

Ballinger Semi-Weekly Ledger

Twice a Week

Tuesday and Friday

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BALLINGER, TEXAS, SATURDAY, OCTOBER 10, 1931.

NUMBER 6

CITIZENS HOLD CONFIDENCE MASS MEETING

Ballinger State Bank Closes; Two Officers Make Statement

Officers and directors of the Ballinger State Bank in a session here Friday night decided to close doors of that bank Saturday morning on account of withdrawals which commenced more than a week ago. A notice posted on the door stated the bank was closed for adjustment.

This bank has had a prominent position in the commercial life of this city since 1906 when it was organized. Its last financial statement, issued of date September 29, showed the institution to be in very sound condition, with deposits of \$155,341.83.

Officers of the bank are: C. P. Shepherd, president; T. B. Saunders, active vice-president; Wm. Halfmann, vice-president; Sam Baker, cashier; and A. R. Murchison, assistant cashier. Directors are: C. P. Shepherd, Wm. Halfmann, E. F. Batts, James E. Brewer, W. B. Dankworth, T. B. Saunders and W. B. Hailey.

The following statements were made by bank officers Saturday: "To the Public:

"It is with deepest regret that the directors and stockholders of The Ballinger State Bank were forced to close its doors this morning, but due to prevailing conditions we were unable to stem the tide and in obedience to the law governing such matters, we were forced to close our doors.

"For quite a while rumors were being scattered around that we were in a failing condition, contrary to our last statement, but the public does not understand the full meaning of such matters, and then when neighboring banks went down all around us, this increased the unrest and quiet, heavy withdrawals began to come in. Our directors, assisted by our leading stockholders did everything possible to avert the closing but were unable to stem the tide of feeling among our depositors.

"Personally, I have no criticism to make of their action, as I can understand what it means to most small depositors, and no one regrets it more than I that we were forced to take the step.

"I became associated with this bank in February, 1921, buying the stock held by Judge C. O. Harris, who helped to organize the bank, and up to the time of the closing of its doors, I never borrowed one cent from the bank, but kept a good checking balance all the time, and in the closed bank two members of my family besides myself and the firm I am connected with, have substantial deposits, and will share with other depositors in whatever the results may be.

"I never worked with a finer set of men than that constituted our board of directors, and I had every cooperation from them, but the present conditions are unprecedented.

"Naturally, the first question that will be asked is 'What will the assets of the bank pay its depositors?' That is a question I cannot answer, but can only refer to our statement, which shows assets in excess of its liabilities of about \$53,000.00. Just what will finally be realized, or what steps will be taken in the future remains for the banking department of Texas, into whose hands the bank has been passed, to say.

"Every effort will be made to realize every possible cent on the assets for the benefit of the depositors.

"It is not the personal loss that gives me the most worry, it is the grief that is given to our depositors.

"C. P. SHEPHERD, President." "In the action taken by our shareholders and board of directors in closing The Ballinger State Bank we acted with full knowledge of the seriousness of such a step, but realized that it was the only course left open to us without preferring our larger depositors over the smaller but just as highly appreciated customers. We have undergone a

siege of slow withdrawals and hoped to stand all that would call for their balances, but with failures on every side of us, the rumors and whispers of the hysteric and unduly frightened few predominated and notwithstanding the loyal support of the large majority of our depositors and the support of the business and banking firms of Ballinger we had to close. We have hopes that our assets are sufficient to pay each depositor in full and believe they will.

"T. B. SAUNDERS, Vice-President."

INDIANS AND COWBOY ARRIVE HERE FOR FAIR

Jules Verne Allen, singing cowboy, and troupe of Pueblo Indian performers arrived in Ballinger Saturday to prepare for their engagement at the Runnels County Fair which opens next Tuesday. The stage and other equipment is being put in shape for the first performance in front of the grandstand, and the entertainers will be here for the five days and night of the fair.

West Texas Decorating Company representatives also arrived here Saturday afternoon to begin dressing up the city for the fair.

1931 TAX ROLLS WILL BE READY MONDAY MORNING

W. A. Forgey, county tax collector, announced Saturday that the 1931 tax rolls will be opened Monday morning and anyone desiring to pay their 1931 taxes may do so. The rolls were finished late this year because Assessor Mike C. Boyd had not received the state tax rate until a few days ago and could not complete the rolls until all rates were fixed.

CONFEDERATE VETERANS TO SEE COUNTY FAIR FREE

S. D. Williams in a statement to The Ledger Saturday expressed appreciation to the Runnels County Fair Association for giving free tickets to the Confederate veterans, their wives and widows. The old heroes of the gray and their wives and widows will be admitted to all gates at the fair grounds free of charge. It is the desire of the association that the Confederates see every department of the fair and that all employees show them every special courtesy possible.

JACK SPRATT'S LEAN APPETITE MIGHT BE SATISFIED IN ENGLAND

(By Associated Press) RAMSGATE, England, Oct. 10.—Spratts are making a nuisance of themselves in the English channel.

So plentiful are they that nobody wants them. The public hasn't an appetite for so many and they only get in the way of the fishermen.

But in Norway, where the sprat season should be at its height, the nets have been empty.

Fishermen think a recent North Sea earthquake affected the migration of fish.

PHILIPPINE PLANTERS PRIVATE DEBT PLAN GETS QUICK QUIETUS

(By Associated Press) MANILA, Oct. 10.—The moratorium for Germany gave some people ideas in the Philippines.

A few days after the plan for easing international financial burdens had been given to the world, the sugar planters of Iloilo and negroes conceived the thought that it would be appropriate if a similar scheme were applied to their situation.

However, the planters were quickly disillusioned. Their creditors promptly, very promptly, in fact, let them know that there would be no lessening in the expectation of payments.

Scratch Pads, 20c per pound, at Ledger office.

