

THE CISCO WEEKLY CITIZEN

VOLUME FOUR

CISCO, TEXAS, FRIDAY, APRIL 26, 1934

NUMBER 34

Ross M Marchman Succumbed After Appendix Removal

Word reached Cisco that Ross M. Marchman died at Hollis, Okla., Wednesday following an operation for appendicitis. Mr. Marchman was reared in Cisco, being a son of Mr. and Mrs. C. N. Marchman, but at the time of his death he was living in Wellington, where he removed about 15 years ago. He was taken to Hollis from his home for the operation. He was born in Powder Springs, Ga., and he came here with his parents when one year of age. He was 49 years, one month and 11 days old at the time of his passing.

Besides his parents he is survived by his widow and several brothers and sisters. These are E. E. and Charles, living in California; J. M., of Oklahoma; Mrs. Dollie Graves, Mrs. Ida Massey, Mrs. Ethel Beane, Cisco; Mrs. Maude Mayo, Breckenridge; Mrs. Ruth Farmer of Cisco. S. G. Beard, Mrs. Graves, Mrs. Massey, Mrs. Farmer and Raymond Massey attended the funeral at Wellington Thursday.

THE NEXT WAR

There were 9,998,771 men killed in the World War. A parade of these dead men, marching ten abreast from sunrise to sunset, with a new rank passing every two seconds, would take forty-six days to pass by a given spot. To this number should be added 13,000,000 missing and 20,297,551 wounded. There were also 10,000,000 refugees and 6,000,000 children who lost their fathers. The daily loss of human life amounted to 16,585. The cost of the war came to a total of \$338,000,000,000. In other words, \$20,000 for every hour since the birth of Christ. The war itself cost \$9,000,000 an hour to wage. In four years Europe lost all the savings it had accumulated during a century.

All the nations combined in the year 1932, spent \$10,000,000 each day for war preparations. Of this amount the United States expended approximately \$83,333 per hour, or \$20,000,000 each day on its army and navy. The world's expenditure for armaments for one year would pay the expenses of the League of Nations, including the World Courts and the International Labor office 600 years.

The next war will be a war in the fullest sense of the word. And, moreover, it can no longer be isolated. Almost all countries will take part in it, and not only the men, but the women and children will fight, too. Poison gas bombs will spread deadly fumes which will penetrate any gas mask and produce death in a few minutes. Phosphorus bombs, impossible to extinguish, will burn the flesh to the bone within half a minute. Hundreds of tanks, each one able to shoot 1,000 deadly bullets a minute, machine guns like automatic rifles which, in the hands of 1,000,000 men, will shoot 100,000,000 bullets a minute, will also be raging, and the heavens above will be darkened by thousands of airplanes, pouring a rain of horror on the earth. Behind the lines, cities and villages will crumble in ruins under the destructive fire of the latest artillery. In the next world war there will be no such thing as the front and rear. The whole nation will find itself on the firing line.

Some people advocate another world war to relieve the present depression, but if the United States should enter war with some other countries and lose, these same advocates would gladly exchange their conditions for another depression like that of 1929-1934.

HENRY A. SCHAEFER

BARGAINS—I have for sale or trade for anything I can use, several work horses, milk cows, peanuts and cotton seed. What have you? Will take piano for cow.—G. W. Chancellor 32tf

TOMATO and PEPPER PLANTS—All varieties, for sale. W. E. Morris, 4 miles out on Rt. 4. Will deliver

Community Natural Faces Competition In Municipal Fuel

It seems that Cisco is to have a municipal gas plant all its own. The proposition of the Consolidated Gas Co., as made by R. L. Ponster, manager of the Hickok corporation, has been acted upon favorably by the city commission, and the rates are now being worked out. The plan of the Consolidated is to install the plant and when the receipts have reached the cost of installation, with accrued interest at six per cent., the plant is to become the property of the city.

This action is the most favorable solution of the gas muddle, and if the commission consummates this deal all their past sins will be forgotten, and every loyal citizen will have reason to give them a vote of thanks.

The city will likely fix a rate below which the Community will be prevented from cutting the rate.

This action is most opportune, and it came at a time when the Lone Star had attempted to increase the domestic rate to \$1.60 in its sliding scale of prices.

A NEW NAME FOR AN OLD EPIDEMIC

"Inflammatory Tiredness" is a new name for an old epidemic which began attacking men shortly after the creation of man. There are six ways in which a person may easily contract the malady: 1, inheritance; 2, social environment; 3, idleness; 4, mental weakness; 5, access to too much convenience; 6, negligent guardians.

