of these instructions.

officils refuse to act, please notify justed yield. this office," he concluded.

COMMUNITIES NEED HEALTH

average community needs is a well ity. rganized health department which emphasizes five types of activities," says the American Public Health association. These activities are: Rev. L. N. Lipscomb, for many "(1) The safeguarding of child health 30 days," Mr. Regenbrecht said. trict, was appointed as pastor of the contagion; (3) accurate recording of tor, was named presiding elder to sanitary control of diseases spread from human waste and by vermin

lic health laboratories and sanitary engineers provide additional bulwarks of protection about child life. wholehearted support on the part of at the home of Mrs. Paul Wiliams. various state and local agencies are Mrs. John Balling of Hereford was essential if these activities are to be with us and gave a very interesting successfully maintained.

LONDON BRIDGE CLUB

ncon, Mrs. Lawrence Buckmaster gave a pork demonstration at the won low. Refreshments were served was very helpful to those who atto Mmes. Rayford Ricketts, Jack tended. Next meeting will be at Miller, Tom Bice, Meade Haile, Ho. Henry Henry Allmons Nov. 23. mer Norwood, Claud Morris, Lawrence Buckmaster and the hostess. in the Earl Springer's home Sunday.

ALL DAY SINGING

There will be an all-day singing Bennie Fulkerson. held at the Bigsquare school house on Sunday, Dec. 2. Each community of the home of his brother, D. S. Jones. the county is urged to have their Mr. and Mrs. Let Williams spent committeeman appointed. Everyone is cordially invited, also

visitors from other counties that day in the D. S. Jones home. care to come and sing.

Lunch on ground at noon hour.

W. M. S. REPORT

The Hannah Sallee circle met in the church with 13 members and two T. have moved to their new home. visitors present. Mrs. Singer gave Mr. and Mrs. Lyn Axe will move the devotion from 105th Psalm. Rev. where Mrs. Brocks moved. Bost taught the lesson on New Test- The carnival was well attended

COLLEGE STATION. "A cornhog program for 1935 has been definitely decided upon by the A'gri-In instances where either the cultural Adjustment Administration,

out both the programs. Farmers will Regardless of the fact that relief be permitted to produce how up to

corn program lies in the fact that the "If the head of the family stead- exact amount produced is optional Church; Freeman To Rotan fastly refuses to perform work with the farmer within the limits of when he is not paid in cash, you are 70 per cent to 90 per cent of the esfastly refuses to perform work with the farmer within the limits of instructed to confer with local public tablished base. Benefit payments officials and prefer charges of vag- will be made at the rate of 35 cents rancy against the client. If public per bushel on the appraised and ad-

> "Regulations as to what contract signers may plant on all land kept out of corn production will be liberal. DEPARTMENTS, SAYS MEDICO The only restriction is that they may not increase the amount of land

programs are not yet available, but it is hoped that they will be announced some time within the next

Thos. F. Bice Named Postmaster at Dimmitt

The Texas State Department of Thos. F. Bice, ex-service man and health provides that due emphasis be for the past year local disbursing given to each of the above men- officer for the Texas Relief Commistioned activities. To illustrate how sion, received appointment Friday of these five essential functions are last week as postmaster of Dimmitt. interrelated, the interest of the var- taking immediate charge. Mr. Bice The Home Demonstration club met ious bureaus in the new born baby, succeeds C. S. Holland, acting-post-

The Worth While club met in all Adequate health organization and day meeting Wednesday, Nov. 15th talk. We had eight members present. Mrs. Cleo Richardson, Mrs. Jack Eaker and Mrs. Davis of Bethel were visitors.

Mrs. Byron Shipley entertained the County Agent Wayne Thomas, London Bridge club Thursday after. Mrs. R. E Duke, and Mrs. Gilmer won high score and Mrs. Tom Bice Mack Dixon place last Friday which

Mr. and Mrs. Tom Gunnels called Mr. B. F. Fulkerson of Roswell, N. M., visited in the home of his daughters and son, Mrs. Earl Springer and

R. V. Jones of Friona visited in Sunday in the Henry Allmon home. Mr. and Mrs. C. E. Tice spent Sun-

Mrs. H. D. Robins |spent Friday afternoon with Mrs. A. T. Jones. Mr. and Mrs. J. E. Andrew spent

Sunday afternoon in the T. L. Spark man home. Mr. and Mrs. Brooks and son, E.

last Thursday night. The lions and Adjournment was made to meet the band surely were enjoyed by all. Monday, Nov. 26th in an all-day The merchants' booths seemed to be the greatest attraction.

