r way to Ch to the Century of P. Exposition Stop in St

rican city . . . rich in hist or front . . . sixty-five cit zoo . . . Shaw Botanica . Many other points of p Id-renowned Lindberg nicipal Opera, worth the r route to Chicago from Southeast.

n and American Annex of hospitality and the ur comfort, meals that travelers everywhere. S who need it (sent free a are surprisingly low.

THE AMERICAN "On the Plaza"

Going Up

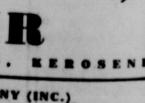
Splendid Profits

ownsite

Local Agent

rs, windmills, pumps, incusome special fuel or some eeds Sinclair has developed upply you with postcards principal Sinclair products. mber of pounds or gallons own the amount required, mail carrier

Motor Oils, lame Keronsect spray.



TCENTURY RESS

ROARING SPRINGS NEWS

NO. 7

Roaring Springs, Motley County Texas Thursday, Sept. 14, 1933

NO. 28

deral Funds To Aid On Highway eer Woman of Community Summoned By Death

f Century

BUYS HALE AND SPEER

PRESENT PERSONNEL

The store will be operated on

"I feel that I am, indeed fortun-

-:- Movie Chatter -:-

By a Rogue

it-but I think there should be

law against those birds almost ruin-

ing such a picture with a foreign

"Adorable" was adorable wasn't

s for Mrs. M. J. in Roaring Sprorning, September ld Monday afterby Rev. Luther ens City, assisted nith, pastor of the nesday whereby R. E. Campbell, rch.

wen was born in ery in Matador, purchased the Hale 1861, coming to & Speer Grocery here. Altho the ives, three years name of the store is changed to Wise county their Campbell's Cash Grocery, no change married in 1876 to will be made in the personnel, Mr. and to this union Albert Hodges remaining as manchildren, nine of ager and Mr. James Dunlap as aseir parents, Mr. sistant. ceeded his wife

lifton moved to will be offered for sale for the con-1891, and four venience of customers who do not to Motley coun- wish to give small checks. community their

d been a devout store in Roaring Springs for the ptist church for past 2 or 3 years because of its etery.

re four daughters: territory surrounding and I am and Miss Velma very happy to have this opportuni-Springs; Mrs. R. ty of mutual service." Flomot; Mrs. Letrty; and five sons: ate in obtaining the services of ring Springs, L. Mr. Hodges and Mr. Dunlap to opee Flat; W. E. and erate the store because of the many cAdoo and Walt- recommendations of friends here

made in East at Matador Mon-

s to express symved ones in their

Thanks

ress our sincere accent nobody can catch. our many kindg our recent be-God's blessings o. Van Camp,

T. Swim.

worth a pass to read this stuff. this cept a lot of Matador people en Canyon school. please almost 100 per cent.

in "Hold Me Tight", and as Mac with us again. ays you can knock my ears off it this isn't a good one"-I'll recommend this picture, it's oake.

Card of Thanks

We wish to express our sincere many friends and neighbors who Roaring Springs. were so kind and helpful during the illness and following the death of rest with each of you.

Her Children.

h Member For MATADOR GROCERYMAN INFANT SON OF MR. AND TRAWEEK HOSPITAL AT

GROCERY WEDNESDAY Robt. Henry, 7 weeks and 5 days old, infant son of Mr. and Mrs. R. E. CAMPBELL AS NEW George Van Camp who live south-OWNER WILL NOT CHANGE west of town, passed away at 10 o'clock last Saturday morning at the home of Mr. and Mrs. J. T. A deal was consummated Wed-Swim.

owner of the Matador Cash Groc-

that you can meet your dear baby es. your trust in God. strictly cash basis. Coupon books

In a statement today, Mr. Campbell said, "I have desired a grocery made in the Roaring Springs Cem- modern healing institution. -Contributed.

splendid people and the abundant All through the night how lonely at one time.

it seems, my dreams. I miss them all through the

weary hours, I miss them as others do sunshine and the former owners of the store. and flowers.

Day time or night time where ever I go

Dear little hands I miss them so. —Contributed.