CONFIDENCE

Report of Resolutions Committee appointed by meeting of citizens held this morning:

Whereas, at a meeting held in the City Hall at Ballinger at 9 o'clock a. m. today, October 10th, the undersigned were appointed as a committee to put into the form of resolutions an expression of the unanimous confidence of the business interests of Ballinger in The Farmers & Merchants State Bank of Ballinger and in The First National Bank of Ballinger, which confidence was evidenced by a unanimous rising vote of those present, some forty in number, representing practically every line of business in the city; and

Whereas, the purpose of that meeting was to discuss actual conditions and to formulate plans to counteract any unrest that might arise in the minds of the uninformed by reason of the closing of The Ballinger State Bank this morning; and

Whereas, your committee was given wide authority to investigate actual conditions to analyze statements, and to report back in form of resolutions a statement based on facts and made in sincerity and good conscience, therefore, we, your committee, respectfully report as follows:

FIRST

We commend heartily the officials and the personnel of The Ballinger State Bank for their valiant efforts to keep the doors of that bank open. We think that they did wisely to decide upon liquidation when the withdrawal of funds imperiled new deposits coming into the bank. We believe in the integrity of the entire personnel of The Ballinger State Bank and feel that there is in the minds of the people no personal criticism of their management of that institution.

SECOND

By reason of the failure of the Ballinger State Bank and of banks in neighboring towns there is apt to spring up, due to panicky feeling and lack of adequate information, a condition of whispering, of gossip and of slander that might disturb the confidence of the people in the two remaining banks in Ballinger. We cannot urge too earnestly that every person refrain from such unwise and such unwarranted talk. Let everyone not only refrain himself or herself from such talk, but let everyone be a committee of one to stop at its source any such talk that might come to his or her ears. As we shall point out further on, there are, in our opinion, absolutely no grounds for fear or suspicion, and we make this statement advisedly, honestly, and without mental reservation of any kind or character.

THIRD

We base our confidence as above expressed upon what we believe to be a knowledge of the facts and upon the basis of an analysis of the statements of The Farmers & Merchants State Bank and of The First National Bank of Ballinger as published under call date of September 29, 1931. From these statements and from known facts, we are able to say that in addition to adequate cash reserves as shown in the statements, each bank has brought in as a further guarantee of safety an abundant supply of actual cash for any emergency that conceivably might arise. Then, back of these immediately available resources, these two banks have back of them tried and tested stockholders with unnumbered personal assets of over four million dollars (\$4,000,000.00).

These conditions satisfy the minds of the members of your committee absolutely.

FOURTH

Your committee members feel deeply the responsibility resting upon each member. We have made no statement herein without mature deliberation.

Therefore, we urge upon the good people of Ballinger and all Runnels County that they continue to build up these sound institutions, we urge everyone to charge off all doubt, to chase the goblin of fear, to hush the tongue of slander if it speaks, and that together we all get and keep our feet on the ground and together march forward with CONFIDENCE.

Respectfully submitted,

SCOTT H. MACK,

C. R. STEPHENS,

ESTES LYNN,

Committee.

City Report Shows 14 Cars Are Sold Much Accomplished Here In September Surfacing Opened To Bethel Saturday

Water consumption in the city decreased slightly during the past week, the daily average being reported at 394,070 gallons. Yards are still being watered here and until this irrigation is stopped by rain or cold weather the average is expected to remain about the same.

The office department reports tax payments good, many taking up taxes left on February 1. Two building permits were issued and other routine work, including collections, was attended to by the office staff.

The fire department experienced a busy week, with several alarms and an active campaign on fire prevention being conducted.

The health department made a thorough inspection of the city and some places reported as insanitary have been corrected.

City street laborers will soon begin completing approaches to the new causeway on Elm Creek. The cement work is all complete and same has been accepted by the commission, final settlement being allowed Brown & Root, contractors. City street machinery will be used to level the approaches when the concrete is dry and ready for travel.

All other municipal departments made good reports for the past week.

Heavy damage to telephone and telegraph cables in Sioux has been traced to an insect named the carpenter bee.

Sales of automotive vehicles in Runnels county showed a marked improvement in September, 14 passenger cars and 4 trucks being registered in the county tax collector's office. This is a substantial increase over the past several months. Practically all agencies in the county reported sales, as follows:

Batts Chevrolet Co., Ballinger—six passenger cars

C. & C. Motor Co., Miles—two passenger cars

Patrick Chevrolet Co., Winters—three passenger cars, one commercial pick-up and one truck

Nance Brown Motor Co., Winters—two passenger cars and two trucks

Harwell Motor Co., Ballinger—one passenger car

Kirk & Mack, Ballinger—one truck

LITTLE GIRL SETS PICKING RECORD

Little Miss Lena Mae Gabbert, daughter of Mr. and Mrs. R. M. Gabbert, of Norton, has set a record for child cotton pickers that will probably stand. The little woman, 9 years of age, weighing 58 pounds, one day last week washed the family dishes twice and picked 204 pounds of cotton between sunrise and sunset. She is now trying to beat this mark and those who know her believe she will do so.

Calling Cards, printed on short notice. Phone 27. We do the rest.

Saturday night highway No. 4 will be opened to Bethel, a distance of more than one-half of the new surfacing job. G. M. Garrett, resident engineer, stated Saturday that with fair working weather and no other hindrances the road would be completed next week to the old Brady road, two miles south of Ballinger, and should be entirely finished within the next two weeks.

Brown & Root, the contractors, have practically all the material on the ground and are rushing the contract as rapidly as possible, finishing considerably more than half a mile per day. Asphalt is being unloaded on trucks at the A & S depot and hauled to location south of the city. As soon as a lap is given the three-course treatment it is being opened.

The AusIn Bridge Company has completed all drainage structures on highway 23 between Ballinger and Talpa, and all machinery has been taken from the location. White Brothers are continuing their grading contract on this road and will complete the road-bed within about two months if good working weather continues. The contractors for the erection of the new bridge over Elm Creek and overpass over the A. & S. Ry tracks have not arrived here but are expected soon. A work order for this job will be issued shortly, it was said Saturday.

Of a total highway mileage of 3,030,000 in the United States, 700,000 miles are surfaced.