NUMBER 29

either rious

mally songs

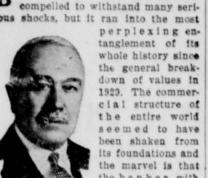
and

itch

Phile

WHAT BANKING

By JOHN H. PUELICHER American Bankers Association



whole history since the general breakdown of values in 1929. The commercial structure of the entire world seemed to have

able to come through as he has. General business failures, agricul- his assailants, fled in the sheriff tural stagnation, income losses, capi- car. They were captured later tal losses, inabilities to meet debts Houston, (Texas News Photo. and therefore inabilities of bankers to

pay back depositors when loans were not paid, were the reasons, in most Mr. and Mrs. I. B. Brooks of Here instances, for the bank failures. is without its weaker elements, but day. to the relatively few instances in banking, had exaggerated and startling had banking not been used as a target Mr. and Mrs. Edgar Ramey are visitfor political self-seeking and with vote ing Mrs. Boswell's parents in South seeking motives, had unfounded ru- Texas. mors not been spread the people's con-

experience which every earnest banker | Elder's parents. was fearfully recognized would ag. Lakeview spent Saturday night and gravate any difficult days which might | Sunday here. arise. One of the worst of these was Mrs. Raymond Wilson and Mrs

and dishonesty in banking is admitted. That the instances that did occur were used grossly to increase fear in the that require competence and ability nington of Floydada. in management. That we cannot legbe conceded, but dishonesty, wherever view Monday. found, should be punished. It is as true in banking as elsewhere that no matter how good the law, dishonest week with her parents in Calrendon.

Mrs. Meade Haile is spending the week with her parents in Calrendon.

Mrs. Talmadge Buckmaster are the proud parents of a baby ter are the proud parents of a baby found, should be punished. It is as must strive for ever better ones, but the public recognizes that it is a mat-

The Public's Pert Our people must be brought to real ize that the welfare of our country depends upon its banking system, that the strength of the banking system depends upon the public's faith and understanding and the vast maprity of banks, because of faithful serves rendered, even through the whole of this general breakdown, had the right to expect the trust and confidence of the

In every great catastrophe, no master what its nature, no matter what its cause, someone must be crucified. The banker was this time selected. In the tirade against the railroads. Some railroads may have done reprehensible things, but the agitation became so general and so violent as almost to destroy one of the fundamental factors in the progress of a country. Today the same thing has been done to the banker. In spite of all that has happened, the fact remains that even most of the banks which failed are paying out infinitely better than are investments in almost anything else.

Bankers Aiding Agriculture

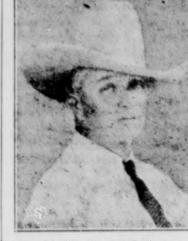
State associations of bankers in many agricultural states are giving time and financial support to encourage practices among their farmers that will bring about better farm results. The major activities reported from ene state to the Arricultural Commission of the American Bankers Association which is nationally active in promoting this line of copperation are

1. Drought relief work: Local banks have played a vital part in this work. being represented on the county committees for passing on all seed loans. These committees met practically every day during the spring to pass on the loans in order to get as quick action as possible. A total of 914 applications were received and handled y one committee, 833 being granted. 2. Four-H Club work: Bankers helped stimulate 4-H Club work, financing many members who otherwise could not have enrolled. They also helped finance fifteen 4-H Club delegates to the state club convention.

3. Livestock feeding: The banks cooperated with the Extension Service in the state and the railroads in increasing the amount of livestock feeding. Assistance was given the feeders in securing finances for their feeding

4. Crop improvement: The bankers took part in the crop standardization program of the Extension Service and encouraged the farmers to use pure seed, and in many cases made loans

Murdered Sheriff •



had proper consideration been given | E. B. Wright made a business trip to Lubbock Friday.

fidence might have been retained and Mr. and Mrs. J. A. Creager visited far less serious would have been their relatives in Memphis over the weekfinancial losses, for many bank failures | end.

