

The Christoval Observer

Devoted to the interests of Christoval and Tom Green County.

PROPERTY OF
Tom Green County Library
SAN ANGELO, TEXAS
NO. 45

VOL. XXV.

CHRISTOVAL, TOM GREEN COUNTY, TEXAS, FRIDAY, JUNE 14, 1935.

The Christoval Observer

PUBLISHED EVERY FRIDAY.

FRANK C. VAN HORN

Editor and Proprietor.

Subscription \$1.00 per annum
Advertising rates on application.

Entered as Second Class matter
Oct. 11, 1914, at the Postoffice at
Christoval, Texas, under Act of March
3, 1879.

Cards of Thanks, Obituaries or No
cost of printable or church entertain-
ments where an admission is charged
must be paid for at the rate of 5 cents
per line.

Christoval, Tom Green Co., Tex.

State Comptroller's Report.

The annual report of State Comptroller George H. Sheppard reflects the business of the State for the fiscal year ending Aug. 31, 1934 in a very concise and plain manner. The receipts of the State government and expenditures of all the various funds are clearly shown.

The Constitution makes the Comptroller's office, in reality, the auditing office of the State, but the facts are that it takes a big force to examine all accounts and payrolls and correctly audit same before a warrant is issued. Also the Legislature has placed on the Comptroller's office many duties that he should be relieved of. The Comptroller should be the bookkeeper of the State, deposit all monies belonging to the State, as this law now requires, and draw all warrants. In addition, he is required to administer the Pension Fund, he is a member of the State Tax Commission, which is about as much use to the State as a fifth wheel to a wagon under the present setup, and while the liquor department is not large yet it perhaps will come under the head of a revenue producing law. Also the cigarette tax and gasoline tax, and the refund to users of gasoline who are entitled to a refund under the law, are all under the supervision of the comptroller. The point we desire to emphasize is that the Legislature should take more time and give more study to a proper coordination of these revenue sources in order that the Comptroller could perform the duties with a fewer number of field men. The people as a whole, do not realize the immense work in many of the State departments, and the requirements of the law, hence it is difficult to get the Legislature sufficiently interested to give each department of government the consideration it is justly entitled to.

The State is fortunate in having an honest, capable and conscientious man as Mr. Sheppard for Comptroller in view of the fact that the salary is only \$2,500 per year. When one man is responsible for something like 200 employees, where more than \$100,000,000 is involved annually, and they have to pay out that money as the law directs in amounts ranging from perhaps \$1.00 up, one can realize the responsibility placed upon the Comptroller, and appreciate the service of such a man as Mr. Sheppard. — Texas Tax Journal.

Cows need dry feed too. Eudaly says. And roughages are cheaper than grain. So plan for no more ton of hay or bundled feed for each cow.

Marking Confederate Shrines.

The Kentucky Division has this year a new Special Committee on Marking Confederate Shrines, and among the many good things reported from several Chapters, the work of a newly chartered Chapter, William Layson Miller of Prestonsburg, stands out. This Chapter has aroused interest in two half forgotten battles, and the graves left there years ago on January 10, 1862, when Gen. James A. Garfield of the Federal army, attacked near Prestonsburg, in Floyd county the Confederate forces under Gen. Humphrey Marshall. One of the spots thus made historical is Middle Creek battlefield just across from the town, where the Chapter is preparing to mark some Confederate graves.

Then, about six and a half miles above town a part of the breastworks raised by Col A. J. May's troop is still to be seen. Again, up the river from the town was fought the battle of Quel, and on Bull Mountain is the lone grave of a Confederate soldier killed in that battle. The local paper, through the Chapter activities, became interested in the search of of the Daughters for Confederate shrines, and published a headlined article giving several incidents of those smaller battles of the War Between the States and featuring especially especially the grave long known locally as the "Lone Rebel's Grave", as the most famous of Floyd County's burial places." It says that the spot has always appealed to the imagination of the people who passed year after year, this final resting place of a Confederate soldier who fell far from home and friends, and who was buried near the place of his death.

"This is not the only grave of a soldier of the sixties in Floyd County, but it holds the edge of interest because of the location in a place where it is passed by travelers across the mountain and because it has received more attention, perhaps, than have the graves of these others who gave their lives at that time. Years ago the late F. A. Hopkins caused to be placed about the grave an inclosure, which is now in a sad state of disrepair, and the grave also is said to have attracted the notice of the late John C. C. Mayo when the noted mountain financier saw it for the first time."

The incidents leading up to the fight were that a company of men from the Big Sandy Valley, under Colonel Dills of Pikeville, and Capt. Harry Ford of Company K, composed largely of Pike County men, formed the 39th Kentucky Regiment, awaiting government supplies, clothing, arms and other ammunition they marched to Haws Ford, now Dwale, Floyd County where the entrenchments are yet to be seen. Their supplies were to come by flatboat up the river (Middle Fork of the Big Sandy) Confederate troops under command of Gen. Humphrey Marshall, however, captured these boats with the supplies at point below Prestonsburg, came on up the river, which they crossed at the mouth of Bull Creek, and started across Bull Mountain, following the old State road.

Colonel Dills, unaware of the Confederate approach, started to meet the boats bearing his supplies. In the gap of Bull

Mountain, the two companies met under cover of darkness. A hot fight followed. Dill's men, ill-equipped, scattered. One Confederate soldier, "The Lone Rebel," was killed and he was buried at the lower side of the State road and it is this grave that has remained to interest the passerby, and to become noted as the grave of an unknown and gallant lad.

Others were wounded, but escaped to where they could get attention. Many relics of that time are in the hands of persons descended from both sides, and several places of note are pointed out, so that the new Chapter feels that its existence is more than justified by the awakened interest in local history. Gen. Garfield's headquarters in a house of the town are still pointed out, and in another house, Gen. John Hunt Morgan once spent two nights, the place being near a mountain pass that travel made it necessary to use. — Mrs. H. A. Earle Fowler, Pres. Kentucky Div. U. D. C. in Confederate Veteran.

"Uncle" Sam Martin Dies.

S. J. Martin died at the family home eight miles southwest of Bronte, Wednesday morning, at 5 o'clock, June 5, 1935. He had been seriously ill for some four weeks. Religious services were conducted at the home by Rev. Lewis Stuckey, pastor of the Bronte Baptist church, and Rev. Uimer Bird of Robert Lee. Interment was in Fairview cemetery at Bronte.

Deceased was one of the oldest of all the pioneer citizens in Coke county. He came to Coke county from Coleman county in 1839, the year this county was organized. Deceased was born in Arkansas and at the age of 17 he came to Texas. He was born April 3, 1848, making him to be in his 87th year when death claimed him. In 1865 his parents and grandparents came to Texas, settling in Coryell county.

Deceased was a Confederate veteran. He enlisted in the cause of the Confederacy at the age of 16 and served more than a year under General Price. Deceased first carried the mail from Belton to Comanche. Later, he aided in driving herds up the Chisholm Trail. He made three trips up the Trail.