At the call meeting of the Ballinger Chamber of Commerce Saturday morning local business men assembled in the city hall auditorium for a confidence meeting. The meeting was called to order by Mayor W. C. McCarver and business men attending freely expressed confidence in the Ballinger banks and also declared appreciation for the move by officials of the Ballinger State Bank in closing that institution as the best protection to patrons.

The meeting was enthusiastic and the motto, "Business as Usual," was adopted as a slogan by the more than fifty leading Ballinger firms represented.

At the close of the meeting those assembled voted for the chair to appoint a committee of three to draft resolutions of confidence for publication and a copy of the resolutions are printed in this issue.

A tense moment ensued when T. B. Saunders, active vice-president of the Ballinger State Bank, took the floor and urged loyal support for the remaining Ballinger banks, which he declared are as sound as a rock. He urged the stopping of damaging talk and endorsed the action of the meeting in efforts to establish confidence in all business.

Among those attending the meeting and who in rising vote showed full confidence in the First National Bank and the Farmers & Merchants State Bank were the following: Judge Paul Trimmer, Mayor W. C. McCarver, E. M. Lynn, C. R. Stephens, J. McGregor, R. W. Bruce, J. D. Motley, Scott H. Mack, H. W. Lynn, Joe Neff, C. E. Coombes, C. R. Stone, E. Shepperd, E. E. King, Tommie Hall, J. A. Killough, Rev. J. E. Kerr, A. B. Stobough, H. C. Lyon, B. C. Kirk, M. S. Karmany, Wix Currie, T. B. Saunders, M. C. Atkins, F. M. Pearce, Frank Cameron, M. McGregor, Troy Simpson, R. E. George, G. O. Woodroof, J. C. Sturges, Rev. W. B. Holland, Sam Behringer.

The committee named to draft resolutions was composed of Scott H. Mack, C. R. Stephens, and Estes M. Lynn.

The meeting also voted to ask for a special edition of The Ballinger Semi-Weekly Ledger Saturday afternoon to be distributed free to every citizen.

Following are statements issued after the mass meeting by men prominent in business and professional life of the city, who are well aware of conditions existing:

"I am positive that there is no occasion for individuals or business interests in Ballinger or surrounding territory to be alarmed at the closing of the Ballinger State Bank for readjustment, notwithstanding the necessity of such action is most regrettable. I want to express my full confidence in the officials of the closed bank, in their ability and integrity in properly readjusting the affairs of the institution to the best advantage of all concerned.

"I further express my full confidence in the Farmers & Merchants State Bank and the First National Bank, being fully prepared to meet all demands and emergencies in carrying on the banking interests of all Ballinger and surrounding territory.

R. E. GEORGE, Manager, The Hub."

"Speaking for King-Holt Furniture & Undertaking Company, I am satisfied with the condition of our banks. Their statements showed them in A-1 condition and knowing the personnel of the stockholders I feel that there should be no cause for any person to doubt any funds being secure, which are in them or to be placed in them. We will continue to deposit any money we can get in Ballinger or from any other place in Ballinger banks.

E. E. KING."

"As manager of the J. C. Penney store in Ballinger, I have confidence in the Ballinger banks and will do all in my power to help them in any way. I know there is no cause for alarm and we feel that our funds are safe in their keeping.

J. A. KILLOUGH."

"My personal account and that of the United States postoffice are in Ballinger banks and will remain there. I believe in them

with all the confidence I have.

J. A. REESE, Postmaster."

"I have told my customers not to be disturbed. I am convinced that Ballinger banks are safe and deserving of the full confidence of the people. I believe we should smile and go forward with the usual push in our business.

ROY REEDER, Manager of D Reedy Dry Goods Company."

"After having taught school in many towns in different parts of Texas during the past 26 years, and having traveled more than the average person in different parts of this country, I am fully convinced after five years' residence in Ballinger, that it is one of the best business towns in this state, and that the business men of Ballinger are outstanding for their ability and integrity.

"I have all confidence in our local banks and other business enterprises. Honor and confidence is the basis of all business.

H. C. LYON."

"It is with some degree of pride that I can say my confidence in the two remaining banks in Ballinger and their directors have not been impaired in the least by the closing of the Ballinger State Bank.

H. W. LYNN."

"I have reasons based on facts that give me full confidence in the Farmers & Merchants State Bank and the First National Bank of Ballinger in being prepared to render their usual valuable services to Ballinger and its territory.

C. R. STONE, President, Ballinger Chamber of Commerce."

"I want to express my full confidence in the First National Bank and the Farmers & Merchants State Bank to continue their services as leading institutions in West Texas. I also have equal confidence in the Ballinger State Bank and believe that the readjustment will be satisfactory to all concerned.

EARL MORLEY, Superintendent, West Texas Utilities Company."

"I believe that there are no banking institutions in West Texas that have sounder business foundations than do the Farmers & Merchants State Bank and the First National Bank of Ballinger. Knowing personally the personnel of the directors and stockholders of both institutions, their methods of business and their unlimited resources, I know they are deserving of full confidence. I have equal confidence in those at the head of the Ballinger State Bank and believe that they will adjust their affairs and protect every patron of that institution.

JOHN A. WEEKS."

"As a depositor and customer of the Ballinger State Bank, I want to express full confidence in the officials of the institution that adjustments will be made to the satisfaction of all concerned. I also cast a vote of confidence in the two remaining banks.

W. B. CURRIE."

"As a depositor of the Ballinger State Bank I still have confidence in the directors of that institution and expect a speedy and satisfactory settlement. I am for the remaining banks all the time.

L. L. STROBLE."

"Having full and complete knowledge of the affairs of both

(Continued on page 4)

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WEEKLY ASSOCIATED PRESS

This edition is published as a confidence booster for the banks of Ballinger and to encourage citizens not to become nervous and say things that might injure individuals or business houses.

Thursday of the next week is the last date to pay taxes before penalties are assessed.

This is no time for idle people. There is plenty of work to be done and those who loaf away their time are usually those who create trouble.