Tee Pee Flat News (Mrs. J. K. Green, Correspondent)

(Better watch this column, you an operation.

this folks, each week two some- ters have moved back to Darden Lord at the alter in the old fashionnees here will get a free pass to the er's death. Mr. Fletcher, Lou Ida, joy. We give the glory and praise next Sunday show-we want you and Sibyl are making their home to our Lord and Savior. "Bless the to read this column for the names with Mr. and Mrs. Claud Fletcher. Lord oh my soul and all that is will be here each week. It will be Lolla Belle is living with Mr and within me, bless His Holy name". Mrs. Ralph Fletcher so that she The largest attendance at Sun-Little Mary Pickford is coming will be near enough to the bus line day school this whole year, and crets". Don't know a lot about here. Sibyl is attending the Dard- Sabbath.

I bought it for that. I think it will ing in Tee Pee Flat once more. Mr. at the evening hour. Smith will have Mr. Fred Dawson I hope and confidentally expect

Church has been holding a meeting let's make it a great day. at the Tee Pee Flat school house. Rev. Thorn is well known in Tee thanks and appreciation to the here before, and has resided in great way.

old fas hioned "quilting" last Wed- go after those who are lost. our dear mother, Mrs. F. M. Clif- nesday. Nearly all the ladies in You will find a welcome at the ton. May God's richest blessings Tee Pee Flat and some from Dard- Methodist church, and we have a fun, and finished two quilts.

MRS. VAN CAMP DIES MATADOR HAS SERVICE EOUAL LARGER CITIES

> MODERN BUILDING AND EQUIPMENT; COMPETENT PERSONNEL

Built in 1928 by Dr. A C. Tra-All that loving hands and medic- week, who has practiced medicine al skill could do was done, but to in Motley county for over 30 years, no avail. God in His wisdom knew the Traweek Hospital in Matador, which has recently received a gen-The father, mother, one brother eral modernizing and much addiand one sister remain to mourn his tional equipment, offers a complete going. The home and hearts are service to residents of this section left desolate, but you can so live that is equalled only by larger citi-

again, in that Heavenly world. Put The Traweek Hospital is almost and a Mr. Oran of Waco, field men entirely electric. From the com-Funeral services were held at the pletely electric kitchen to the large family home of Mr. J. T. Swim, electric sterilizers in the operating with Rev. T. Marvin McBrayer of room and even to the electric clock ployment office to secure labor to ficiating, assisted by Rev. J. E Har- in the waiting room, electricity rell of Loraine. Interment was plays an important part in this

Altho built originally to accomodate only ten patients at a time, in Dear little hands, I miss them so, emergencies twelve patients have All through the day where ever I go received treatment in the hospital

Miss Drusilla Kidd, graduate of For no little hands wake me out of St. Anthony's at Amarillo, has charge of the nursing personnel, which is comprised of herself and Miss Donnie Lee Anderson.

The Traweek Hospital, since its establishment, has had a surprisingly low mortality rate.

Methodist Church

The revival closed last Sunday ing was led by Mr. A. J. Hodges, days work per week. assisted by the pastor, with Mrs. Mr. Rufus Hicks will return Tues- W. A. Campbell and Mrs. Guy As our guests to see "Hold Me day of this week to his home. Ru- Braselton at the piano. A fine Tight" we wish to invite Mr. Frank fus has been in the hospital at spirit of fellowship existed thru-out time the employment office will be Eiring and Mr. Freeman Thacker. Matador where he has undergone, the meeting and a really great re- opened and kept open 8 hours per may be next). There, s no catch to Mr. Q. A. Fletcher and his daugh- fully blessed us. People found the structions. bodies who attend Sunday mati- Canyon to live since Mrs. Fletch- ed way, and the saints shouted for

here Friday and Saturday in "Se- to catch the bus to come to school great services at both hours on the

who saw it says its darn good, and Mr. and Mrs. Edd Smith are liv- next Sunday morning. No service

Sunday at 2:30 and Monday we as his employer once more, and to meet you there at Sunday school der-gone a complete renovation and have James Dunn and Sally Eilers we are glad to have the Smith's and preaching service. Let each the hotel is being re-equipped with one who belongs to our Sunday For the past two weeks Rev. school be in his place Sunday. Go Thorne of the Assembly of God after those who ought to be there,

Now that the revival is over let's throw all we have into the last two Pee Flat and surrounding commun- months of this conference year, ities, because he has held a meeting that we may finish up in a really

Mrs Cluthe Galloway gave an now spiritually than before. Let's work.

en Canyon went. They had much class and competent teacher in the Sunday school for you. Come and Employment Office To Be Opened In Matador Soon

HIGHWAY WORK OFFERS HOPE TO UN-EMPLOYED

Good Wages Will Be Paid Skilled and Unskilled Labor

Homer Sheats of Matador, Couny Administrator of all Federal Funds in this county, was visited this week by T. H. Bond of Austin of the Federal Employment Department who notified Mr. Sheats that he was to soon open an embe used in improving Highway 28 from Matador to the Floyd county

Mr. Sheats was further notified that any Federal Rehabilitation work done in the county must be done with labor passing through this office.