M. and Mrs. Andrew Elder spent There were factors in our banking the weekend at Lubbock with Mrs. worked years to eliminate, which it Mr. and Mrs. Paul Thompson of

tered many banks that should never Buck Wood were Amarillo visitors That there have been incompetence | Troy Burson of Silverton visited

n the Carrol Gunter home Saturday public mind, we affirm. We shall con- Mrs. Earnest Medkief of Hereford in our profession and strive for laws days this week with Mrs. Waltr Pen-

islate honesty and unselfishness into Rev. Bost, C. W. Booth and Truett Mr. and Mrs. L. G. Manning attended Mr. and Mrs. A. M. Wilson of either a banker or a borrower must Booth made a business trip to Plain- the show in Hereford Sunday.

business trip to Plainview Monday. my Roger.

Will This Nag Uphold His Name?



Shoot Eagles and Coyotes From Airplane



cessfully hunt eagles and coyotes from the air. Their bag of eagles in Culberson county over the Guadalupe mountains definitely with a wing spread of eight feet. Eagles have ben particularly bad about carrying off lambs in this area. (Texas News Photo.)

and incompetent men can make it ineffective. Good laws are essential. We

Mr. and Mrs. Claud Morris made boy born Nov. 17. His name is Samson and Tom Bice were shopping in

tinue to strive for higher attainments and Mrs. O. B. Trimble spent several spent the weekend with home folks. left Friday for an extended visit wit

son Raymond Sunday.

Plainview Monday.

GIRL SCOUTS MEET

The Girl Scouts met at the High ses. Phone or write Sur school Thursday, Nov. 15. Maxine Plainview Sanitarium. Skipworth was elected scribe. The Texas. girls are trying to pass their tenderfoot test and pay their dues so we can become nationally recognized.

Doctors prescribe Zimmerman's salve for Piles, Eczema, Boils, Burns | spent the weekend with Pimples. It's the best. Pine Oil for Wright. Colds, Coughs, Sinus, Catarrh, Asthma, Kidney and Stomach troubles. Mr. and Mrs. Elmer Cunter Drug Store guarantees it. | shopping in Amarillo Th

to enter the training school

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Dimmitt Motor Co. Inc.

passenger cars at Flin the list price of Master Models is \$20 additional. Prices subject to change stro County News State Flowers Chosen by

ange blossom; Georgia, Cherokee rose;

bine; Maine, pine cone and tassel, Mississippi, magnolia; New Mexico, Those chosen by the popular ballot

and Draw Array of Names When a Mississippi angler says that Mrs. C. B. Priddy, which is known in some localities as a

hogfish. The large-mouth black bass ting will be with Mrs. cles gifted with a long array of names. a river trout, jack pike, white eye, jack salmon, blowfish or a blue pike.

DIMMITT BAKERY

Blazing Log!

ant Heater-is pro-

of a match and it's "on"

fish. Bluegills are sometimes blue low perch are also known as American

"Breathing Walls"

Many brick masons, it appears, have
not as yet learned the secrets of the

sturies. These master builders made breathing walls." For one thing. hey did not tap the bricks into place, or move the great blocks of stone aftr setting them, says a writer in the Cleveland Plain Dealer. To tap tends to break open the mortar and allow acid rain water to enter. A brick or stone block rightly placed and not and mortar as a result. This is upon

portion of sand and cement. Old Bicycle Laws misdemeanor. On the other hand, seed and the providing of home grown o take a bike without leave, even if | feeds.

seems natural and not forced to stand and uncover, it should be done; otherand uncover, it should be done; otherwise, it should not. For example, if eating at table, lying in bed, or working in the kitchen, standing at atten-

The blood is composed of a liquid part known as plasma, in which float the blood corpuscles. This blood com-

mately 5,000,000 red blood cells. The red blood cells also contain haemory the oxygen to the tissues without ever, \$545,073,000, or over 44 per cent. which life would be impossible. It has been repaid by the banks. All other bas been estimated that the life of a repaid about 16 per cent of their loans, red blood cell is about 40 days.