For many years deceased had resided on his stock farm and had always been able until recently to look after his stock and other interests.

"Uncle" Sam Martin was a splendid character. While he held on to the traditions of the old West, yet he was a progressive citizen and has done much for the good of his community and county. — The Bronte Enterprise.

Dedicated to Tax Eaters.

His horse went dead, and his mule went lame
And he lost six cows in a poker game;
Then a hurricane came on a summer day,
And blew the house where he lived away;
An earthquake came when that was gone,
And swallowed the land the house stood on.
And then the tax collector came around
And charged him up with the hole in the ground.
— Congressional Record.

In the United States District Court
For the Western District of Texas,
Waco Division.

J. M. HUBBERT
VS.
TEMPLE TRUST COMPANY
NO. 236
IN EQUITY

NOTICE IS HEREBY GIVEN that the undersigned as receiver for the TEMPLE TRUST COMPANY, has filed his application with the Clerk of the United States District Court in and for the Western District of Texas, Waco Division, for an order authorizing him to sell and convey to ROBERT P. AMACKER the following described property to-wit:

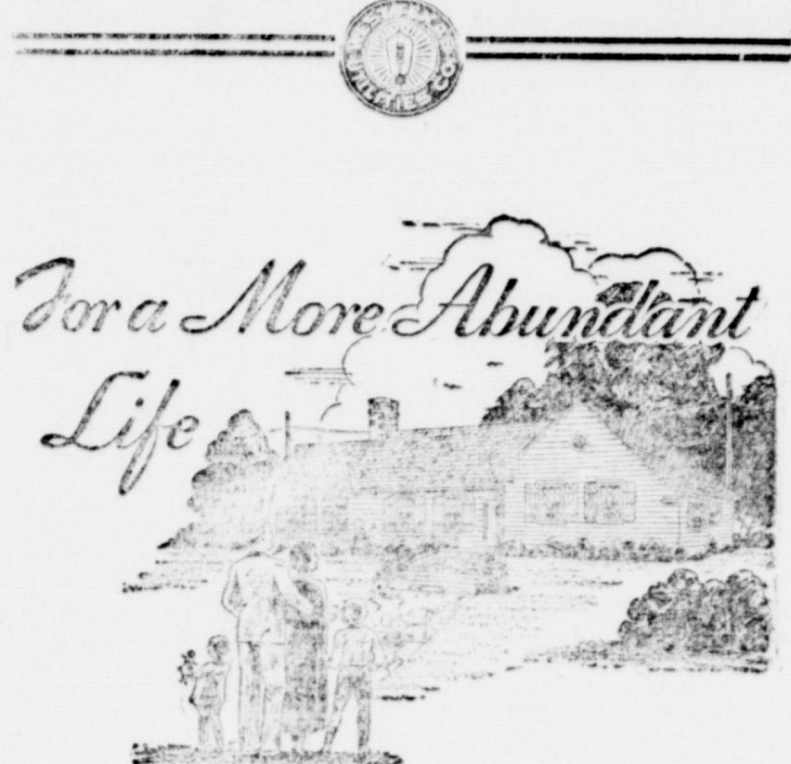
That the consideration offered as shown by said application is the sum of TWO THOUSAND & 00/100 DOLLARS [\$2,000.00] of which amount the sum of FIFTY & 00/100 DOLLARS [\$50.00] has been paid in cash; the sum of SEVEN HUNDRED & 00/100 DOLLARS [\$700.00] is to be paid in cash at the time this sale is consummated and the balance to be evidenced by six [6] notes payable annually over a period of six years and to be secured by a vendor's lien to be retained in the conveyance from the undersigned to said purchaser and further secured by a Deed of Trust containing power of sale.

Said application will be heard by the Honorable Charles A. Boynton, Judge of said Court, after this notice shall have been published for a period of ten days and any person interested in said Receivership Estate may contest this application.

Witness my hand at Temple, Texas, this the 31st day of May A. D. 1935.

H. C. GLENN,
as Receiver for Temple Trust Company, Temple, Texas.

When You're Dead,
It beats the deuce how the folks will weep as you lie in your coffin so fast asleep, and sing of your goodness in countless ways while the parson preaches and talks and prays. The queer how the public will eulogize and laud you up to the vaulted skies, when the undertaker has called your bluff and emptied you full of embalming stuff. But when you walked on the earth, I swear, you were nothing more than a plodder there, and you'd have fainted or dropped down dead at any praise that the public said. It's only when you're a lifeless stiff that the heartless public will note to the *Los Angeles Herald*.



For a More Abundant Life

"WE HAVE IT" . . . for homes, for farms, for towns and cities, for industries.
ELECTRIC POWER!
West Texas is abundantly supplied with power resources. The West Texas Utilities Company's 2,600 miles of transmission lines are linked with modern, strategically located generating stations, bringing power to you wherever it is needed.
"Let's Have Cheap Power!"
We Have That, Too.
Power is a commodity which grows cheaper the more it is used. The power from this company's lines, available every hour in the day or night for a variety of uses, can be purchased cheaper than it can be manufactured by the individual city, or the individual industry, farm or homes.

"Let's Have Abundant Power, for a More Abundant Life." We Have That in West Texas, Too.

You may recall, many years ago, when some neighbor was able to boast of his electric lights through cords hanging from the ceiling. Light was expensive then, only the well-to-do could buy this service. Today, everybody uses electric service, for the electric dollar buys now an abundant amount, about three times as much electric service as it did before the World War. Electric service is delivered to you now so cheap that its daily cost can be counted in pennies.

The area served by the West Texas Utilities Company has ample power facilities to meet the demands of this growing and progressive "Land of Opportunity," West Texas.

West Texas Utilities Company

Why Wait Until Fall? Is It Wise?

By entering school now, your course will be easily finished by early fall. Our Employment Department can place you much more quickly than at any other time of the year. The best positions are opening in the fall. Our efficient faculty, plus our modern equipment, backed by more than thirty years of training young people for office positions, is your guarantee of a thorough and practical business training.

Write for our College Annual. It describes our work fully. Use the coupon below.

Mail this Name _____
Coupon: Address _____

TYLER Commercial College and School of Business Administration
Tyler, Texas.

San Angelo Telephone Co.
MRS. ALICE BARNES, Local Mgr
CHRISTOVAL, TEX.
Direct connection with all towns in adjoining counties.

Robt. Massie Co
Funeral Directors and Embalmers
Super Ambulance Service
Phone 4444 Day or Night
San Angelo, Texas.
Posted.
All persons are forbidden to hunt, trap or trespass on my property.
MRS. ADA DOUTHIT.
Plant now for trench silo filling. Three tons per cow, is what will be needed. Cane or grain sorghum can be planted on the oat stubble if there is enough moisture.