Complete details are not available as to the amount of Highway work which will be done in the county, but Mr. Sheats declared that he had been informed that all bids on the road work must be in by September 28 and that work was to start within 15 days.

Mr. Sheats declared that the wage paid would be 35 cents per hour for 8 hours for unskilled labor and 45 cents per hour for skilled night. The preaching was done by labor working 8 hours per day. Rev. J. E. Harrell of Loraine, sing. Each laborer being limited to 3

Cards for application will possibly be in Mr. Sheats hands by the latter part of the week at which vival was held. The Lord wonder- day according to Mr. Sheats in-

> TRAVELERS HOTEL AND COFFEE SHOP OPENS UNDER NEW MANAGER

Mrs. Billie Sherwood of Shamrock, Texas, has recently assumed management of the Travelers Hotel The pastor will fill the pulpit and Coffee Shop here which has been closed since the latter part of August.

The entire establishment has unhot water in each room.

The Coffee Shop, which specializes in good coffee, and the hotel lobby have a very home-like atmos-

Mrs. Sherwood says that she likes Roaring Springs very much and her two sons, who have entered Grammar School here, are thor-The charch is on higher ground oughly interested in their school

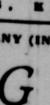
> worship with us. "The Friendly Church." T. MARVIN MeBRAYER,



kates, nex

e days, one wonders if soon cards?

NY (INC.)



Roaring Springs, Texas

Entered as second class matter at the Post Office, Roaring Spgs., Texas, under the Act of Congress, March 3, 1879.

> DOUGLAS MEADOR. Editor and Publisher

SUBSCRIPTION RATES \$1.00 Per Year Three Months 25c CASH IN ADVANCE

NOTICE TO THE PUBLIC

Any erroneous reflection upon the character, standing or reputation of any individual, firm, concorn, or corporation that may appear in the columns of The News will be gladly corrected when called to the attention of the editor. It is not the intention of this newspaper to wrongly use or injure any individual, firm, concern or corporation and corrections will be made when warranted as prominently as was the wrong published, reference

FOR ANY MAN TO LIVE AND school, to get back into high school DIE A TEXAN"

New Permanent Equipment

All New Styles of

LOWER PRICES FOR A SHORT TIME ONLY

Permanents

\$2.00	PERMAN	NENT	S -	- \$1.50
\$3.50				\$2.75
84.50				\$3.50
85.00				\$4.00
\$7.50				\$6.00

Mrs. A. E. Westmoreland

CITY BARBER SHOP MATADOR, TEXAS

We'll Come Clean With You!



WE HOLD IT true that some powder goes off with a bang but most goes on with

No need to puff the merits of our Thrift laundry service. Talk can't improve its obvious perfection. You will do well to consider its convenience with hot weather ahead. Why not test its real merit now? The price is designed to save you money—only 4c a pound.

Economy and Efficiency has made this the wife-saving station

By All Means Finish High School

Dr. Roberts, President of the South's most popular School of Business Training at Tyler, Texas, gives the following sane and sensible reasons why every boy and girl should avail themselves of the opportunity of receiving a high school education.

"With the facilities now provided by our various states along educational lines," says Dr. Roberts, "is there any reason why a young boy or girl should not graduate from high school?

"Without a high school education every worthwhile door of opportunity is closed and regardless of one's ambition to make further advances educationally, there is absolutely no chance. The doors of all colleges or literary schools are barred against a non-graduate. If every young person could but realize the absolute truth of the above statement, I wonder if there would not be greater interest taken in finishing the high school course.

"Let me paint a word picture of a recent case coming to my attention, which I trust will drive home to every young ambitious bey and "THERE IS GLORY ENOUGH girl who has not completed high with the opening of the fall term this year.