DESCRIBES FARM ADJUSTMENT PLAN

Agricultural College President Says Federal Program Seeks to Coordinate Production with Reduced Exports The Federal farm adjustment pro-

yucca; Rhode Island, violet; Wiscon- sumers will contribute something to-

the domestically consumed portion of was the same fish that is known in the wheat crop. The insured price is to

Sunfish in some places are known farm adjustment is a part. If the shall never know whether farm adjustment as now proposed would have succeeded or not if it had been given

What to Consider in Making Sound Loans A book on "Making Farm Investments Safe" has been prepared by the Agricultural Commission of the

American Bankers Association, sumforms a suction with all the other marizing material published by it durbrick and stone adjacent and the air ing the past ten years. It presents a constantly circulates through the brick | compendium of scientific facts, practhe assumption that the mortar is timely and helpful suggestions to serve properly mixed and in the correct proit practical workers in these fields can obtain an idea as to what extent and person stealing a bicycle; doubly wrong | diseases, rodents and fire hazards, etc. to hit him. Not long ago a bunch of The book also indicates how much girls stopped at a corner drug store is added to the security of a farm loan murder, as stealing a bicycle is merely | mercial fertilizers, the use of quality

only "borrowing" it, carries both fine Another section sets forth the pre-1905 and is still in effect.-Los An- negotiating loans to increase or improve dairy production, or beef, sheep, swine or poultry production, as well as what factors should be considered in the economic marketing of products Appropriate attention when the na- and the way efficiency in production ional anthem is being played by a affects efficiency in marketing. Many radio orchestra, on the phonograph, or other everyday details of farm life in any other manner, in the home, "de- that have a practical financial signifipends on circumstances," says James | cance are treated in the book. A par-A. Moss, colonel United States army, ticular important section deals with

orporation, the highest percentage of been made by the banks, indicating

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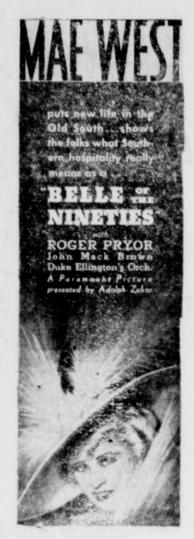
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Boys More Emphatic in

Expressing Their Temper Boys fly into rages more often than girls. They spend more of their time being angry. And they act much worse in the process, according to a writer

in the Philadelphia Record. At least that is what statistics compiled by a child psychologist, indicate. Commenting on these figures, the director of the Philadelphia Child Guidance Clinic says:

"Boys do express their antagonism more violently than girls. They go through more motions in showing their anger. Whereas girls, because they are girls, have been taught subordination from the start. I really think they are probably angry just as often and just as violently as boys, but they can cover it up better.

"Being mad clear through and getting over it is considered by some people to be a sort of virtue. 'I like a person to say what he has to say, get it off his chest, and forget it,' some

one tells you. "This usually indicates that the person himself-or herself-would like the luxury of flying into a rage and throwing furniture around. He'd like to indulge himself in an orgy of anger but doesn't quite have the nerve. So he gets a vicarious pleasure out of seeing some one else do it."

Human Bones Dissolve in Salt Water of the Ocean

Did you know that salty sea water dissolves bones? Many old wooden boats with metal fixtures of past centuries have been found at the bottom of lakes and seas but there are no authentic cases of finding skeletons in these wrecks.

Writing in La Gazette de Hollande of The Hague an anthropologist points out that human skeletons dissolve in sea water and most quickly in salt water. He brands the stories of finding skeletons in wrecks of craft over a century old as pure fliction. The anthropologist bases his conclusions on what was found when the Dutch government drained Haarlem lake. After the lake was drained hundreds of miles of trenches were dug to complete the reclamation. While many ancient wrecks were found in the lake bed not a single human bone was found .--Pathfinder Magazine.