SEEN and HEARD around the National Capital

By CARTER FIELD

Washington.—For the third time, in the NRA decision, the Supreme court has tried to diagram for congress a pattern by which it can accomplish the desired New Deal reforms. Until now there has been very little effort to meet the ideas of the high court. But from now on there must be.

Until now many New Dealers have been saying privately that the high court would change its tune. What they really have meant is that there would be a change in the court within a year, and the slender five to four conservative lead would be wiped out.

But in the NRA decision the court was unanimous. There has been a very apparent drift, even among the so-called liberals of the court, toward the "pattern" for progressive legislation on which the majority insisted in the decision throwing out the oil code, but to which so little attention was paid. Also toward another diagram as to authority revealed in the decision on railroad pensions.

The court is very positive about the method in which decisions must be made by such bodies as the Interstate Commerce Commission, the NIRA, the AAA, the federal trade commission, etc.

In each case, to put it in simple language, the body making a decision must conduct a fact finding investigation. It must recite the facts, recite the powers granted it by law, and then announce its findings. This last word is very important. The Supreme court thinks a lot of it.

The main purpose behind all this is to force congress to be very specific indeed about powers granted, to set up limits, and to specify who shall make the fact finding investigations and pronounce the "findings."

Follows Court's Ideas

If all the other governmental bodies would study the decisions of the I. C. C., they would discover that the railroad regulating body has been strictly complying with the court's ideas for these many years. As a result the number of times the I. C. C. has gotten its fingers burned by a reversing court decision has been so small as to be almost inconsequential.

There has been a lot of loose talk since the decision of the court, as to whether the effort would be to invalidate this or that, and to make rewriting this or that essential. Roughly, the court pattern would require the re-drafting of most of the New Deal legislation, but that part of it is generally recognized. What is not so generally appreciated is that the New Deal agencies must reform their methods of procedure.

They must conduct fact finding investigations. Granted this is done, and the story of the investigation is told in the final decision, there is no disposition on the part of the high court to go behind the record as to the accuracy of those findings. So it is not a question of heckling the NRA, or the TVA, or the AAA as to whether it has the facts correctly.

But it must state them, it must state the power under which it acts, and must then present its findings. To some observers this fixed purpose on the part of the Supreme court may seem rather capricious. But to the court it is enormously important. The court has made rather clear why it wants the decisions made in this way. In the first place, it gives anyone objecting to them a chance for lodging an effectual protest, either by attacking the powers under which the action is taken, or by attacking the record of fact finding as revealed, or the conclusions reached from that fact finding.

In short, the Supreme court formula gives the constitutional right of appeal a reality, which under the methods pursued by the NRA and certain other New Deal agencies was and is not present.

Up to Soldier Lobby

What happens now on the soldier bonus depends, absolutely, on the soldier lobby. Col. John Thomas Taylor, his advisers and his superiors in the Legion organization, will determine, within fairly sharply defined limits, what will be done.

If they want to, they can put over something very close to the so-called Harrison compromise. At the time this compromise was first proposed, Senator Harrison stated that President Roosevelt would sign it.

Whether the President would sign it if passed now, following his veto's being sustained, is something else again. New elements enter into it. For example, if the Harrison plan had been accepted when proposed, the President might have been able to convince the conservatives he wants to stay with him that otherwise he might have had not only the bonus but inflation forced on him.

He can no longer make that defense to opponents of the bonus. So it is entirely possible that the President might veto the Harrison bill, if passed now.

But—the Harrison bill could be passed over the veto with ease. There is no argument about the house. That body gave far above the two-thirds majority for the Patman bill. So the whole case rests in the senate.

Now the truth is that the apparent margin of eight votes, which the President had in sustaining his veto in the senate, was padded somewhat. It was not a firm margin. For example, close friends of both Senator Pope of Idaho, and Coolidge of Massachusetts report that each of these senators told the

soldiers that if they could muster enough votes to override the veto with their votes, they would vote for the bonus. Otherwise not. Both, as a matter of fact, voted for the Patman bill on its first passage.

Kicks From Home

Reports also are that Senator Chavez of New Mexico has had so much kicking from his state on his vote to sustain the veto that he would feel obliged to vote for such a measure as the Harrison compromise if it were put forward, veto or no veto.

It is not necessary to go on with names to substantiate the point. Obviously the Harrison bill would avoid two of the points of attack made by the President in his veto message. In effect, it provides for payment only of present value of the bonus certificates, thus meeting the President's point that \$750 invested now in a government bond would produce \$1,000 in 1945 when the bonus certificates are due.

Also the Harrison compromise has no printing press money provision. These two important differences would be enough to change senatorial approval from the 54 to 40 veto sustaining roll-call to more than two-thirds favoring the bill.

Privately, everybody on Capitol Hill knows this. The only question is whether the Legionnaires want to push their advantage now, or whether they think it would be better strategy to wait until the eve of election next year.

By waiting they could probably get a little more cash for the soldiers. By taking a little less now they would be sure. Naturally the representatives of the Legion are not loath to have something to keep on battling for. It justifies their existence. Not to mention their salaries.

True, it is generally believed that as soon as the bonus has been finally disposed of the Legionnaires will start working on pension legislation. But they do not like to talk about that.

G. O. P. Not Jubilant

Old heads among the Republican leaders—there are a few despite the fact that for one reason or another they do not seem to loom as possible candidates—are not as jubilant about the terrible jolting the administration has been getting from the Supreme court as most published interviews would have one believe.

There are two reasons for their pessimism—so far as G. O. P. advantage from the situation is concerned. One is that they know perfectly well Franklin D. Roosevelt is a very resourceful person. They know that within a short time he will evolve some sort of substitute program. They know that the big propaganda machine of the administration will do a swell job in telling the people about its possibilities. And they are not sure that it will be demonstrated to be a flop in time to head off Roosevelt's re-election.

They are perfectly sure in their own minds that no program can be drafted to accomplish the New Deal aims—particularly as to planned economy, government control of production, etc.—which will not involve a drastic revising of the Constitution. But they are not sure the people will be convinced of this before election.

Their minds go back to the first days of NRA, to all the enthusiasm about shorter hours, raising minimum pay scales, eliminating child labor, benefiting manufacturers and other employers by checkmating the chiseler, permitting co-operation, and temporarily forgetting about the anti-trust laws.

Few, indeed, were the Republican leaders in those days who dared attack the whole scheme, either as unconstitutional or undesirable. Even those who privately disapproved the whole thing knew that it would not only be foolish, politically, but, coming from Republicans, might even be regarded as rather unpatriotic partisanship. For it could certainly be attacked as tending to prevent what then seemed to many as the only proposal to get the country out of the depression from having a chance to succeed.

Seems Strange Now

This vivid animated public opinion very generally when General Johnson was emitting blasts in the first blush of his enthusiasm. Which seems strange now in view of the chorus of approval for the Supreme court decision.

So what the skeptics among Republican leaders are worried about today is that something approaching that situation may be attained when the administration starts on its new tack.