"A young man came into my office and related his experience to me. His parents tried to prevail upon him early in life to finish high school, but like a great number of youngsters, he could not see the wisdom of doing so. His parents' means were meager; and at that time the most they could provide for him was high school training. This lad after finishing the ninth grade, rebelled against going any farther, believing he could get bycontenting himself with the fact that his parents did not graduate

spend any more time in school?

the family of this boy and oil was discovered on the homestead, which brought them considerable wealth. It dawned upon him now that his parents were wealthy he should like to become a physician. He inquired of me how he should go about entering the University preparatory to later entering a medical school. He found that regardless of either his wealth or new ambitions he was barred from every school in the land simply because he decided when he finished the ninth grade he had 'schooling enough".

"This lad told me that if he had



YOU HAD BET TER GET THAT SUIT BEFORE PRICES GO UP.

Expert Cleaning and Pressing

ackson



...hence requiring less oil per mile!

Little is really understood about the complicated ingredients which make up petroleum crude oils. But this one fact has been proven time and again: By and large the older a crude oil is, the finer motor oil it will makeand the fewer quarts you will have to add on long trips. Sinclair Opaline Motor Oil is refined and blended from the oldest Mid-continent paraffin-base crudes, mellowed and filtered in the earth for an average of 80 million years-so say geologists. In process of manufacture, Sinclair chills Sinclair Opaline down to as low as 60° F. below zero in order to remove the non-lubricating petroleum jelly. Sinclair Opaline is all lubricant-no waste. Try a crankcaseful. Note how seldom you need to add oil.



Agent Sinclair Refining Company (Inc.) F. C. KING

from high school and that been sufficiently impressed they were good, respectable citizens. the need and importance of high This being true, why should be school training at the time he quit school, perhaps he would have stay-"Recently, fortune smiled upon ed in school.

Write for our catalog. It tells you about the many courses we offer. Tyler Commercial College and School of Business Administration

Lourena Ferguson -ALL KINDS OF-

INSURANCE

TO WAIT IS TO LOSE-

INSURE NOW

Masonic Building Roaring Springs, Texas

"HOLD MET James Dunn and S

SMOKELIGHT from Zane G with GEORGE®

Friday and Saturda

"FACES IN TH Spencer Tracy and M Sunday-Monday,

> **ROGUE THE** Matador,

AUTUMN ARRIVAL

In Ladies Ready-To-Wear are here. vanced styles and more beautiful than We bought early.... and are ready the advantage on to you at no advan price.....Lower prices than we could cate the stock.....Therefore we invite think seriously about buying NOW warning or a scare....just a sincere mendation.

A Complete Stock Of.

High Quality Wear Apparel for All Members of the Fall Moderate Price

Popular Priced Tams and Felt His

Harry Willett **Dry Goods**

Matador,



peruse Arth syndicated c that gentlem in no uncerts his abhorrer Ir. Brisbane co , barbarious, bi or not you m his views, perr a movie prize-fig the other day. ewhat of a po had been rende s by the remov The picture tic prize fight of ely called "T The Lady," wi

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Metro-Goldy

producing it. he giant Italia npion, did not a nce I must confi estion represen Max Baer (wh Schmelling basque fighter b As I occupied to the timekeep whom more anor icted close view ants. Max Bac

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que fighter, preontrast to Baer begin to study He has exerhanging beetlloping forehead acute facial angle dull expression ose is flat, broad, s are very promnots he bent over pretty wife who Now I beheld character. The d been metam-

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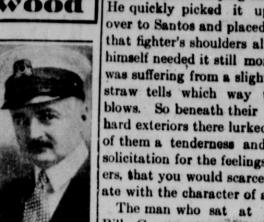
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14, 1933



peruse Arthur syndicated colthat gentleman in no uncertain his abhorrence Ar. Brisbane con-********************************* , barbarious, bruor not you may his views, permit movie prize-fight the other day. It ewhat of a poishad been renders by the removal

The Lady," with a and Myrna Loy Metro-Goldynproducing it. he giant Italian npion, did not apnce I must confine

The picture in

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uestion represent-Max Baer (who Schmelling basque fighter by As I occupied a to the timekeepwhom more anon) icted close view of ants. Max Baer far above the looks and intelght, by stretching handsome. His curly and his eyes nent and underdeep dimples but y, good-natured eyes give forth. re quite prominclined, like most quite broad and he base. He has ed physique, not overdeveloped th a velvety enspringy muscles by vigorous nerve co-ordination of

begin to study as a rather illa. He has exerhanging beetlsloping forehead acute facial angle dull expression ose is flat, broad, are very promots he bent over pretty wife who Now I beheld character. The d been metamtterfly. The dull as suffused with icitation, as he to talk with ved. A tender ned from those yes, and all due

que fighter, pre-

ontrast to Baer.