Weight of Sand Stimpson's "Popular Questions An-

swered" says that dry sand is heavier, measure for measure, than wet sand, up to a certain percentage of moisture. A cubic foot of average wet river sand will weigh from 12 to 15 pounds less than a cubic foot of the same sand in a dry condition. From a dry condition to about 5 per cent of moisture, sand bulks greatly, but this does not continue indefinitely. If the sand is thoroughly saturated so that all the volds are filled with water, it again approximates its original weight, measure for measure. A cubic foot of sand having a moisture content of about 14 per cent weighs about the same as an equal measure of dry sand.

Battle Creek's Name

Battle Creek's name was given it on account of an Indian skirmish which took place at the creek there in March, 1825, when the surveying party under John Mullet was attacked.

Bread You Will Like, Baked Daily at Dimmitt Bakery

Manifold Ways in Which the Banks Are Serving the Nation

Handling Millions of Transactions Daily for Individuals, Corporations and State and National Governments-The Structure Strengthened and Deserving of Public Faith

By FRANCIS MARION LAW,

President American Bankers Association THE banks of the nation provide the machinery through which pass sound business in the country today can get what money it needs. daily many millions of checks and drafts, aggregat-A Return of Normal Lending

Banks are badly needing loans for

revenue purposes, and now that confi-

dence in banks has been largely re-

stored they are naturally returning to

a more normal lending policy. Before

the bank holiday the confidence of the

people was shattered. The thought up-

permost in the minds of depositors was

the safety of their funds. Withdrawals

from banks became increasingly heavy

and general. Under such circumstances

the banker, mindful of his primary re-

sponsibility to his depositors, was more

concerned in the collection of loans

than in the making of new loans. The

result was a severe contraction of cred-

it. For this the banker should not be

blamed. He simply performed his mani-

Bankers at this time are very prop-

erly viewing the credit needs of busi-

ness with serious and sympathetic con-

sideration. Applicants for loans are not

always familiar with the rules govern-

ing bank credit and constructive and

interested help on the part of the bank-

er will bring about the making of many

additional loans, without doing vio-

lence to any principle of good banking.

Certainly no one would advocate the

making of unsound loans by banks. The

creation of a large volume of unsound

loans would not only weaken the banks

-it would prolong the depression and

wipe out some of the gains already

made. It is to be earnestly hoped that

no banker will yield under the pres-

sure of his desire for earnings, or for

any other reason, and make loans of

the wrong sort. John Ottley of Atlanta,

in a recent address, said-"The plan of

lending freely and hoping for the best

There are many needs for credit of

kinds which are not within the province

of commercial banks to meet. Likewise

there are many types of credit, but

there are also many types of credit fa-

cilities available-enough, it would

seem, to meet the requirements of all

The Duty of Every Banker

It is clearly the duty of every bank-

1. To afford perfect safety for de-

2. To grant credit to those who de-

In the matter of credits the public

mercial banks are not lending their

own money, but the money of their de-

positors, represented very largely by

the earnings and savings of the peo-

ple. The 1 cople who own these deposits

have accumulated them through years

of labor and sacrifice, and in many

cases the deposit represents their all.