When once a person has a severe infection of this epidemic he will likely never be restored to his original ability but will always feel more or less, the after-clap of it. The longer he exercises shiftlessness the worse his case will become. All down thru the ages of time we note that our forefathers has been to the loss of countless billions of dollars because of this disorder. Likewise, they have spent the same amount of money and more, in efforts to exterminate it, but all their faithful struggles have failed to completely eradicate it. Each succeeding generation is a new task. Therefore the old task must be perpetually prolonged with new efforts involved. Hence, nearly every community has an institute (school) to wipe shiftlessness out of existence, and each county and state is spending billions of dollars to build higher institutes to exterminate this "Inflammatory Tiredness," but inevitably their tasks are hampered and perplexed simply because the main task is within the person who has this disorder, and if the patient himself does not manipulate his own affliction his case is hopeless. If, however, the patient will only try he can up-root and get rid of his malady, though his case is of long standing and pretty stubborn. Practically everything is possible for the person who tries.

The only sure remedy for "Inflammatory Tiredness" is merely a fight with "self"—fight to be industrious instead of being shiftless. A patient should not get discouraged if it does not work right away—it will work in time. Not only will it improve his chances of getting ahead in the world, but it will go far toward winning for him that pursuit of happiness to which all men are entitled.

"Inflammatory Tiredness" is certainly a funny thing. A person who has contracted it is comical. Apparently, he seems to be a perfect picture of health and happiness. But when the simplest job presents itself a changing expression will come on his face and a severe pain will pierce his head just below the brim of the hat and enters his mental thinking to inflame the mind with mental acuteness in as few as five seconds. Then the pains will reach the interior of all parts of the body and cause him to become unfit for any manual labor, but his tongue—it will passionately and tantrumly exclaim one of the appeals: "I don't have time," "I don't feel well"

DESCRIBES FARM ADJUSTMENT PLAN

Agricultural College President Says Federal Program Seeks to Coordinate Production with Reduced Exports

The Federal farm adjustment program is partly guided by the belief that exports of agricultural commodities will not soon recover its volume of five or ten years ago, in the opinion of F. D. Farrell, President Kansas Agricultural College, writing in the August issue of the American Bankers Association Journal.

"Nobody knows whether the farm adjustment program will succeed," writes Mr. Farrell "Its sponsors describe it frankly as an experiment. It seeks to socialize agriculture at least to the extent that farmers, in what is believed to be the public interest, will restrain their production activities and that processors, distributors and consumers will contribute something toward paying farmers for exercising this restraint. The adjustment programs definitely are based on the fact that prices are determined primarily by supply and demand. They also are based on the assumption that the export business in agricultural commodities will not soon return to its volume of five or ten years ago.

Dependence on Public Support

"The plan offers wheat prices insurance for 1933, 1934 and 1935, for the domestically consumed portion of the wheat crop. The insured price is to be sufficiently high to give the domestically consumed portion of the wheat crop pre-war purchasing power. If the plan is as effective as its sponsors hope it will be, the reduction in supply may influence wheat prices so that the entire wheat crop will have pre-war purchasing power.

"If the adjustment program succeeds, its launching probably will mark the end of an era of extreme individualism in agriculture in the United States," says Mr. Farrell.

"Recent fundamental changes led Secretary Wallace to say, 'What we really have to do is to change the whole psychology of the people of the United States.' This is a large order. It involves the whole program of farm adjustment as well as the larger national economic program, of which farm adjustment is a part. If the people decline to participate in the program to the extent necessary to give the experiment a fair trial, we shall never know whether farm adjustment as now proposed would have succeeded or not if it had been given a fair trial."

AS WILL ROGERS SEES IT

Will Rogers recently told why the banks had got into trouble. "Don't blame it all on the bankers," he said. "When we all needed money they loaned it to us—but when they needed it we couldn't pay it back."

FOR SALE—Baled Sudan grass and cane hay—Henry Stroebel, Rt. 2, phone 9015, Cisco, Texas 3tp

FOR SALE—German police puppies, subject to registration, \$2 each. W. R. Thompson, 605 W. 12. 2S-tf.