Tuesday will mark the opening of the tenth annual Runnels County Fair. Throughs will be here and the success of the event will be up to the citizens who are willing to work to put the job over in a real Ballinger way.

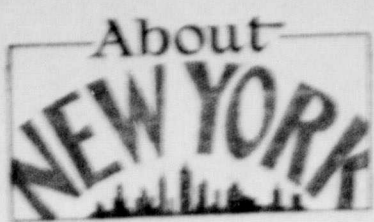
KEEP CONFIDENCE UNSHAKEN

The Ballinger State Bank closed its doors Saturday morning, the victim of gossip and idle rumors fostered by those who knew nothing of the condition of the institution.

RODENTS THREATEN HEALTH OF PORTUGAL'S CAPITAL

LISBON, Oct. 16.—Six months ago Lisbon authorities waged a war of extermination upon the thousands of gaunt, half-starved cats which haunted the streets.

Ninety-seven per cent of all telegraphic communications from Sweden to the United States, says the department of commerce, come by radio.



By William Gaines

NEW YORK, Oct. 16.—(AP)—Broadwayites tend to accept slang words and phrases without inquiring into their pertinence.

For instance, how many of those who make common use of the term "a grade" could explain why or how it came to be applied to \$1.00?

The Knickerbocker has its own philologists who are quick to dive at the origin of new slang, but for the most part, the smart-tracking tribe who use it require no explanation so long as they can catch on to each other's gibberish.

This season some of the actors have taken to calling any dramatic critic a "bear."

It develops that the use of the Wall Street appellation in this respect is not new.

Years ago the stage manager of an amateur repertory company on Fourteenth Street applied the descriptive to a commentator because he explained the critic.

And most of the other slang terms you hear, and wonder why, had their beginning in some such trifling utterance.

Fishes and Pines

The height of depression is an apple vendor out of work.

That Slovene folk singer, Anton Schubej, and his Slovene accompanist, Ijubiana, who are exhibiting all the Slovenes and the Slovene paper here, pronounce their names, respectively, Schubej and Ljubiana.

The playboys are planning to party that new divorcee of the films, Loretta Young, when Hollywood lets her come here on vacation.

One of the air lines carried 11,722,466 letters between New York and the Pacific Coast in August.

Sally Mingrim, the gown designer who employs hundreds in her swank establishment, once was a clerk in a small East Side shop operated by her husband.

So This is Chile?

One of the leading Mexican res-

taurants in town is operated by New Englanders. And, take it from the folk who come from down by the Rio Grande, they could have guessed as much after eating there.

New Yorkers, muchly given to food lads, take the pep out of Mexican food wherever they go for it. In San Antonio, the restaurants catering to tourist trade can't afford to make chile hot enough to satisfy the natives.

Time means money for most visitors to New York. If you don't know your art and your museum, you can engage a guide at the Metropolitan who can show you more in an hour for \$1, than you could find by yourself in an afternoon.

If you visit with a group, each will be out only a quarter for guidance.

Yes, sire, Wall Street really gets its name from a wall. The old Dutch built it in 1623, not for walling but for protective purposes.

The world's philologists are expounded in weekly lectures at a new "school" opened on Second Avenue, near St. Mark's Church.

But you can sleep in some of the East Side picture houses for a time.

THIRD DEGREE METHODS DEFIED BY BROODY HENS

(By Associated Press)

KNOXVILLE, Tenn., Oct. 16.—Cruel treatment and third degree methods gain nothing in "breaking up" broody hens, says A. J. Chadwell, University of Tennessee extension poultryman.

Hanging the hens by their feet, dipping them in a creek or pond holding them under a water faucet, and confining them under a box or tub without feed or water are some of the methods disparaged.

Chadwell says the broody hen should be placed in a coop the first night she remains on the nest, as any delay will increase the length of time she will stay broody.

The route of the ferry linking the two portions of the Florida overseas highway the road which literally goes to sea over the Florida Keys, soon is to be lighted by the federal government.

MOVIES

"Honey-moon Lane" Sweet, Wholesome, Hilarious Talkie Hit

For a number of years Eddie Dewling has been known as a shedder of sweetness and light on the stage at Broadway and parts north, south, and west of that dramatic focus.

When he made his talkie debut in "The Rainbow Man" about two years ago he carried his personal tradition for wholesomeness of entertainment to the screen. He carries on some more in "Honey-moon Lane," showing Sunday, Monday and Tuesday at the Palace Theatre.

But "Honey-moon Lane" is a god show not only because it is sterile of the mundane frumpiness of Hollywood when she lets her hair down.

Harley Davis was among those who went to Abilene Friday night to see the football game between Simon University and St. Edwards University.

years—and a full preparation of out-and-out, zip-your-vest comedy.

Eddie Dewling, himself, Noah Beery, June Culler, Mary Carr, Raymond Hutton, George Kotsarou, petite Ray Doolley, and other favorites are in the cast.

Good Pictures for Fair Week

During Fair Week the Palace and Queen Theatres are presenting special programs, including "Honey-moon Lane," thru Tuesday at the Palace; Joan Crawford in "Laughing Sinners," comedy and Kinograms, Wednesday and Thursday; D. W. Griffith's mighty spectacle, "Abraham Lincoln," talking comedy and cartoon, Friday and Saturday, at the same house; while the Queen will show Jack Hoxie in "The White Outlaw," a chapter of the thrilling "King of the Kongo" and two comedies, Saturday.

SAYS MODEL OF SKY WOULD TAKE 300 TONS OF APPLES

WASHINGTON, Oct. 16.—Three hundred tons of apples spaced 20 yards apart would be necessary to make a model of as much of the universe as man can see, says Sir James Jeans, British astronomer.

That amount of apples, each one 20 yards or 60 feet from its nearest neighbor, would occupy a globe-shaped space about two miles in diameter, he says.

Each apple would represent one of the two million nebulae of island universes within the range of the world's largest telescope.