alter ego was gesture that did e two fighters it between shots, with perspiration glience of their were not placed ers. Max Baer ut he discovered his opponents lying on the floor. elock but now he sports a split-sec-

Billy Coe, was not only a movie dangerous and strenuous for him. actor representing a timekeeper- On the side lines looking on this

He quickly picked it up walked ond stop-watch which he showed over to Santos and placed it about me with great pride. Its valued at on the radio also looked on. Later that fighter's shoulders although he \$165.00. Before becoming timehimself needed it still more as he keeper he held the featherweight derby-sizes too small for him-it was suffering from a slight cold. A of the racific Coast. Mr. Coe straw tells which way the wind showed me his gold medal which he blows. So beneath their otherwise obtained in 1909 in Venice under hard exteriors there lurked in both the auspicies of the Los Angeles of them a tenderness and a kind Athletic Club. He started out as solicitation for the feelings of oth- a referee, but on one memorable ocers, that you would scarcely associ- casion he received such a "razzing" ate with the character of a pugilist. and dodged so many pop bottles The man who sat at my side, that he decided refereeing was too

he was a genuine one, with years synthetic prizefight, I noticed Ivan of actual experience behind him. Lebidoff who witnessed the fray He has witnessed about 17,000 ring with a monocle inserted in an eyebattles in his career. When he first socket. Lee Tracy also looked on started he used an ordinary alarm (but with his naked eyes)-only a

It is great gasoline! That's

Friendly Service

what they all say after the

first experience with Con-

oco Bronze.

Conoco Germ Processed Motor Oil

Yorks Service Sta.

smile was worn. Ed Winn, the man looked like a peanut balanced on his head, and thus hatted, he gave a little impromptu bit of nonsense. And among those on the side lines laughing and applauding him was the screen's greatest character actor, Lionel Barrymore.

Constipated 30 Years Aided By Old Remedy

"For thirty years I had constipation. Souring food from stomach choked me. Since taking Adlerika I am a new person. Constipation is a thing of the past."—Alice Burns. Freeman Drug Co.

Advertise it in the News.

On your way to Chicago



to the Century of Progress Exposition ... Stop in St. Louis

A modern American city . . . rich in historic lore . . . 19 miles of river front . . . sixty-five city parks . . . world-famous zoo... Shaw Botanical Gardens ... art galleries. Many other points of great interest...the world-renowned Lindbergh trophies exhibit and Municipal Opera, worth the visit alone. Directly on your route to Chicago from the South, Southwest and Southeast.

At The American and American Annex Hotels you will find an air of hospitality and the utmost consideration for your comfort, meals that are the talk of experienced travelers everywhere. Special diet menu for those who need it (sent free on request) and prices that are surprisingly low.

Rates from \$1.50

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AN **IMPORTANT** MESSAGE FOR YOU

Automotive Repair Work



-:- Despite the rise in price of almost every article sold in our store, we are still able to offer merchandise at prices very little changed to those of six months ago....because we made purchases in advance of higher prices, and are passing these savings on to our customers as long as they last.

-:- Our store is completly stocked with new merchandise and you will save money by supplying your needs now.

Thacker Supply Co.

Hardware, Furniture Farm Machinery

ROARING SPRINGS, TEXAS



The Flag Goes Up....

This company has subscribed to the National Recovery Act, and accepts the moral and financial responsibilities that are in-

The Price of Electricity Comes Down!

Beginning September 1st, the 3 per cent Federal tax on domestic and commercial electric bills will no longer be paid by our customers. Hereafter the tax will be paid by the company. THIS IS A REDUCTION IN YOUR COST FOR ELECTRICITY.

. . . But it decreases our earnings from commercial and domestic use by 3 per cent. . . . The National Recovery Act also subjects this company to additional operating expenses. . . . Under the code for the industry which now governs this company, we are re-arranging personnel and working schedules which will result in increased payrolls.