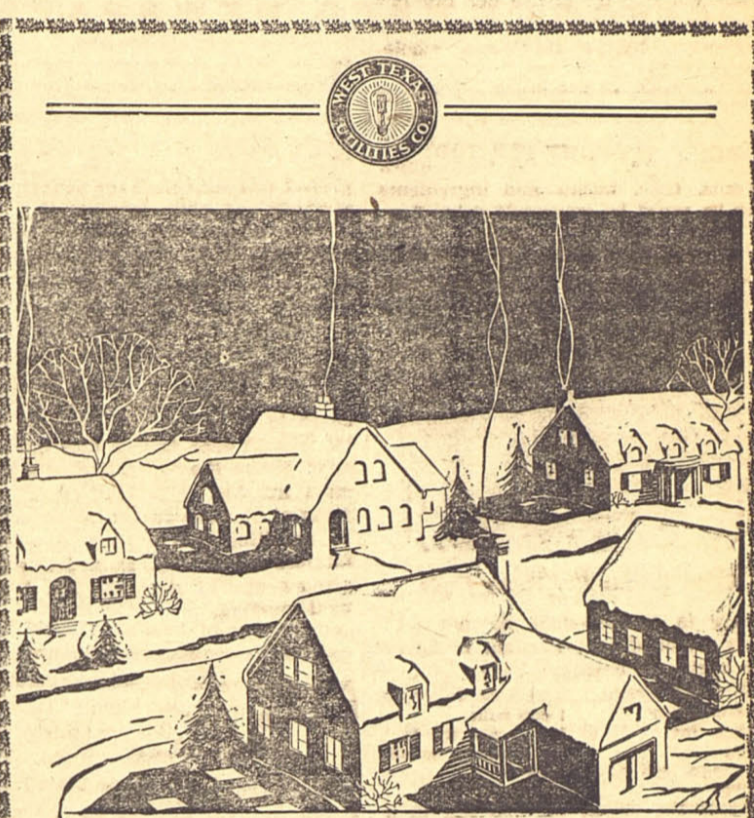
or "wait till tomorrow or the next day."

There isn't any need of consulting a doctor but it is quite advisable to watch him for a few minutes to note how quickly he will regain activeness, but not pertaining to work. He will probably stroll off to another place for a few minutes, spend his time with something worthless or occupy himself with reading but not for the good he might obtain from it.

Proverbs 6:6: "Go to the ant, thou sluggard, consider her ways, and be wise."

A person who has hay fever can not inhale the chaff of hay or grain without making his condition worse, likewise the person with "Inflammatory Tiredness" can not inhale the thoughts of work without being irritated. The old name of this disorder is "Laziness" and the only way to annihilate it is to fight it.

HENRY A. HSCHAEFER



Express Your Christmas Greeting with Sparkling Lights

Don't confine your Christmas spirit to the inside of your home ... join that army of gay and happy home-owners who bring into being a new world at Christmas-time ... a world of glowing color, of glorious light, which carries so cheerfully the message of the Holiday Season.

Outdoor Christmas lighting is inexpensive ... has unlimited possibilities for beauty ... and carries your Christmas greeting to all the world with a gay brilliance and good cheer you cannot duplicate in any other way.

Use colorful Christmas lights at door and window. We'll be glad to suggest decorative lightning effects for your home. Why not drop in and see our outdoor Decorative Lightning Display?



Do you know that your increased use of Electric Service is billed on a surprisingly low rate schedule ... and adds only a small amount to your total bill?

West Texas Utilities Company

A DOLLAR'S WORTH

Clip this coupon and mail it with \$1 for a six weeks' trial subscription to

THE CHRISTIAN SCIENCE MONITOR

Published by THE CHRISTIAN SCIENCE PUBLISHING SOCIETY Boston, Massachusetts, U. S. A.

In it you will find the daily good news of the world from its 800 special writers, as well as departments devoted to women's and children's interests, sports, music, finance, education, radio, etc. You will be glad to welcome into your home so fearless an advocate of peace and prohibition. And don't miss Snubs, Our Dog, and the Sundial and the other features.

THE CHRISTIAN SCIENCE MONITOR, Back Bay Station, Boston, Mass. Please send me a six weeks' trial subscription. I enclose one dollar (\$1).

(Name, please print)

(Address)

(Town)

(State)

IP When you see these letters in the lower left hand corner of a candidate card this season it will mean that the cards were printed by a member of the Eastland County Independent Press, and that the man who printed them is cooperating wholeheartedly in the President's Recovery program. If you do not see this symbol on the candidate card ask the man who presented it to you WHY.
 The following printing establishments are members of the IP League:
 * Weekly Record, Eastland
 * Commercial Printing Co., Cisco
 * Apex Printing Co., Cisco
 * Citizen, Cisco
 * Eastland County News, Ranger
 * Progress, Gorman
 * Messenger, Carbon
 * Record, Rising Star
 * Stevens Printing Co., Eastland

R. S. ELLIOTT

103 West 8th Street

Cisco, - Texas

Shoe and Harness Repairing

Piece Goods in Stock

"If it's Leather, we can FIX IT"

Finger Wave 10c

MISS FLORENCE JENSEN
 506 W. 2nd St.