These depositors have the right to call

for their money at any time, or at most on short notice. Deposits constitute a

There are certain basic principles in

sound banking that must be held onto

even in this period of change, but the

progressive banker must be responsive

to changing conditions and he must be active in seeking proper opportunities

to meet the sound needs of his cus

In a recent message to Congress, the President said-"I am greatly hoping

that repeated promises that private in-

vestment and private initiative to re-

lieve the government in the immediate future of much of the burden which it

Repeated assurance has been given by the Administration that there is no

desire on its part to continue govern-

ment lending a moment longer than is

necessary and that at the earliest pos-

sible time the government will gladly give way to the banks and other lend-

ing institutions. This, of course, is as it should be and we are all earnestly

looking forward to the time when pri-

vate initiative and enterprise shall have

recovered its vitality sufficiently to

Numerous bank failures have cre-

ated in the minds of many a grossly ex-

aggerated idea as to the losses of de-

positors in closed banks. The record

indicates that depositors in banks

which closed in the past three years

will realize on an average about 65c on the dollar. That would mean a loss

of 35%. It has been estimated that dur

ing the depression the average value

of investments in stocks lost about

90%; bonds similarly declined approxi

Deposits in sound banks continued

to be worth 100% throughout the de

pression and 90% of the bank deposits

Bankers Deserve Confidence

in the integrity and competence of the

sons of the last few years has come

experience that will be valuable to the

banker and to his community. He can

ciation of his responsibilities and ob

ligations and to take his place among

those who are making earnest and un

selfish effort to promote recovery. He

is not infallible, but with every power

that lies within him I believe he may

be depended upon to fulfill his duty as

a custodian of the people's money, as

a dispenser of credit and as a God

fearing American Citizen imbued with sincere regard for the common good

mately 60% and commodities 65%.

of the country were not affected.

throw government crutches away.

has assumed will be fulfilled."

er in the country to perform certain

services. The most important are:

classes of worthy borrowers.

must in fairness remember

sacred trust.

has never proven wise."

fest duty.

ing hundreds of millions of dol-The banks are largely financing the Federal Government in its Recoverey Program, involving the greatest peace time expenditures ever known.

banks are largely financing the cur rent credit needs of states, counties, cities, public schools and other political sub-divisions, all of which have intimately to do with the daily affairs of all of the people

Likewise the

Each day banks throughout the coun try are making hundreds of thousands of new loans and they are renewing and extending old loans for the accommodation of a vast number of borrowers, these borrowers being individuals, corporations and partnerships and their loans being incident to agriculture, industry and trade in every community in the land.

The banks, through their trust departments, are continuing the work which they have faithfully carried on throughout the depression and are protecting trust funds placed in their care against the worst shrinkage of values ever known. Included in this activity is the service the banks are performing in connection with administering the affairs of widows and orphans.

The banks, through the medium of their savings and thrift deposit departments, are furnishing safety for the accumulations of many millions of people and on this class of deposits reasonable interest is paid.

Banks are providing a service for the safe-deposit and safe-keeping of the possessions, papers and securities of a very large number of people.

The officers of banks are unstintedly and unselfishly giving advice and counsel to the people of their communities thereby to a considerable extent guiding their daily financial and fiscal affairs during this most difficult period of disturbance.

The Banking Structure Strengthened The banking structure as it is today has been greatly strengthened and the process of strengthening still goes on. banking system which we have had was not good enough, and I earnestly believe that an able and non-partisan commission should be set up to make a study of our numerous banking laws to the end that a properly correlated banking system might be worked out and submitted for consideration to the next Congress.

A good system would include rigid requirements as to management, intelligent and impartial supervision and, in due time, unification of supervision, Such a system, composed of banks adequately capitalized, capably managed and conscientiously supervised, would eliminate any possibility of a recurrence of what has happened in the past four years.

The temporary Federal deposit insurance plan under which deposits in banks up to \$2,500 for each account are insured has been in effect for six months and has proven a potent factor in restoring confidence. Only two small banks out of over fourteen thousand holding membership in the fund have failed during this six months' period. The temporary plan has been extended very wisely for a year, and the amount of the insured deposit has been increased to \$5,000, thus insuring in full over 98% in number of the depositors

in the country's banks. Hoarded money is returning to the banks and deposits are showing a vast ncrease. Banks everywhere are superliquid, meaning that they have an unusually heavy proportion of their deposits in cash. There are two kinds of unemployment in this country-unem ployment of men and unemployment of dollars. These men and these dollars must be put to work. Banks in strong and highly liquid condition are prepared and determined to do their prop er part in putting money to work.

Requisites for Grants of Bank Credit That brings me to the all important question of the granting of credit by banks. Two things are necessary to increase bank credit:

1st. The banks must be liquid and confident in their own strength. 2nd. Business men must further lay their fears and regain confidence to the point where they will dare to think and plan ahead.

The first requisite is accomplished. The second is in process. Bank credits will increase and money will go to work as soon as business men get over their disinclination to borrow and this will be when they begin to see profits within their reach.

In past depressions the real movement of the expansion in bank credit has always come after general business recovery got under way and not before. The number of good credit risks is ining daily. Not in my time have

erowers been so warmly welbanks as they are today. Nevhas there been such compe good loans not has the fo

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