The other angle for their pessimism is they fear a big reaction from the present wave of satisfaction over the court verdicts. They fear that the strikes now threatening, and various other conditions that may arise, may turn public sentiment all around within the next six months or more.

Involved in this is a rather interesting psychological factor. If the Supreme court decision had been 5 to 4, it is reasonable to assume that the New Dealers would be almost hysterical at the moment in denouncing the "reactionary majority" of the court. They would have kicked up so much fuss that the people in sympathy with the majority opinion would be irritated. This would keep them in a partisan mental condition, so far as the New Deal program is concerned. In short, a splendid mental condition for a good hot political campaign.

But the New Dealers are stunned at the blow. All thought of a change in the court is abandoned. Which is not calculated to keep critics of the New Deal steamed up. They are not only likely to cool off, but to have misgivings.

TREMENDOUS TRIFLES

By ELMO SCOTT WATSON

COW THAT STARTED A WAR

SHE was only a skinny, foot-sore old cow, abandoned by a party of emigrants on the Oregon trail. But she was found there by a Miniconjou Sioux Indian. He needed a piece of hide to patch his worn moccasins, so he saw no good reason why he shouldn't kill this forlorn beast to get it. When his act was reported at Fort Laramie, that cow suddenly became very valuable, so her owner declared. The Indians offered to pay him \$10. He demanded \$25 and the Indians refused to give it.

Then Lieutenant Grattan, young, inexperienced and hot-headed, obtained permission to go into the Miniconjou camp and arrest the Indian who had killed the cow. Taking 33 men with him, Grattan marched out to the Sioux camps. In vain, two friendly chiefs, Bear That Scatters, a Brule, and Man Afraid of His Horses, an Ogala, tried to settle the matter peaceably. Grattan remained obdurate.

Suddenly the soldiers opened fire and within a few minutes Grattan and all his men were dead—victims of their commander's obstinacy.

Soon afterwards, Col. W. S. Harney was sent with an army to "punish" the "hostiles." Harney surrounded the camp of a Brule chief, Little Thunder, and demanded that the slayers of Grattan be given up. Little Thunder could not comply with the demand for the very good reason that his people had had nothing to do with the tragedy.

So Harney attacked and there followed the so-called Battle of Ash Hollow, with its shameful record of 86 friendly Indians slaughtered, among them many women and children, five wounded and about 70 women and children captured. Small wonder that the Sioux learned to hate the white men and to fight them bitterly for the next 20 years. And an old worn-out cow was one of the causes of that war!

BOOMERANG

IN 1840 President Martin Van Buren was the Democratic candidate for re-election. The Whigs, passing by the great Henry Clay, nominated Gen. William Henry Harrison, whose principal claim to distinction was his career as a successful Indian fighter.

One of Clay's friends, hearing of "Old Tippecanoe's" nomination, grumpily declared, "Give him a barrel of hard cider, settle a pension of \$2,000 a year on him and, my word for it, he will sit for the remainder of his days in his log cabin by the side of a sea-coal fire, studying moral philosophy." The editor of a Democratic paper in Baltimore thought it would be a good joke on the Whigs to publish that statement. But it turned out to be a fine joke on the Democrats!

Other Democratic papers reprinted it. Immediately the Whigs got busy. So General Harrison wasn't fit to be President because he was a poor man and a plain man, eh? Well, he was just as good a man as Martin Van Buren, living in luxury in the White House and spending the taxpayers' money foolishly, etc. etc.

In vain the Democrats tried to undo the mischief by protesting that they hadn't started this talk. A Whig, one of Mr. Clay's good friends, had done it. But it was no use. The "Log Cabin-Hard Cider" campaign of the "singing Whigs" was sweeping the country. They were singing the praises of "Tippecanoe and Tyler, Too," and they were shouting "Van, Van Is a Used-Up Man."

So Harrison went to the White House, sent there by a small item printed in a Democratic newspaper. It was a sneering item that turned out to be a boomerang against those who used it.

BARBS

FLATTENED out, they wouldn't measure much over an inch in length. They look unimportant and harmless enough, these little pieces of wire, sharpened at each end. But, take enough of them, bend them in loops and place them at regular intervals along two strands of wire woven together. Then . . . well, ask some World War veteran if he ever had to listen to the agonized cries of a wounded buddy caught in a tangle of barbed wire!

Who invented barbed wire? Many are the candidates for that honor.

But whoever it was, he could not have foreseen how those little prongs would change the course of history on the Great Plains of the West. Time was when thousands and thousands of longhorn cattle ranged over hundreds of square miles of land and were trailed to roaring "cow towns" by reckless crews of daring horsemen. That was in the day of the "open range."

Then barbed wire crossed the Mississippi. The cattle trails were closed by mile after mile of wire—two strands nailed to posts. Next came the "nestor" to plow under the buffalo grass on which the longhorns had fed.

The barbs on the wire were the tremendous trifles which ended the cattle era of the old West and sent one of the most picturesque figures in American history, the cowboy, galloping down the trail to oblivion.

BOYS! GIRLS!

Read the Grape Nuts ad in another column of this paper and learn how to join the Dizzy Dean Winners and win valuable free prizes.—Adv.

Women Form Majority of Turkey's Population

Women form the majority of Turkey's population; they exceed men by not less than 7.9 per cent, according to official statistics.

In rural districts the percentage of women is even much higher, as in most of the larger cities the male element prevails.

The population of Istanbul with 700,000 inhabitants, against 1,100,000 under Ottoman empire, includes 138,000 married couples, while 233,000 persons are unmarried. There are 19,000 widowers, against 72,000 widows. The number of marriages has increased steadily from 1927, when 2,885 were registered, to 1932 with 4,813 marriages. The majority of the brides were between nineteen and twenty-four years old, while men mostly married between thirty and thirty-four.

More than 13,000,000 Turkish citizens profess the Mahometan faith; 100,906 are Greek Orthodox, 81,872 (realities); 77,433 Armenian-Gregori-

ans; 89,511 Roman Catholics, and 24,307 Protestants. The rest of the population of 17,500,000 belong either to no religious community or their religion could not be established.

He Probably Will Be

If you are afraid, count on your adversary being afraid, too.



Instant Lighting
From the easy way in one-third less time with the Coleman Iron in comfort any place. It's entirely self-heating. No cords or wires. No weary, endless trips between a hot stove and ironing board. Makes its own gas. Burns 90% air. Lights instantly—no pre-heating. Operating cost only 1¢ an hour. See your local dealer or write for FREE Folder.
THE COLEMAN LAMP & STOVE CO.
Dept. W-2733, Wichita, Kan. 1. Los Angeles, Calif. 1. Philadelphia, Pa. 19112

Wintersmith's Tonic
Not only the old reliable remedy for
MALARIA
in all its forms, but
A Good General Tonic
which stimulates the appetite
and helps restore the strength.
USED FOR 65 YEARS

HELP KIDNEYS
WHEN kidneys function badly and you suffer backache, dizziness, burning, scanty or too frequent urination, getting up at night, swollen feet and ankles, feel up and miserable . . . use Doan's Pills.
Doan's are especially for poorly working kidneys. Millions of boxes are used every year. They are recommended by the country over. Ask your neighbor!
DOAN'S PILLS

WHEN LIVES ARE AT STAKE

You need the same protection that race drivers demand

KELLY PETILLO ON MAY 30, WON the 500-Mile Indianapolis Race on Firestone Tires, breaking the track record and driving the entire distance at a rate of 106.24 miles per hour.