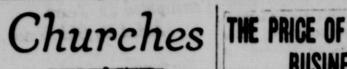
These conditions create new, difficult and costly problems for us, but we approach them willingly, glad to contribute what we can to help the nation to better times.

Your Part

USE MORE ELECTRICITY In your business and in your home. Your business will be stimulated, your home will become more livable, . . . and you will be playing the game.

As always the real interests of the company and its consumers are identical. That community of interest is the foundation of the policy of the NRA. That spirit will insure its success.

West Texas Utilities Company



BAPTIST CHURCH

Sunday School 10:00 a. m. Church each 1st and 3rd Sunday 11:00 a. m. and 8:30 p. m.

B T. S. 7:45 p. m. We welcome you to worship with L. B. Smith, Pastor.

METHODIST CHURCH

Sunday School 10. Preaching 11 and 7:30 pm. Intermediate Hi League 6:45. W M 8 Monday 2:30.

You have a cordial invitation to all services. "The Friendly Church"

CHURCH OF CHRIST

Bible School 10 a. m. Preaching 10:45 a.m. and 7 p.m. Children, young people and adults of all churches will have a thirty minute program every Sunday preceeding the sermon at night. You are welcome to participate. This church urges unity of all professed believers, the preacher preaches it and "e throw open wide the door of opportunity for all to worship here. We do not ask that you join us nor join the church, only that you join the Lord in obedience. Bring your Bibles and lets study, teach and preach the Book. 2 Timothy U. S. GOVERNMENT 2;15; Acts 17:11 and Acts 5:42. Ben West, Minister.

CHRISTIAN CHURCH

Sunday School at 10 a. m. Church Worship at 11 a. m. Visitors are always welcome. Dr. J. F. Hughes, Supt. S. S.

For Sale

hree burner cook stove, Kitchin, Two tube, Washboard Quilt box, Cream freezer, Window shades.

All articles used but nearly new. See Minister Ben West.

Advertising dosen't cost it pays.



MASONIC LODGE No. 1171

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Tuesday in Each Month Geo. Springer, W. M. W. C. KING, Sec.

That Good Gulf Gas

NOW LUBRICATED

Gulf Lube

The High-Milage Motor Oil

Leave your orders for Gulf Products at the **GULF SERVICE STATION**

Roaring Springs

J. W. HANEY **Gulf Agent**

BUSINESS SPEED

Banking Institute Speaker Says That Bank Failures Followed Business Failures

CHICAGO, Ill.-Many appear to think that failures occur only to banks, but the complete story of business shows that failures of American banks have followed the failure of business enterprises, and have not been a cause of those failures, Dr. Harold Stonier, National Educational Director of the American Bankers Association, declared in a recent address here before the American Institute of Banking.

"It is true that we have had more failures in our banks than in the banks of a number of other countries," he said. "It is also true that we have had more failures in drug stores, grocery stores, railroads, and in every other type of business enterprise. At the same time, it must be said that we still have left after all our failures, more drug stores, more grocery stores, more railroads, and more banks than any

People do not realize, he said, that we have in excess of 108 banks which have been in existence over a century and we have more than 2,000 banks which have been in existence over 50

"In other words, we have more banks over 100 years of age than any other country-we have more banks over 50 years of age than any country in the world," he declared. "The American banking system has not fallen downit is not in danger of decay. Such failures as it has experienced are due to the price we pay for too rapid development of business enterprises, but that is the American spirit."

GREATEST BANKER

Runs Fifty-two Financing Institutions With Investment of Two Billion Dollars-Thirty-nine Agricultural

A MERICA'S biggest banker today is the Federal Government, which is now operating fifty-two financing institutions, says Professor John Hanna of Columbia University in the American Bankers Association Journal.

"Forty of these are owned entirely by the Government," he says. "In twelve more the Government has already a two-thirds interest. Thirtyseven are intended to be permanent. Twenty-five of the permanent ones and fourteen of the temporary ones are agricultural

"The capital stock held by the United States in these banks has a par value of \$1,280,000,000. The Government's total investment is nearly \$2,000,000,-000. Resources of these institutions exceed \$3,000,000,000. In addition the Government has detailed supervision over fifty-one mortgage banks, operating under Federal charter.