THE CISCO WEEKLY CITIZEN

R. W. H. KENNON, Editor-Publisher

PUBLISHED FRIDAY OF EACH WEEK
507 AVENUE D., CISCO, TEXAS

A CISCO-OWNED NEWSPAPER
SUBSCRIPTION RATES: ONE YEAR, \$1.00

Entered as second class matter July 24, 1930, at the postoffice at Cisco, Texas, under the act of March 2, 1873.

BIBLE THOUGHT FOR TODAY

The Lord is my Shepherd; I shall not want. Yea, though I walk through the valley of the shadow of death, I will fear no evil; for thou art with me; thy rod and thy staff they comfort me.—Ps. 23:1,4.

Today God's loving care enfolds me
Today God's precious manna feeds me
Today God's sheltering arm protects me
Today my needs are met.
—Lulu M. Williams.

Mankind is too much inclined to dwell in the past or future, whereas Christian living is an experience of the living. Realization of the now-ness of God's benefits frees mankind from many of the fears which hold in bondage. The statment "now is the day of salvation" and "now are we the sons of God" are literally true, and should be accepted as such.—Democrat, Madison, Iowa.

Commercial Failures Declined For March

Austin, April 18.—Commercial failures in Texas during March numbered only 21, compared with 32 in February and the same number in March last

FINE WATCH REPAIRING
DAMAGED OR BROKEN
Jewelry Restored

AND MADE LIKE NEW
COMPLETE STOCK OF
JEWELRY, WATCHES, CLOCKS
Musical Instruments, Sheet Music
JENSEN, THE JEWELER

EXIDE BATTERY CO.

Reconditioned Cars and Trucks for sale:

- 1 Chevrolet Dual Wheel Truck.
- 1 1 1/2 International Truck.
- 1 Studebaker Sedan.
- 1 Dodge Sedan.
- 1 Essex Coach.

Golden Medal Ice Cream

Manufactured in Eastland County
SOLD BY W. D. ELDER
104 W. 10th St.

- 2 Cones 6c Double dip 5c
- Pints 20c Quarts 30c

Being that I was the first man to put Cream down to a reasonable price, I feel like I am entitled to a part of your patronage. Thank you.

Farm Loans

THROUGH
Federal Land Bank
Interest NOW 4 1/2%
Cisco National Farm Loan Association
CLAUDE STRICKLAND
Secretary-Treas.
CHAMBER COMMERCE BLDG
CISCO, TEXAS

First Church Of Christ, Scientist

First Church of Christ, Scientist, of Eastland, authorized branch of The Mother Church, The First Church of Christ, Scientist, of Boston, Mass., holds services every Sabbath morning at 11 and each Wednesday night at 8. Testimonies on Christian Science healing may be given at the Wednesday evening meetings. Sunday school convenes at 9:45 a. m. All of these services are held in the Church edifice at the corner of Lamar and Plumer street.

"Probation after Death" is subject of the Lesson-Sermon which will be read in all Churches of Christ, Scientist, on Sunday, April 29.

The Golden Text is: "I am the resurrection, and the life: he that believeth in me, though he were dead, yet shall he live: and whosoever liveth and believeth in me shall never die" (John 11:25, 26).

Among the citations which comprise the Lesson-Sermon is the following from the Bible: "Behold my hands and my feet, that it is I myself: handle me, and see; for a spirit hath not flesh and bones, as ye see me have" (Luke 24:39).

The Lesson-Sermon also includes the following passage from the Christian Science textbook, "Science and Health with Key to the Scriptures" by Mary Baker Eddy: "Jesus' unchanged physical condition after what seemed to be death was followed by his exaltation above all material conditions; and this exaltation explained his ascension, and revealed unmistakably a probationary and progressive state beyond the grave. Jesus was 'the way,' that is, he marked the way for all men" (page 46).