This record is an outstanding demonstration of tire efficiency. To go 500 miles in less than five hours on this rough and bumpy 26-year-old brick track, without tire trouble of any kind, demonstrates the strength and blowout protection that Firestone builds into their Gum-Dipped Tires.

AB JENKINS ALSO RECENTLY demonstrated the stamina, efficiency, and

blowout protection built into Firestone Gum-Dipped Tires. He drove his 5000 pound car over the hot salt beds at Lake Bonneville, Utah, 3000 miles in 23 1/2 hours. This was an average speed of 127.2 miles per hour, and although temperatures were as high as 120°, he had no blowouts or tire trouble of any kind.

These records are made possible by special construction features built into Firestone Tires.

Take no chances—protect your life and the lives of others by letting us equip your car with Firestone Tires and give you the Safety and Blowout Protection that race drivers demand.

Before you buy new tires ask yourself these three questions

- 1—"Will the tread give me the greatest traction and protection against skidding?"
- 2—"Are they built to give me the greatest blowout protection?"
- 3—"Without sacrificing these two important safety features will they give me longer mileage, thus making them the most economical tires I can buy?"

ANSWER No. 1—Leading university tests show Firestone High Speed Tires stop your car 15% quicker than the best of all popular makes of tires.

ANSWER No. 2—Unequaled performance records for sixteen consecutive years prove that Gum-Dipping gives you the greatest blowout protection ever known.

ANSWER No. 3—Thousands of car owners report unequaled mileage records—evidence of the longer wear and greater economy of Firestone High Speed Tires.

Volume—Direct Purchasing—Straight Line Manufacturing and Efficient and Economical System of Distributing to our 500 Stores and to 30,000 Dealers, enables Firestone to give you greater values at lowest prices

TYPE	DESCRIPTION	PRICE
CENTURY PROGRESS TYPE	Built with high grade material—equal or superior to any so-called First Grade, Super or De-Luxe tires regardless of name, brand or by whom manufactured.	\$6.65
OLDFIELD TYPE	Built of high grade material—equal or superior to any special brand tire manufactured for mass distributors' advertised first line without the manufacturer's name or guarantee.	\$6.05
BENTINEL TYPE	Good quality and workmanship. Carries the Firestone name and guarantee—equal or superior to any tire made in this price class.	\$5.50
COURIER TYPE	Good quality and workmanship—carries the Firestone name and guarantee. Sold as low as many inferior tires that are made to sell at a price.	\$4.05

Scaltpite LEAKPROOF TUBES
Sealed against air leakage to give greater mileage.
4.40-21 } \$2.45
4.50-21 }
4.75-21 }

BATTERIES
As Low As \$5.55 EXCHANGE

SPARK PLUGS
Quick spark—without heat—longer life.
58¢ Each in Sets

Firestone
Listen to the Voice of Firestone featuring Richard Crooks, Gladys Swarthout, Nelson Eddy, or Margaret Sgambatta—every Monday night over N. B. C.—W. E. A. F. Network . . . A Five Star Program

Smart Wardrobe in One Pattern

Pattern 2197



You can make yourself a mighty smart summer wardrobe right from this one pattern. Simplicity's the thing—shirtmaker frocks are "the top"—and here's a beautifully fitting model that may take many variations. Made in a tie silk or print it is perfect under coats now and on into summer—make it again as in the other sketch—with square neckline and loose sleeves, in a solid color. Then start all over and use a striped or checked silk or printed lawn. The material influences the frock to a great extent—and this is a perfect one for developing the lovely new fabrics.

Pattern 2197 is available in sizes 12, 14, 16, 18, 20, 22, 24, 26, 28, 30, 32, 34, 36, 38, 40 and 42. Sizes 16 takes 3 1/4 yards 39 inch fabric. Illustrated step-by-step sewing instructions included.

SEND FIFTEEN CENTS (15c) in coins or stamps (coins preferred) for this pattern. Write plainly name, address, and style number. BE SURE TO STATE SIZE.

Address orders to the Sewing Circle Pattern Department, 243 West Seventeenth Street, New York City.

SMILES

EXPLAINING IT

"Yes, it is really remarkable," observed mother at the head of the table. "Clifford seems to eat twice as much chicken when we have visitors."

"Indeed!" exclaimed the lady visitor. "And, pray, why is that, Clifford?"

"Cause that's the only time we have it!" replied the truthful lad.

Crude and Refined

Martin—Both these girls are the daughters of millionaires. Why is it that one looks down on the other so?

Gilbert—Because one's father made his money in refined sugar, while the other's traded in crude oil.

Before and After

"What is premature baldness, pa?" "Losing your hair before you are married, my son."—Detroit News.

WNU—L 24—35

ENJOY
WRIGLEY'S
SPEARMINT
THE PERFECT GUM
QUALITY GUM

Summer Bride Is in Lace or Chiffon

By CHERIE NICHOLAS



LACE, most exquisite lace, or chiffon, lovely vaporous chiffon, classic in its simplicity—choose either for your wedding gown Miss Summer Bride-to-be and you win fashion's smile of approval. The endearing charms of each are breathtaking so we warn you it's going to be a difficult matter to decide.

There is no doubt about lace being definitely in the limelight for bridal gowns, in fact for the entire bridal party. For that matter, enthusiasm for lace whether as a medium for bridal array or for all occasion ranging from simplest sports and daytime clothes to high formals, knows no bounds this season.

With the importance of lace as their cue and inspiration, designers are doing wedding ensembles for this year's midsummer brides that simply baffle description. The gown to the left in the illustration, than which imagination can picture no lovelier, is entirely of imported Chantilly lace with wondrous lace-bordered train. It is cut on princess lines with a high ruffled neck and a tunic effect. The voluminous veil is draped over a coronet of orange blossoms.

Not all brides are so favored by fortune as to be married in such gorgeous lace raiment. However that need not at all discourage the bride-to-be who is lace-minded, for instead of being entirely of lace many of the most attractive wedding gowns designed this season have lace worked in for yokes, and sleeves and perhaps insets and numerous other intriguing ways.

As to lace for the bridesmaids, it is a story too long, too dramatic and romantic to be briefly told. Picture a

bevy of lovely ladies clad in laces of delicate mesh whose colors take on the hues of the rainbow or a summertime garden of flowers. Lace hats they wear, and lace gloves and as like as not shoes of lace.