"The Government also supervises 4,600 local agricultural loan associations with Federal charters. All this takes no account of the relations of the Government to the twelve Federal Reserve banks, nor of the authority recently given to the Reconstruction Finance Corporation to buy preferred stock in national and state commercial

The President has ordered the consolidation of the agricultural credit agencies into the new Farm Credit Administration, says Professor Hanna. He expresses the opinion that before the consolidation of the agricultural financing agencies too much machinery had been created to administer the financing institutions which the Government either owns or supervises.

"Existing institutions represent a considerable differentiation of function and any consolidations should be preceded by a careful survey of the actual activities of the various institutions," he continues. "The only consolidation the Administration has announced is that of the agricultural credit agencies in the Farm Credit Administration. As a permanent solution this arrangement in too closely bound

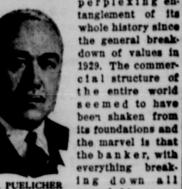
A better scheme would be to create a finance corporation under Federal charter to take over either the agricul-Sural finance activities of the Government or all its lending agencies. "The Government's financing and

banking activities should be kept severely apart from subsidy and other schemes for raising the prices of farm products. One is business, the other is major political policy. The advantages of the corporation over bureau control for the business functions are real and significant."

WHAT BANKING

By JOHN H. PUELICHER

American Bankers Association ANKING in its long career has been compelled to withstand many serious shocks, but it ran into the most perplexing en



around him, was General business failures, agricultural stagnation, income losses, capital losses, inabilities to meet debts and therefore inabilities of bankers to pay back depositors when loans were not paid, were the reasons, in most instances, for the bank failures.

No profession, no department of life is without its weaker elements, but had proper consideration been given to the relatively few instances in banking, had exaggerated and startling headlines been kept in true proportion, had banking not been used as a target for political self-seeking and with voteseeking motives, had unfounded rumors not been spread the people's confidence might have been retained and far less serious would have been their financial losses, for many bank failures were caused that need not have hap-

There were factors in our banking experience which every earnest banker deplores-factors which many had worked years to eliminate, which it was fearfully recognized would aggravate any difficult days which might arise. One of the worst of these was due to political regulation which chartered many banks that should never have been chartered.

That there have been incompetence and dishonesty in banking is admitted. That the instances that did occur were used grossly to increase fear in the public mind, we affirm. We shall continue to strive for higher attainments in our profession and strive for laws that require competence and ability in management. That we cannot legislate honesty and unselfishness into either a banker or a borrower must be conceded, but dishonesty, wherever found, should be punished. It is as true in banking as elsewhere that no matter how good the law, dishonest and incompetent men can make it ineffective. Good laws are essential. We must strive for ever better ones, but their enforcement will come only as the public recognizes that it is a matter not of laws or codes alone but of the men who administer them.

The Public's Part Our people must be brought to realize 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 majority of banks, because of faithful service 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 matter what its nature, no matter what its cause, someone must be crucified. The banker was this time selected. In the late 90's, political agitation started a 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

one state to the Agricultural Commission of the American Bankers Association which is nationally active in promoting this line of cooperation are

1. Drought relief work: Local banks have played a vital part in this work, ing 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

by one committee, 833 being granted. 2. Four-H Club work: Bankers selped stimulate 4-H Club work, Anancmany members who otherwise ald not have enrolled. They also

belped finance fiftees em Club dele helped finance firees 4.8 (Bub 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 operations.

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

Dr. E. W. McKennie

for this purpose.

Matador Office At Residence

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ANNOUNCING...

New management of the Travelers and Hotel Coffee Shoppe

Clean Beds, Wholesome Surround Good Home Cooked Meals and Short Order Coffee that calls for more

TRAVELERS HOTEL and Hotel Coffee Shop

MRS. BILLIE SHERWOOD, Mgr.

ANNOUNCINE

The Change in Ownership of the Hale & Su cery and change in name to CAMPBELL'S GROCERY.

A long sought opportunity is minedesired a store in Roaring Springs years and welcome this opportunity come better acquainted with the peop this and adjoining communities, and welcome to Campbell's Cash Grocery.

R. E. CAMPBELL

Yours sincerely.

CAMPBELL'S CASH TROCER

A Formal Opening for Store will be announced

LET'S GO WITH CONOCU

COODER SERVICE STATION MOHON SERVICE STATION WALKER CHEVROLET CO.
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WE ARE FULLY COMPLYING WITH THE NATIONAL RE-COVERY ADMINISTRATION.



L. B. Robertson Commission Agent

Matador, Texas

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