TRAMMELL HAD MAGNETA STOLEN BUT CAME BACK

C. W. Trammell reports that a \$135 magneta was stolen from his lease several nights ago, but the trail became so hot that it was returned under cover of night. "But when the thief brought it back he bored a hole in the water tank and let out the water required for drilling. Of course I know the guilty party, but I dislike to present the evidence before the grand jury, as his family needs everything he can earn. Probably there was the urge of hunger that may have prompted him to steal the magneta, but certainly the damage to the water tank could bring him no financial gain," Trammell said.

WANTED TO BUY—All your old cars to wreck. Pay best cash prices for JUNK METAL in any quantity.—State Junk & Metal Co., 911 Ave. D 25tf
MILK COWS—Fresh in milk for sale.—John Holder, at A. G. Motor Company 22tf

Everybody is Pleased....
With those PERFECT SHINES you get at the Nu-Way Barber Shop. Not a Dissatisfied Customer
PATRICK SIRLS

year, a decline of 34 per cent in each case, according to the University of Texas Bureau of Business Research. During the first three months of the current year there were 78 failures, against 187 in the corresponding period last year, a drop of 38 per cent.

Liabilities of the firms that failed totaled \$435,000 in March against \$468,000 in February and \$568,000 in March last year, declines of 7 and 24 per cent respectively. For the first three months, liabilities totaling \$1,206,000 were 65 per cent less than the \$3,423,000 during the corresponding 1933 period.

PUT OUT OF BUSINESS

"How would you feel if some body put you out of business?" said E. W. Dolinger, local contractor and carpenter, when he dropped into the Citizen office Thursday morning. "That's my condition today. All my tools of trade were stolen Wednesday night. I had my tool kit in my car, and left it there when I drove the car in the garage Wednesday night. Thursday morning the kit and tools were gone. Probably I have an idea who got them, and as all have private marks that I can identify, so the one who borrowed (?) them might think he had better return them like he carried them away. When I locate them as I likely will, I shall not hesitate to prosecute the burglar. Someone who knew the kit was in the car is the guilty party," Dolinger said.

MEMBER OF CITIZEN FAMILY GETS IN ON ITS NEW DEAL

To Brother and Sister Citizen: It seems that our town chief executive doesn't have anything on our Citizen editor in the matter of putting over new deals. It is well known that lots of the members of the Citizen family have paid their back dues and another year's subscription to the Citizen in country produce. Last week I wanted to run an advertisement for tomato plants in the Citizen, and as cash was scarce, I gathered up some of my home canning products and sent them to the Citizen, with the result I got my advertisement inserted, and another "new deal" was put over. You will see my advertisement in this issue of the Citizen.

I just want to drop a hint to others of the Citizen family if you have anything you want to advertise, I suggest that you bundle up some of your canned products, chickens, butter, etc., and take it to the Citizen office and see if you can put over a new deal.
—ACitizen Kid.

WANTED—Laundry work. Guaranteed. Prices right.—Mrs. L. V. Doyle, 604 E. 8th St. 26tf

For The Farmer's Daughter



This new model tractor with Firestone low-pressure tractor tires made a big hit with the Virginia O'Brien dancers when this tractor made a trip through the downtown streets of Milwaukee, Wisconsin, recently. Manufacturers, farmers and farmers' sons are enthusiastic about tractor tires—now it looks as if even the farmers' daughters will get a thrill out of driving the rubber tired "iron horses."

GIVE YOURSELF AN EVEN BREAK
Have Your Tires Repaired at
GENE'S TIRE SHOP

ALL SIZES OF USED TIRES
Goodrich Tires **Conoco Oils**
105 West Fifth Street Cisco, Texas

Dress Up the House for Spring
DECORATE

Beautiful patterns of Wall Paper just arrived ---just the thing to brighten up the old home for the Spring Season ♦♦♦ These patterns are the very latest artistic creations and are made on good quality paper Stock.

PAINT THE WOODWORK

with some of our Paints or Varnishes. Prices are very reasonable on all paper, paints, oils and window glass.

Cisco Lumber and Supply Co.
"We're Home Folks"

SLEEP!



When the worries, noise, confusion, high-tension work, or hectic pleasures of your waking hours "get on your nerves," here is a simple time-tested preparation that will bring a feeling of calm and relaxation and allow you to get a good night's sleep. Dr. Miles Nervine quiets your nerves. It is not habit-forming and does not depress the heart. Why take chances with dangerous habit-forming drugs? Why use narcotics that make you dull and depressed?

Millions have found relief, relaxation, sleep, by using Dr. Miles Nervine. Although first used more than fifty years ago, Dr. Miles Nervine is as up to date as today's newspaper. Nothing better for the home treatment of overtaxed nerves has ever been discovered. Your druggist sells Dr. Miles Nervine. We guarantee relief, or your money back, with the first bottle or package.