Every nebula, represented by an apple, contains enough matter to make several thousand million stars the size of the sun, he explains.

Each atom in each apple would be proportional to a space the size of the earth's orbit around the sun.

George Holliday was in Ballinger Friday looking after business and sending the county paper to his son.

AND NOW—Black Cardboard at no extra cost, 6-ply 10c per sheet, Ballinger Printing Co.

NOTICE TO THE PUBLIC

I have taken charge of the Continental Oil Co. station known as the

Public Service Station

and invite all my former friends and patrons to look me up at this new location on Hutchings Avenue, where you will receive every courtesy that was extended you while I was connected with the Red Top Station.

E. C. TINSLEY, Manager



GREENWOOD'S SERVICE STATION

Funeral Directors Dignified and Thoughtful Service.

Ambulance KING-HOLT

We Have Confidence In Our Banks Keep Your Money There Cameron's Garage

Unshaken Confidence The closing of one of Ballinger's financial institutions for the sake of saving the depositors a possible loss, is in no wise an indication that we are facing a calamity, but to the contrary.

We Believe IN BALLINGER IT'S PEOPLE IT'S BANKS AND ITS FUTURE PROSPERITY WOODROOF & SON Merchandise for Less

Confidence IS the greatest thing we can possess in our home, humanity and business. WE have utmost confidence in the F. & M. and First National Banks and the outcome of the Ballinger State Bank. Sam Behringer And Employees

TRUST We urge the citizenship to place their trust in the Ballinger Banks and the men who are at the head of them. We all need confidence. There is no need for alarm because one bank closed only for the protection of its depositors. Now is the time to stand together. Place your trust in your neighbors who have been so good as to see you through many lean years. We especially urge that our friends back the banks with all their resources and use your influence to curb any untrue statements about them. E. P. TALBOTT

CONFIDENCE WE HAVE CONFIDENCE IN THE BALLINGER BANKS THE HUB

STATEMENT of Condition ...THE... FIRST NATIONAL BANK OF BALLINGER September 29, 1931. Table with columns for RESOURCES and LIABILITIES.

SPECIAL TRAINS TO BRING 50,000 TO SAN ANTONIO FOR W. O. W. AFFAIR

U. S. Senator Morris Sheppard, W. O. W. Treasurer, to Deliver Main Address

Special trains of Woodmen of the World members and their families from all sections of the United States and Mexico will bring more than 50,000 people to the formal dedication of the William Alexander Fraser Chapel and Bird Sanctuary, which will be held November 22 at San Antonio, Texas, according to W. A. Fraser, president of the Woodmen of the World with headquarters at Omaha, Nebraska.



Senator Morris Sheppard

Railroads have indicated that special rates will be offered from leading vicinities of the country. The dedication program is to last three days. Leading speakers with national reputations have accepted invitations to make addresses during the program. The principal speaker on November 22 will be Senator Morris Sheppard of Texas, who is treasurer of the Woodmen of the World. Senator Sheppard is the author of the 18th Amendment and a speaker of national reputation.

A mammoth barbecue with pork, beef, and mutton products from the farm of the Woodmen of the World Memorial Hospital will be served without cost to the Woodmen of the World pilgrims attending the dedication.

Leading Church dignitaries from all faiths will take part in the program, said Mr. Fraser. "The Woodmen of the World Chapel is a universal church in which every denomination will be represented. Regardless of religion, everyone can hold services in the Chapel."

President Fraser has announced he plan to a half million members of the association by which these

may earn their way to the dedication through the performance of service to the Woodmen of the World. The Woodmen of the World expects in this way to pay the expenses of several thousand members. The first step was built following a study of the Elk Tower and Bird Sanctuary in Florida and other such structures in various parts of the world. The Chapel has a patio with a beautiful fountain especially designed, according to Mr. Fraser. The exterior of the Chapel is of Indiana limestone and of a unique architectural design. Dark oak with large ceiling beams are used in the interior. The main stained-glass window of the Chapel is a production of Tiffany of New York. Another window of the Chapel contains an art memorial dedicated to the States in which the Woodmen of the World does business. Special landscaping has helped to make the Chapel one of the most beautiful structures in all of Texas. Phelps and Dewey are the architects.

Davis.

A 15,000-barrel oil refinery is under construction near McCamey.

El Paso newspapers are promoting a "use-more-cotton" campaign, and College of Mines athletes will wear cotton uniforms this season.

Pecos, Texas, recently held its first annual cantaloupe fiesta, advertising the fine quality cantaloupes produced there in commercial quantities.

TASK OF MEASURING U. S. UNFINISHED AFTER CENTURY

WASHINGTON, Oct. 10.—"Measuring the United States has been in progress since 1816, under supervision of the U. S. coast and geodetic survey.

About 35,000 miles of arcs of triangulation have been laid out along the coasts, the national boundaries and in the interior to serve as base lines for exact measurements of distances and locations. Before the job is completed a total of 48,000 miles of arcs will have to be laid out.

This so-called "triangulation net" is essential in making topographic maps used in flood control, highway building, waterway transportation, development of hydroelectric power, and extension of telephone, telegraph and electric power lines.

MODISH STEAK ANIMAL MUST WATCH WAISTLINE

FRANKFORT, Ky., Oct. 10.—well groomed steer is not so hefty this year.

Styles in steers have changed, the Kentucky Marketing Exchange Bulletin says, and the steer that weighed 1,800 pounds last year cannot allow his avoirdupois to exceed 1,300 pounds if he is to amount to anything in bovine society.

It was explained that younger cattle are more economical because they put on their gains considerably cheaper than older ones. From the consumers' standpoint younger animals are more desirable because of the smaller steaks and roasts their carcasses provide.

CHICKEN ROOST ON WAGON SOLVES TWO PROBLEMS

FOND DU LAC, Wis., Oct. 10.—A chicken roost on wheels has solved two problems for John Achter, Fond du Lac farmer.

He mounted his chicken roost on a wagon and drove it into a Sudan grass patch which grasshoppers were destroying. The chickens saved the grass by dining on the 'hoppers, and saved much of the expense of feeding them.