Chiffon for the wedding gown! That's another of fashion's most fascinating stories which should be told to brides who would wed in June or later in midsummertime. The flair for chiffon evening and party frocks started in Paris and the vogue has become so pronounced that the call of midsummer night fashions for chiffon resounds throughout the length and breadth of all fashionland. Which is merely the prologue to what we are about to say in regard to the chic, the charm and the importance of chiffon, especially quality-kind all silk chiffon, for not only the bride's gown but for outfitting her attendants even to the bluest flower girl.

In the exquisitely lovely wedding gown to the right in the picture, the poet finds inspiration for a sonnet, the painter for a picture and the bride the realization of dreams come true. The theme of this winsome bridal dress which so obviously plays up simplicity (a sophisticated simplicity, if you please) is white silk chiffon. Draped, it is, in classic Grecian lines, for the latest gesture in realms of formal fashion is the draping of diaphanous materials after the art of ancient Greek sculpturing. Now comes the touch-exquisite which climaxes the beauty and sweet simplicity of this chiffon rhapsody and will cause all who behold to say of her "the bride was a perfect picture"—she carries white violets for her bouquet.

© Western Newspaper Union.

BRIDESMAID IN LACE

By CHERIE NICHOLAS



Delicate white silk lace makes a frock which is perfect for the bridesmaid at a formal summer wedding, or for the bride who is being married informally. The ruffled bertha cape covers a complete evening gown. The little ruffled pensant cap is in line with the trend toward head coverings for formal wear, such as the Indian sari or Hindu thram scarf. The mitts of the silk lace have flaring elbow sleeves.

Fullness Is Fashionable

Fullness from the yoke or the collar line at back, above the waistline, and fullness at center front below the waistline, are much reflected in the late costume collections for the little dresses in the simpler modes.

SHIRTTWAIST FROCK SLICK AND DASHING

There's a new and youthful shirtwaist frock that is arousing loud cheers from the bleachers.

It is a slick, slim affair in dotted foulard, with small boy collar, short sleeves, a belt and buttons all the way down the front, and it is about the most dashing and practical garment thus far evolved.

It comes in navy, black or brown with red, yellow or white dots, and is a city version of the dotted linen frock that was the toast of the Palm Beach season.

Its only trimming is the stitched youthful collar and the stitched cuffs on its brief sleeves, and that perhaps is part of its charm. With it you may wear a bandana cap of the same material, very new and springlike, with a Cossack look.

Stockings Are Bursting Into Color in France

Here is news of another brand new mode! Stockings have burst into color in France. This is not nearly so startling as it sounds. The colors are soft, deep shades and will provide fascinating shoe-stocking combinations. In addition, many of them are held just under the knee by latex band. They are ribbed, English fashion, like men's socks, in lisses and meshes, made sturdy for hard wear, and inexpensive.

After you get used to the idea, can't you picture them with tweeds and sports things? In the country, blue, green and maroon stockings will stride across the fields and over the links. In town, smart legs will shop and tea in navy blue.

White Capes

Long capes of soft white wool, tweeds, angoras and the like will be shown along with white coats for the summer season.

Dots Are Seen

Dots of one material are seen on backgrounds of different fabrics.

Celebrate Birthday of Oldest Sunday School

The world's oldest—and largest—Sunday school has just celebrated its one hundredth and fiftieth anniversary.

This is Stockport Sunday school, which has been carried on continuously since the seventeen-eighties, and in the same building since 1805. It was founded by the Methodists, but was nonsectarian, and hundreds of thousands of youngsters have been taught in it. At one time its membership was over 6,000; even today it is over 3,000.

But Stockport, though it may claim to possess the oldest Sunday school still functioning today wasn't quite the first in the field. That honor belongs to Gloucester, where, three or four years before the Stockport venture was launched, the first modern Sunday school was inaugurated by Robert Raikes, a printer, and Rev. Thomas Stock, Reading and writing were taught along with the Bible in the early years of the

Whitens, Clears The Skin Quickest Way

No matter how dull and dark your complexion; no matter how freckled and coarsened by sun and wind, Nadinola Bleaching Cream will whiten, clear and smooth your skin to new beauty, quickest, easiest way. Just apply at bedtime. Nadinola, tested and trusted for over a generation, begins its beautifying work while you sleep. Then you see day-by-day improvement until your complexion is all you long for; creamy white, satin-smooth, lovely. No disappointments, no long waiting for results. Money-back guarantee. Get a large box of Nadinola Bleaching Cream at your favorite toilet counter, or by mail, postpaid, only 50c. NADINOLA, Box 15, Paris, Tenn.



KODAKERS LOOK! One roll developed, eight fades, border prints, any size. 25 cents each. PROMPT SERVICE. REX FILM SERVICE, Dept. D-3, Corpus Christi, TEXAS

Delicious KOOL-AID Refrigerator ICE CREAM. MAKES 6 TO 8 SERVINGS. (SMOOTH)

scheme, and the first teachers were paid. Before that both Luther and John Knox had made experiments with Sunday schools, but the real beginning of the great movement which we know today was the Gloucester experiment of Raikes and Stock.—London Answers.

Morning... Headaches

FOR YEARS I've suffered sick headaches in the morning. I didn't realize until the doctor told me how many women are bothered with too much acid, and he recommended Milnesia Wafers. Since I've been using Milnesia I've felt like a new person. Haven't had a cold either, because when you get rid of the acids you don't get colds.

MILNESIA Wafers neutralize the excess acids that cause indigestion, heartburn and sick headaches. Each wafer is a full adult dose, children—one-quarter to one-half. Pleasant to take. Recommended by thousands of physicians. Buy a package today—at all good druggists.

MILNESIA WAFERS. The Original MILK OF MAGNESIA WAFERS.

PARKER'S HAIR BALSAM. Removes Dandruff, Stops Hair Falling, Imparts Color and Beauty to Gray and Faded Hair. FLORESTON SHAMPOO—Ideal for use in connection with Parker's Hair Balsam. Makes hair soft and fluffy. 50 cents by mail or at drug-gists. Hiaco Chemical Works, Patchogue, N. Y.

Lady's Painful Trouble Helped By Cardui

Why do so many women take Cardui for the relief of functional pains at monthly times? The answer is that they want results such as Mrs. Herbert W. Hunt, of Hallsville, Texas, describes. She writes: "My health wasn't good. I suffered from cramping. My pain would be so intense it would nauseate me. I would just drag around, so sluggish and 'do-less.' My mother decided to give me Cardui. I began to mend. That tired, sluggish feeling was gone and the pains disappeared. I can't praise Cardui too highly because I know it helped me." If Cardui does not help YOU, consult a physician.

for BILIOUSNESS Sour Stomach Gas and Headache due to CONSTIPATION. alo-tabs. Price 25 CENTS. 10¢ 25¢

3 L MINERAL WELLS 100 CRYSTALS. Post Paid. Direct from Producer to Consumer. Sold on a Money-Back Guarantee. EXCELSIOR CRYSTAL COMPANY, Box 391, Mineral Wells, Texas.