DR. MILES' NERVINE
Liquid and Effervescent Tablets

Relief!

- For Nervousness
- Sleeplessness
- Irritability
- Restlessness
- Nervous
- Headache
- Nervous
- Indigestion



RUGS RENOVATED

and thoroughly cleaned by HAMILTON-BEACH PROCESS
Absolutely Guaranteed to kill germs and restore original texture—Let us convert your old mattress into a

Slumber-On Mattress

40 YEARS OF KNOWING HOW

The mattress makers' code requires labeling kind and quality of cotton contents. Be sure you are getting what you pay for, and that your mattress has been thoroughly renovated. This can only be done by proper machinery. We have the only Hamilton-Beach machine in this section. If we renovate your bed it is dose right. Look for the label. It is your only guarantee.

Independent Mattress Co.

508 E. 8TH ST. CISCO, TEXAS

DEFINES BANKERS' PART IN RECOVERY

Head of American Bankers Association Assures the President of Confidence and Desire to Cooperate Among Bankers

WASHINGTON, D. C. — President Roosevelt in his address before the NRA conference here on March 5 announced that he had received the following telegram from Francis M. Law, President of the American Bankers Association:

"On this your first anniversary please allow me in behalf of the country's banks to express our full confidence and our sincere desire to cooperate in your courageous efforts to bring about recovery.*** The banking structure of the country is sound and liquid and banks have never been in stronger position to function effectively. Conditions have improved to the point where it is no longer necessary for banks to be super-liquid.*** There is a definite call now for banks, not to extend loose credits or to make improper loans, but for a most sympathetic attitude toward legitimate credit needs and for a recognition of responsibility for their proper and vital part in the program of recovery."

The Soundness of Banking

In an address before a recent trust conference of the association's Trust Division in New York, Mr. Law said:

"A depression cannot long survive a sound banking structure if the banking structure is responsive to legitimate needs and functions in a way that is virile and alive. The most cheering fact of the present situation is the knowledge that banks are in strong position."

"Recovery, even to the most pessimistic, is no longer a myth or a rumor, nor is it merely psychological. Abundant evidence and proof lie on every hand—tangible proof. With a return of confidence the wheels have begun to go round and a great many well managed businesses may look for a profit during this calendar year with fair assurance at least. For what has been achieved let us thank the President, who has labored with courage and patience and vision. Let us thank the Congress, whose members during the emergency have put the public welfare above partisanship. Let us thank one hundred twenty-five million of our own citizens who have refused to be stampeded, but rather who have kept alive the divine spark of faith and hope."

Cause for Confidence

"We may reasonably expect that the recent action of the government in stabilizing the dollar will have a marked tendency to encourage industrial and other business commitments. Business men need not be so exclusively engaged in taking counsel of their fears now that uncertainty does not haunt them."

"Much has been said about the loosening of credit by banks. During the acute period of the depression banks for the most part have not been lending normally, nor should they be blamed. With public confidence shattered the banker was properly concerned in liquidity, having in mind his primary obligation to pay off deposits. The situation has improved to the point where super-liquidity no longer seems necessary. Conditions have materially changed. Banks will desire, for every reason, to return to a more normal lending policy. This means a sympathetic attitude and a recognition of responsibility for his proper part in the program of recovery by the banker as he passes upon and meets sound credit requirements of business as it swings into and continues on the upward turn."

Public Confidence Returns

Direct information indicates conclusively that the banking situation is showing definite and steady improvement. J. F. T. O'Connor, Comptroller of the Currency of the United States, said in a recent address. He pointed out that the decided drop which has occurred in money in circulation shows the public has largely ceased hoarding.

On March 1, 1934, the Federal Reserve Board reported that the volume of money in circulation amounted to \$5,355,000,000, which was a decline of \$1,077,000,000 since March 1, 1933. It was a drop of \$2,226,000,000, or over 29 per cent, from the all-time peak of \$7,581,000,000 reached on March 13, 1933. About one-half the decrease, it was pointed out, reflected the return of currency from the public.

Money in circulation declined rapidly after the reopening of the banks in March, 1933, and has continued since to decline from week to week, "notwithstanding the increase in the demand for currency arising from enlargement of pay rolls and increase in the volume of retail trade," the Comptroller said, which, he added, "indicates a continued return of money from hoards as banking facilities were reestablished."