J. Y. Pearce Drug Company

For 46 Years we have stood behind the people and the banking interests of Ballinger and our confidence is in no wise shaken by the closing of one institution for the protection of its customers. We trust our banks and the people who are managing their affairs.

J. Y. Pearce F. M. Pearce

Williams Stars in Bearcat Victory Over Melvin Team

Ballinger defeated Melvin here Friday afternoon 13 to 0 in one of the best played football games this year. The two conference teams of district 11 fought every minute of the game and fans were thrilled time and time again as they watched the two teams fight about even as far as first downs were concerned.

Williams, Ballinger's quarterback, brought the fans to their feet in the first quarter when he received Renfro's punt on his own 20 yard line and wiggled and sprinted his way eighty yards up the field for the first touchdown of the game. His team mates gave him perfect interference and blocked out many would be tacklers. Again in the second quarter Williams featured when Flynt heaved a 25 yard pass to him across the goal line for the second and last touchdown of the game. Brown failed to kick the first goal but added the extra point on the second touchdown with a kick from placement.

Renfro, quarterback for Melvin was the outstanding star of the game and did everything known to football during the four quarters. He proved to be the most sensational open field runner ever seen on the local gridiron and even though a threat on every play, had local fans commenting him and declaring him the best prospect seen this year in West Texas. His punting averaged a little over 40 yards, he passes well, he received passes perfectly only falling on one, his running, side-stepping, dodging and plunging was nothing less of sensational and his generalship on the field and his quick thinking was a pleasure to watch.

Once in the last quarter when he was compelled to kick the pass from center was high over his head and some 20 yards down the field. He recovered the ball and with red sweaters all around him punted 35 yards out of bounds. Ballinger made six first downs to Melvin's five, however, the Bearcats were outplayed badly in the second quarter on offense.

Twice the Melvin team threatened and on other occasions Renfro was loose in a clear field with the exception of one man. The Ballinger defense however was able to hold inside their ten yard line and prevent a touchdown.

Flynt, McIntire, Nelson and Williams were consistent ground gainers and reeled off good yardage on a number of occasions. McIntire demonstrated that he is a fast, powerful line plunger at times and also showed some fine defense work. Flynt was the old reliable and did all the kicking and passing as well as his full share of the ball toting.

Captain Reneau was injured in the first quarter and was taken from the field protesting. His injury was to a leg that has given him trouble in the past.

Following is the two starting lineups:

Lynn Clements McWilliams Loveless Straley Fisher Morgan Summerson Brown Turk Reneau Anderson Hutchinson Nall Williams Renfro McIntire Silvers Batts Henaley Flynt Sparks

Sims, Simmons University, referee; Wright, headsman; Wood, umpire.

Poor Given Uniforms

CANBERRA, Australia, Oct. 2.—The commonwealth government has given all its surplus and reserve stores of military clothing and blankets to the Australian poor in an effort to alleviate suffering during the most impoverished winter the country has ever known.

Be wise and advertise

PANKHURST CRUSADER NOW GROWS FRUIT IN FLORIDA

LAKELAND, Fla., Oct. 10.—The only American woman who took part in the window-breaking and house burning campaign of the Pankhursts for woman suffrage in England is now devoting her crusading energies to grapefruit orchards.

She is Miss Zelle Emerson. For one and a half years she was prominently identified with the Pankhursts. She was once imprisoned in London and released when she went on hunger strike. She is now managing her large citrus groves in Florida and California and taking part in the work of the Business and Professional Woman's Club of Lakeland.

AUSTRALIAN RUSH TO PLANT WHEAT BRINGS WARNING

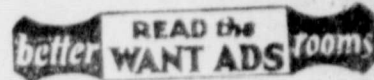
CANBERRA, Oct. 10.—Reports of wheat crop failures in Canada and the United States have led to

greater planting by Australian farmers.

Many who regard wheat growing as unprofitable at ruling prices had not sown for the coming season, but when newspapers reported shortage of overseas crops they hastened to plant. Authorities are pointing out, however, that the world is so over-supplied with wheat that there is little likelihood that crop failures in one or two countries will make any great difference in the world price.

Makes Unique Checkerboard

TOLEDO, O., Oct. 10.—Newman Brouhard has a checkerboard that he spent three years making. It is made of 1,225 pieces of 48 kinds of wood. Fox and geese and peg game as well as checkers can be played upon it. Dominoes, dice, aces and butterflies make up the design.



We Have Confidence In Our Banks We believe that depositors in the Ballinger State Bank are protected and that they will not lose a dollar. Our bankers are conservative, honest business men. We have money in them and consider it absolutely safe. Higginbotham Bros. & Co.



We Must Go Forward

The reputation of those individuals pioneering the empire West Texas must be remembered. Facing hunger, hardships and the elements that built the foundation of a civilization upon which we now stand. This progress was not without disappointment. Drouth, price and panic furnished the obstacles blocking their way. But they left with us a heritage, a responsibility we must assume.

Our present position must not be jeopardized by the hysterical gossip spreading scandal as a forerunner to ruin. We solicit the cooperation of our customers and friends in keeping faith with business institutions of Ballinger, forming a union that can withstand this present universal economic storm.

Conditions throughout West Texas at the present time give indication for a bright future. Take advantage of this encouraging situation and march through to a greater prosperity and to our rightful eminence in the Great Southwest.

PUBLIC SENTIMENT is everything. With public sentiment nothing can fail; without it nothing can succeed. Consequently, he who molds public sentiment goes deeper than he who enacts statutes or pronounces decisions. ABRAHAM LINCOLN.