WE PAY CASH market price for BEESWAX. St. Louis Candle & Wax Co., St. Louis, Mo.

The CHIEF NAVIGATOR of the FIRST BYRD ANTARCTIC EXPEDITION. designed these large FIELD GLASSES for YOU. We will send you a pair of World Field Glasses with ground and polished lenses. DAVID L. WORTSMAN, The Optical Man, Box 628, Dept. WU, Dallas, Texas.

DIZZY DEAN is benched

SAY, DIZZY, COULD YOU PITCH A GAME EVERY DAY? SURE! WHY WHEN I WAS IN THE ARMY I DID EVEN BETTER THAN THAT! ONE DAY! HEY, DIZZY, WHERE YOU GOING WITH YOUR GLOVE AND BALL-SHOES? INTO TOWN TO PICK UP TEN BUCKS PITCHING A DOUBLE-HEADER FOR A SEMI-PRO TEAM. OH NO, YOU'RE NOT! YOU'RE GOING INTO THE GUARDBOUSE. AND YOU'LL STAY THERE TILL IT'S TIME FOR YOU TO PITCH FOR US TO-MORROW! I JUST DROPPED AROUND TO TELL YOU YOU'RE EVEN DIZZIER THAN I THOUGHT YOU WAS WHEN I NAMED YOU DIZZY. TRYIN' TO PITCH THREE GAMES IN TWO DAYS! BUT, SARG, I COULD HAVE DONE IT—EASY. I'VE BEEN DOING IT EVERY WEEK, ONLY YOU DIDN'T KNOW IT. CEE, DIZZY, PITCHING THREE GAMES IN TWO DAYS MUST HAVE TAKEN A LOT OUT OF YOU! NOT OUT OF OLD DIZ. 'CAUSE I HAD THE STRENGTH AND ENERGY TO BACK IT UP. HOW CAN I GET LOTS OF ENERGY, DIZZY? ONE SWELL WAY IS TO EAT GRAPE-NUTS LIKE I DO IT'S PACKED WITH THE STUFF THAT MAKES ENERGY—PLENTY OF IT!

Boys! Girls! ... Get Valuable Prizes Free!

Join Dizzy Dean Winners—carry Dizzy's Lucky Piece! Send the top from one full-size Grape-Nuts package, with your name and address, to Grape-Nuts, Battle Creek, Mich., for membership pin and copy of club manual, containing list of 37 nifty free prizes. And to have loads of energy, start eating Grape-Nuts right away. It has a winning flavor all its own—crisp, nut-like, delicious. Economical to serve, too, for two tablespoons, with whole milk or cream, provide more varied nourishment than many a hearty meal. (Offer expires Dec. 31, 1935.)

Local and Personal.

Mrs. W. T. McKee and little granddaughter, left Wednesday for Waco to visit her sister.

Mrs. Bert King and children have moved to Ballinger.

Mr. and Mrs. Waldo Kennedy have moved to the old Dr. Gowen home.

Mr. and Mrs. Tommy Galyen and little son have moved to Mrs. Katie Mims' apartment.

Mr. and Mrs. Frank Freeman are the proudparents of another boy.

Mrs. Everett of Dallas is now occupying one of the Mims cottages.

Mr. and Mrs. Chelsea Kirby and family are now domiciled in one of the H. Chapple cottages.

Mrs. Raymond Epps was operated on Tuesday.

Mickey Moore of Big Lake is visiting his grandmother, Mrs. Katie Mims.

Dr. and Mrs. Percifull and Mrs. Herbert Mims visited in Brady Saturday.

Mrs. C. W. Isham returned from Santa Anna Saturday feeling much improved.

Mr. and Mrs. Robert Williams of Lorena, are visiting Lee Williams and family and Emmett Wilson and family.

Mr. and Mrs. Rolan Taylor who are spending their honeymoon in the Chisos mountains, are expected to return soon.

Bob Belsher writes his wife here that he will remain in the hospital at Legion for another month before he returns home.

Alex. Humphreys has sold his ice business here to Robert W. Sheppard, and he has gone to Corpus Christi seeking location for business.

Mr. and Mrs. Mack Van Court and children visited her mother Mrs. Prudie Hannum the weekend, also Mrs. Buster Holden is visiting her mother.

H. Chapple went to the hospital Monday and returned on Wednesday, and yesterday he was reported much improved.

Mrs. Willard Deaton and little daughter, Jo Ann, are at Rawls bath house.

Mrs. Daisy Loyd of Italy and on Roger, and wife, of Dallas arrived Monday afternoon and visited the Observer family until Wednesday morning. Their short stay was marred by rain.

Continuous rains fell here in showers all Tuesday and night and part of Wednesday and that night and part of yesterday and indications for more. Total precipitation during the last seven weeks only 14 inches.

Mesdames Charles Mahaffey of Montavalla, Ala., Mathis of Galsden, Ala., and J. A. Mackey of McAlester, Okla. are visiting their brother, Walker Halcard family whom they had not seen in 18 years.

Revival Begins at Local Church
The annual summer meeting at the local Church of Christ will begin Friday night, June 21, and will continue through June 30. Evangelist Frank Traylor of Roscoe, Tex., will do the preaching and Mr. Gray of Carrizo Springs, will conduct the singing.

Many out of town guests are expected. The public is cordially invited to attend each service of the meeting and also the song practices which will be conducted each evening prior to the meeting, beginning June 17th.

Old Settler's Plan for Reunion at Christoval July 25-26.

At a meeting of the Com Green County Old Settler's Association held at the St. Angelus Hotel Monday, a resolution of appreciation was adopted thanking Hon. Wilbur Brown for retiring the \$500 debt on the West Texas Museum at San Angelo.

The age limit to be required to be a member of Association will be left to a vote by members the first thing on opening day.

The following are the committees selected:

Finance—Charles W. Hobbs, W. B. Hunter, Frank Van Court, C. B. Metcalfe, of San Angelo; Ira Yates, San Antonio; August H. Lehmann, S. N. Allen, Christoval; Oscar Atkinson, Knickerbocker; Fayette Tankersley.

Reception—M. B. Fulliam, George E. Webb, Mrs. W. W. Carson, Mr. and Mrs. Charles B. Metcalfe, Pat Deoley, Leslie Armstrong, Mrs. Jim Hinde, W. A. Wright, Bob Andrew, Mrs. Elizabeth Emerick, Mrs. W. J. S. Kelly, Bob Holland, Mr. and Mrs. Alva Yates, of San Angelo; Mr. and Mrs. W. F. Kellis, Sterling City; J. M. Cobb, Water Valley; Mr. and Mrs. Fayette Tankersley, Mertzon; Mr. and Mrs. John P. Lee, Tankersley; Ira G. Yates, San Antonio; Mr. and Mrs. Dave DeLong, Eldorado; Mr. and Mrs. George DeLong, Mertzon, Mr. and Mrs. Jas. H. DeLong, Christoval.