BANKING RETURNS TOWARD NORMAL

Reconstruction Finance Corporation Loan Repayments Show Banks Lead Procession in Recovery Movement

Indicating a rapid return on the part of the banks to a normal self-sustaining basis, 54 per cent of the loans which they made from the Reconstruction Finance Corporation to tide them over the difficulties of the past two years have been repaid by them, it is shown in a recent official report.

The R. F. C. report, issued on March 6, says that the Corporation since it began operations in February, 1932, had made aggregate cash advances to railroads, agricultural and home loan agencies, insurance companies and various other institutions in the amount of \$4,786,410,000. Of this sum banks and trust companies, to the number of 6,783, received actual cash advances of \$1,520,540,000, but have already paid back \$820,260,000, or 54 per cent. These figures are exclusive of \$376,390,000 in loans authorized but withdrawn or not availed of by the banks.

Non-banking borrowers received R. F. C. advances in the amount of \$3,265,870,000, and made repayments of \$377,830,000, or less than 12 per cent. Among other classes of financial institutions reported as making high ratios of repayments are building and loan associations which had received \$114,020,000 and have repaid \$53,880,000, or over 47 per cent, and insurance companies, whose borrowings totalled \$88,590,000 and repayments \$34,340,000, or nearly 39 per cent. None of the major non-governmental financial groups showed so high a ratio of repayments as the banks and trust companies as a group.

BANK LOANS AND BUSINESS RECOVERY

Official Describes Efforts of Reserve Banks to Bring Out Deserving Borrowers—Present Situation Typical

Apropos of the part that an expansion of business loans by banks occupies in the early stages of the business recovery which is now gaining headway, a Federal Reserve Bank official recently gave an interesting review of the experiences of his institution in this connection. In 1932 the Federal Reserve Banks were empowered by law to make direct loans to individuals in unusual circumstances when they had been unable to obtain loans from a commercial bank, he pointed out.

From the middle of 1932 to the end of 1933 there were 1,286 applicants for loans at the New York Federal Reserve Bank under this law. The great majority of these applications proved on examination to be for funds for capital purposes, which are properly supplied as an investment in the business, or else were mortgage loans or others unclassifiable as commercial.

Only Fourteen Qualify

Only 250, or less than 20 per cent, were of the type which merited detailed investigation. The amount involved was \$9,525,000. After further study of these, the Federal Reserve Bank was forced to turn down the applications of 236, finally offering credit in the sum of \$1,417,000 to 14 prospective borrowers. Of this amount, only \$806,000 was actually loaned, more than one-half of which was still outstanding many months later. Two of the borrowers went into receivership.

"Since it was the special endeavor of the Federal Reserve Bank to make every possible loan under the emergency provisions of the amendment, and since their best efforts resulted in the extension of so small a sum as to have no effect on the total volume of commercial loans, it is a reasonable assumption that eligible borrowers entitled to bank credit are being provided for by the commercial banks," says the American Bankers Association Journal in commenting on this episode.

It is characteristic, as shown by studies of past business cycles, for changes in the volume of commercial bank credit to follow behind either contraction or expansion of business activity, says a financial writer in the New York Times. This was manifest recently in England's recent recovery where there was a lag between increased business and increased commercial loans.

County Key Bankers

Describing the activities of the Agri-

cultural Commission of the American Bankers Association, the Director, D. H. Otis, says: "With 2,500 agriculturally minded bankers designated as county key bankers, there is enlisted a tremendous force for the improvement of agriculture. These key bankers bring organized assistance to progressive bankers, who are led to see the possibility of agricultural work in their communities. Banker-farmer tours are emphasized as a means of acquainting bankers, farmers and other business men with first-hand knowledge of how agricultural improvement methods are working out in practice. These give an opportunity for the key bankers to contact country bankers and work out new ideas."

About Bank Loans

"As for the charge that the banks will not extend credit, the first and obvious reply is that the banks themselves are made up of the very bone and sinew of the industrial, commercial and agricultural interests of the country. Bank directors, and, to a large extent, bank officers, are drawn from the business and farming population. If they do not feel at any given moment that it is wise to make a particular loan, it is more than probable that there are sound reasons for not making it," says an editorial in the Saturday Evening Post.

BANKERS PREPARE FARM FINANCE BOOK

Tells Bankers and Farmers What to Consider in Making Sound Loans

A book on "Making Farm Investments Safe" has been prepared by the Agricultural Commission of the American Bankers Association, summarizing material published by it during the past ten years. It presents a compendium of scientific facts, practice and experience in farming, with timely and helpful suggestions to serve as a reference and guide in the daily routine of banking and farming. From it practical workers in these fields can obtain an idea as to what extent and in what manner farm loans should be limited by soil erosion, weeds, plant diseases, rodents and fire hazards, etc.