West Texas Utilities Company

IF ONE HOUSE BURNS THAT DOES NOT INDICATE THAT THE WHOLE TOWN IS DOOMED. If one bank closes to protect its depositors that does not indicate that the others are not sound. We believe that the two remaining banks in Ballinger are on a sound financial basis and have faith in them and their officers. Let's show our confidence by transacting business with them in our usual way. Feed Paymaster Cotton Seed Cake and Meal for Profit. Ballinger Cotton Oil Co. Incorporated

Want Ads

Rates and Rules
Two cents per word first insertion, no advertisement accepted for less than 25 cents. All subsequent insertions 1c per word each insertion.
All classified advertisements must be accompanied by cash unless advertiser has a regular account with the paper.
No classified advertisement accepted on an "until ordered out" basis. The number of times the ad is to run must be specified.

WANTED—Reliable dealer to handle Heberling products in Runnels County. Excellent opportunity for the right man. Earnings \$60 weekly not unusual. Write for free catalogue. G. C. Heberling Company, Dept. 2277, Bloomington, Illinois. 9-21

FOR RENT—Remington, Underwood, Woodstock and Royal typewriters. Special rates to students. R. A. (Dick) Wagner, Phone 1418, P. O. Box 761, San Angelo, Texas. 6-45aw

FOR RENT—Cottage at 808 Tenth Street, Ballinger. 4 rooms, 2 galleries, bath, kitchen sink, gas, city water, garage, cow lot and garden fenced separately, possession at once. See or call me, C. P. Shepherd, phones 156 and 161. 6-101

WANTED—To rent a piano. Call 1238. D-1td

WANTED—Your Cream. We pay cash on delivery and sterilize your can. Runnels County Creamery. 27-tfw

FOR RENT—Good house, four rooms and breakfast nook, bath, gas connections, electric fixtures, front and back porches, on all-weather street, reasonable. Phone 189, Ballinger. 6-41

I have moved my blacksmithing business to Seventh Street, back of Ford Motor Company. Will appreciate your business for coming year. Live and let live prices. D. J. Patterson. 6-31

Citizens Hold—
(Continued from page 1)

of our banks, and knowing equally as much about the personnel of the stockholders, I do not hesitate in saying they are as solid as the Rock of Gibraltar, safe and sound in every respect, and the equal of any banking institutions in our country.
"In addition to this I would like to add this further statement: Behind the affairs of the Ballinger State Bank will be found one of the finest set of business men in the country who have untiringly worked for this institution's best interests, sacrificing their own personal business, and in my judgment, every depositor will, in due time, receive every penny he has coming to him."
"W. C. McCARVER, Mayor"

Births

Dr. and Mrs. C. F. Bailey are the proud parents of a fine baby boy, born Thursday at the Halley & Love Sanitarium. The young man, named for his father, is a healthy, robust baby weighing 9 1/2 pounds.

IT'S SHOCKING TO PAY TOLL AT THIS BRIDGE

(By Associated Press)
ASHLAND, Ky., Oct. 10.—Motorists crossing the new steel bridge between Ashland and Coal Grove receive an electric shock if they touch the hands of the toll collectors.
Sam Arnett, chief toll collector, explains it. The automobile becomes charged with electricity from the air while passing through the encircling mass of steel.
The rubber tires hold the charge in the machine. The first connection with the ground is made if a passenger touches the hand of a toll collector.

ISTANBUL LAUNCHES ILLITERACY 'ROUNDUP'

ISTANBUL, Oct. 10.—No illiterates will be left in Istanbul by the end of next year, Turkish educational officials have announced.
Within three years 218,000 adults have been taught the new ABC's in the national alphabet schools here.
The government program for this season calls for a final push to round up all who have failed or neglected to gain an ABC certificate.

CHURCHES

First Methodist Church
Sunday school at 9:45 a. m. Joe Forman, superintendent.
Preaching at 11 a. m. by pastor. Subject, "For Those Who Doubt." Young people meet at 6:45 p. m. Preaching by pastor at 7:30 p. m.
All groups of the W. M. S. meet Monday afternoon at 3:30 for mission study. Mrs. Robert Bruce, leader.
Prayer service Wednesday evening at 7:30.
Choir rehearsal Thursday evening at 7:30.

We have a lot of Methodists I would like to see in the church service once more. I haven't seen them in so long I have nearly forgotten how they look in church. Don't let the clothes question bother you. We preach that clothes do not make the man. I haven't but one suit that is under five years old. Jesus attended church in homespun clothes. We are no better than He. A hearty welcome awaits all who come.
T. E. BOWMAN, Pastor.

First Christian Church
(Broadway and Murrell)
Sunday school at 9:45 a. m. Scott H. Mack, superintendent.
Wednesday evening prayer service, 7:30.
The church with a cordial welcome.

Ballinger Baptist Church
9:45 a. m. Sunday school, E. Shepperd, superintendent.
11 a. m. preaching service by pastor. "Safety Measures in Spiritual Matters."
6:45 p. m. meeting of B. Y. P. U.'s. F. D. McCoy, director.
7:45 p. m. preaching service by pastor.
7:45 p. m. Wednesday, prayer meeting, followed by choir practice.
Last Sunday we were encouraged by having one of the largest and fullest attendances for several months. There was 336 in

attendance on Sunday school. The B. Y. P. U. had more than 100 in attendance. This was a source of joy and inspiration to those who are starting the new Sunday school and B. Y. P. U. year.

Character building is one of the greatest businesses in which we can be engaged. It goes to the foundations of good citizenship. It makes its contributions to the happiness of all concerned. It throws its arms of protection about the old and young, the learned and the unlearned, the rich and the poor. This is what we are trying to do in the work of our churches. We are exhorted to "Lay up for ourselves treasures in heaven where moth and rust doth not corrupt and where thieves do not break through nor steal." The help you give to others, the care we extend to others and the money we give for the ongoing of the church and the spread of the gospel is the most far reaching and safest investment we can make. A hearty invitation is given to each and every one who will come and worship with us at all of our services.
J. H. McCLAIN, Pastor.

First Presbyterian Church
9:45 a. m. Sunday school.
11 a. m. morning worship.
2:30 p. m. Junior Society.
Everyone is welcome to any and all the services of this congregation.
E. W. McLAURIN, Pastor.