Music and Dance—Will Jones, Walter Spears, Harold Broome, Chief Bourland, Mrs. Mary Sheen Turner, all of San Angelo, George Holland, Gene Jones, J. L. Murray, Robert Sheppard, Christoval.

Dinner, San Angelo Day—Mrs. H. Chapple, Mrs. J. L. Murray, Mrs. J. W. Warnock, Mrs. J. M. Kemp, Mrs. Jeff Carter and Mrs. W. S. Crawford and other ladies this committee may select.

Dinner, San Angelo Day—Mrs. W. W. Rooks, Mrs. Mary T. Lewis, Mrs. A. E. Ogden, Mrs. Will Hunter, Mrs. Frank Van Court, Mrs. W. S. Kelley, Mrs. Ella Funk, all of San Angelo, and Mrs. W. J. D. Carr of Sherwood.

Barbecue—Arch Bengo, Gene Jones, Dan McCrohan, Will C. Jones, L. J. Young, John P. Lee, Walter Spears, and Walker Beaty.

Program, for Thursday—Mrs. J. L. Murray, Mrs. Donald McKenzie, Mrs. Gene Jones, Mrs. Lillie Brown, Mrs. Chelsea Kirby, Mrs. Lee Crow.

Decoration—Misses Na Dell Welch, Elms Hill, Harce Kennedy, Mrs. W. C. Swart, B. G. Hill, Jr., Lewis Dent, Jr.

About two weeks before the date of the reunion another meeting will be called to receive reports of chairmen of committees as to progress made.

On Texas Farms.

"Knee deep in June" is okeh for the poet but apparently not for dairymen if he is knee deep in Sudan grass gone to seed.

According to Extension dairyman E. R. Eudaly, the value of Sudan grass is reduced about half if it is allowed to form seed.

He says it should be cut for hay as soon as it heads. If it is being grazed, but not kept down mow half of it and two weeks later mow the other half. That way grazing will not be interfered with.

Mow the permanent pasture too. Twice a year mowing will kill the weeds. Eudaly says, Cut the first time—three or four inches off the ground—and low the next time to get the suckers and new branches.

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 daily many millions of checks and drafts, aggregating hundreds of millions of dollars.

The banks are largely financing the Federal Government in its Recovery Program, involving the greatest peace-time expenditures ever known.

Likewise the banks are largely financing the current credit needs of states, counties, cities, public schools and other political subdivisions, all of which have intimately to do with the daily affairs of all of the people.

Each day banks throughout the country 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 unselfishly and unsparingly 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 is not a closed science. The 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 monetary 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 the time, unification 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, this increase in full over 50% in number of the depositors in the country's banks.

Heard money is returning to the banks and deposits are showing a vast increase. Banks everywhere are super-lucid, meaning that they have an unusually heavy proportion of their deposits in cash. There are two kinds of unemployment in this country—unemployment 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 proper 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 increasing daily. Not in my time have good borrowers been so warmly welcomed at banks as they are today. Never before has there been such competition for good loans, nor has the in-

terest rate ever been so low. Every sound business in the country today can get what money it needs.

A Return of Normal Lending
Banks are badly needing loans for revenue purposes, and now that confidence in banks has been largely restored they are naturally returning to a more normal lending policy. Before the bank holiday the confidence of the people was shattered. The thought uppermost 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 responsibility 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 credit. For this the banker should not be blamed. He simply performed his manifest duty.

Bankers at this time are very properly viewing the credit needs of business with serious and sympathetic consideration. Applicants for loans are not always familiar with the rules governing bank credit and constructive and interested help on the part of the banker will bring about the making of many additional loans, without doing violence 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 pressure of his desire for earnings, or for any other reason, and make loans of the wrong sort. John Otley of Atlanta, in a recent address, said—"The plan of lending freely and hoping for the best has never proven wise."

There are many needs for credit of kinds which are not within the province of commercial banks to meet. Likewise there are also many types of credit facilities available—enough, it would seem, to meet the requirements of all classes of worthy borrowers.

The Duty of Every Banker
It is clearly the duty of every banker in the country to perform certain services. The most important are:

1. To afford perfect safety for deposits.
2. To grant credit to those who deserve it.

In the matter of credits the public must in fairness remember that commercial banks are not lending their own money, but the money of their depositors, represented very largely by the earnings and savings of the people. The people 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 sacred trust.

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 customers.

In a recent message to Congress, the President said—"I am greatly hoping that repeated promises that private investment and private initiative to relieve the government in the immediate future of much of the burden which it has assumed will be fulfilled."

Repeated assurance has been given by the Administration that there is no desire on its part to continue government lending a moment longer than is necessary and that at the earliest possible time the government will gladly give way to the banks and other lending institutions. This, of course, is as it should be and we are all earnestly looking forward to the time when private initiative and enterprise shall have recovered its vitality sufficiently to throw government crutches away.

Numerous bank failures have created in the minds of many a grossly exaggerated idea as to the losses of depositors 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 during the depression the average value of investments in stocks lost about 90%; bonds similarly declined approximately 60% and commodities 65%.

Deposits in sound banks continued to be worth 100% throughout the depression and 90% of the bank deposits of the country were not affected.

Bankers Deserve Confidence

The country can have full confidence in the integrity and competence of the bankers of the country. Out of the lessons of the last few years has come experience that will be valuable to the banker and to his community. He can be counted on to show a proper appreciation of his responsibilities and obligations and to take his place among those who are making earnest and unselfish 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.

NEW

of these FAMOUS MAGAZINES and THIS NEWSPAPER ONE FULL YEAR

175

Check 3 Magazines thus (x)

Check 1 Magazine thus (x)

MAIL THIS COUPON NOW!

Check the three magazines desired and return it with your order. Fill out coupon carefully.

gentleman I enclose \$. Please send me the three magazines checked with a year's subscription to your newspaper.

NAME

STREET OR R.F.D.

TOWN AND STATE

Subscriptions received at Observer office for any publication.

Subscribe for your home paper -- and keep posted on local affairs.

The Observer is now better prepared to do your job printing than ever before. Send us your orders for bill heads, note and letter heads, cards, circulars, etc.

FRANK C. VAN HORN
REAL ESTATE
Notary Public
Phone 2704 P. O. Box 145
CHRISTOVAL, - TEXAS.
Deeds, Mortgages, Contract Oil Leases, Bills of Sale, Wills Etc., written. Titles examined. List your property for sale or rent.

Mechanical Horses.
In training its cavalry recruits the German army is making use of a machine driven by electricity, in which all the movements of horses are simulated.

Announcing--

DAVIS ICE SERVICE

Crystal Clear Ice Year Round

Just North of Pace's
Grocery & Station

Your Patronage
Will be Appreciated.

Congratulations--

DAVIS ICE SERVICE

We are pleased to have you represent us in Christoval.

Home Ice Service
San Angelo