Eighth Street Presbyterian Church
Bible school at 9:45 a. m. Finous Collings, superintendent.
Worship at 11 a. m.
Christian Endeavor as usual.
Worship at 7:30 p. m.
In the event you are a stranger here, or without a church home we invite you to make this church your home.
J. EDWIN KERR, Minister.

Church of God
Sunday school at 10 a. m.
Preaching service at 11 a. m.
Young people's meeting at 6:30 p. m.
Preaching service at 8 p. m.
Prayer meeting Wednesday at

8 p. m.

C. H. JOHNSON, Pastor.
Church of Christ
Eighth Street and Bonsal Avenue
Bible school meets at 9:45 a. m. with competent teachers for all classes.
Teaching and communion service at 11 a. m.
Ladies Bible study, Mondays at 3:30 p. m.
The public is invited to attend any and all these services.

Church of the Nazarene
Sunday school at 9:45
Other services as usual.
W. LAWSON, BROWN, Pastor.
Mrs. Clarence West, county clerk, has been ill for several days but is now improved.

FOURTH FOOTBALL GAME IS SCHEDULED FOR FAIR

The fourth football game was booked for the Runnels County Fair Saturday morning when arrangements were made for the San Angelo Junior College team to meet the Abilene Christian College reserves here on next Wednesday afternoon at Fair Park. Both teams are fast and above the high school class in football and fans will have an opportunity to see two strong clubs in action. On these teams are a number of stars from high school teams of last year.
Football games will be played on the fair grounds gridiron on Tuesday, Wednesday, Friday and Saturday, and the athletic committee is endeavoring to book one for

Thursday afternoon; making one for each day of the fair.

Mrs. Fred Tinkle, of Winters, visited her daughter, Mrs. G. M. Garrett, of this city, Friday.
Buy your printing at home.

Mrs. Leonard Stallings is reported convalescing rapidly in a Brownwood hospital following an operation last Wednesday.

Miss Naydeen Johnson has gone to Los Angeles to spend the winter with relative and friends.

PALACE QUEEN H. & H. THEATRES

We, the Palace and Queen Theatres, wish to express our confidence and spirit in the Farmers & Merchants and First National Banks, and to urge the people to stay with these institutions, and they will stay with you.

Avoid slanderous talk and do business in the same old way.

Sincerely yours,
W. D. SCALES.

With Confidence We Commend to You

The First National Bank and The Farmers and Merchants State Bank
As safe places in which to keep your funds. Without them we could not function in any way. We must stand behind our banks with every resource at our command. There is no occasion for any alarm over the condition of the two Ballinger banks. They are financially sound and all they need to weather the storm of financial excitement is the confidence and trust of the good people of the town and county. Stay with our banks and they will stay with you.

J. C. PENNEY CO. INC.
DEPARTMENT STORE
803-805 Hutchings Ave. Ballinger, Texas
J. A. KILLOUGH, Mgr.

Tried and True

This firm has been doing business in Ballinger for as many years as Ballinger is old and we urge our citizens to stand behind our financial institutions during the coming days. The action of directorate of the Ballinger State Bank in closing its doors does not mean a failure, but to the contrary for the protection of its customers interests. The men and women at the head of our banking institutions have been tried in the past and have always proven true to the extreme. May the people of this county and community stand behind these institutions as all we ask.

HALL HARDWARE CO.

A WORD OF CONFIDENCE AND APPRECIATION

We take this opportunity of expressing our confidence in the two banks of Ballinger and also wish to express our appreciation for the action taken by the Ballinger State Bank in closing its doors for the protection of its depositors. We feel confident that the people will realize that only in unity is there strength and that only by the concerted efforts of all can we hope to weather the storms of the depressing times.

GO TO THE BANK AND PUT YOUR MONEY ON DEPOSIT NOW.

Stones
RED & WHITE STORES

"Together We Stand--- Divided We Fall"

That old, old adage was never more true than today, let us as a citizenship stand behind our banks with every resource at our command that we may go through these adverse times and come out ahead of the game. What we need to do is to work toward greater achievements and fewer discouragements. To do this we must stand together. We have confidence in our financial institutions and trust the men who are managing them.

LET'S PULL TOGETHER AND NOT CAST THINGS ASUNDER
SMITH'S
RED & WHITE STORES

THE SAME EFFICIENT AND FRIENDLY SERVICE TO WHICH OUR FRIENDS HAVE BEEN ACCUSTOMED FOR MORE THAN FORTY-FIVE YEARS.

THE First National Bank
ESTAB 1886 OF BALLINGER TEXAS ESTAB 1886
Since 1886

HIGGINBOTHAM FUNERAL HOME

Quiet, private, efficient service are the outstanding features of our modern Funeral Home. Providing a type and character of service unequalled. The privacy and comfort of a home plus every added facility that years of experience have perfected.

Chapel - Private Waiting Rooms
Lady Attendant.
Ambulance Service.

Day or Night Phone 1248 Day Phone 96
Broadway at Park Avenue

Queen SATURDAY OCT. 10TH
Jack Hoxie
in
"Burning Trails"
Hear-Breath Adventures of a Man Who Stole Only a Spunky Girl's Heart! Love and Thrills Galore
Chapter 5 of "King of the Kongo"
2 Comedies

Condensed Statement of Financial Condition of

FARMERS & MERCHANTS BALLINGER STATE BANK (TEXAS)

At the Close of Business Sept. 29, 1931

ASSETS	
Loans and Discounts	\$342,965.40
Overdrafts	1,824.70
Banking House	25,000.00
Furniture and Fixtures	7,500.00
Other Real Estate	9,901.00
State and City of Ballinger Warrants	10,525.00
Cash and Exchange	53,932.88
Other Assets	4,195.13
	\$455,864.11
LIABILITIES:	
Capital Stock	\$100,000.00
Surplus and Profits, net	41,027.48
Cashier's Checks	4,356.98
Bills Payable	55,000.00
Deposits	255,479.65
	\$455,864.11

We Carry No State, County, City or Special Deposits