The book also indicates how much is added to the security of a farm loan by the farmer who keeps accounts and practices good business methods, as well as the extent to which loans are safeguarded by crop rotation, production of legumes, judicious use of commercial fertilizers, the use of quality seed and the providing of home grown feeds.

Another section sets forth the precautions that should be exercised by both the banker and farmer when negotiating loans to increase or improve dairy production, or beef, sheep, swine or poultry production, as well as what factors should be considered in the economic marketing of products and the way efficiency in production affects efficiency in marketing. Many other everyday details of farm life that have a practical financial significance are treated in the book. A particular important section deals with experience with farm leases and another with directed farm credit.

POLITICAL ANNOUNCEMENTS

RATES: (Cash in Advance)

City	\$ 5.00
Justice Precinct	7.50
Com. Precinct	10.00
County	12.50
Dist. and Legislative	10.00
Congressional	10.00

Candidates will be allowed a reasonable space for a statement at the time announcement is made, or not later than the following week. If more space is used it will be charged for at regular line rates.

Names of successful candidates will be carried through to general election. No refunds will be made on account of withdrawal from race.

The following announcements are made subject to the 1934 Primaries of the Democratic party:

For County Commissioner, Prec. No. 4:

ARCH BINT

L. H. QUALLS

For County Judge:

W. D. R. OWEN

CLYDE L. GARRETT

(For Re-Election)

For Sheriff:

VIRGE FOSTER (re-election)

For Co. Superintendent of Education:

T. C. WILLIAMS

For Constable, Prec. No. 6:

ROY BALLARD

For County Treasurer:

JOHN WHITE

(Mrs.) MAY HARRISON

Advertise in the Citizen.

Palace Cafe

INVITES THE PARTICULAR FEEDERS TO CALL AT OUR NEW LOCATION WHERE....

Choicest Food

IS SERVED BY A COOK

Who Knows How!

Nothing is too good for our patrons—

LLOYD DOYLE knows his patrons and strives to please each individual appetite.

Next to Palace Theatre

CISCO, TEXAS

PURE MILK ...

THE PERFECT FOOD

... FOR CHILDREN

We are proud of our Dairy. Visit our plant and see for yourself why Alsup's milk and cream are noted for purity. It's the nearest perfect food for growing children. Our superior Grade-A-Milk is delivered twice a day to your home and can be had at all first class food stores.

... ALSUP'S DAIRY ...

PHONE 14W FOR GRADE A

ENJOY A GLASS OF

3.2 BEER

With a Perfectly Served Lunch or Dinner—the kind served by the

SAVOY

Cisco's Oldest and Leading Cafe. Caterers to Particular People

Over 30 Years Specializing in One Thing—

THE CARE OF THE EYES

SEE

DR. W. I. GHORMLEY .. OPTOMETRIST ..

"Live and Let Live" Prices

CONSULTATION FREE

TELEPHONE 337

1503 AVENUE D

CISCO, TEXAS

SLAUGHTER & WATTERS FARMS, RANCHES AND CITY PROPERTIES..... FOR SALE OR TRADE

701 AVENUE D

CISCO, TEXAS

Nice Fat FRYERS

12½c lb.

Dressed and Delivered

Garrett's Rabbitry

Eastland Highway, Cisco

Harry P. Schaefer

SIGNS

Original Designs Submitted

My Imprint Guarantees my Work

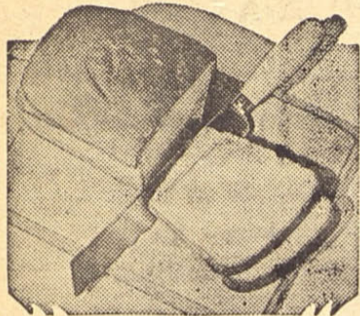
PORTRAIT PAINTER

QUICK BREADS NUTRITIOUS AS WELL AS ECONOMICAL

Home-made bread is the most satisfying, the best tasting, the most fragrant, the most nourishing and the most economical food in the world.

Every mother should make bread at home not only to please her family's palate and to save money but to give her youngsters a nutritious, wholesome food.

In addition to making yeast breads and rolls there are so many delicious quick breads that the housewife can quickly make. To make these quick breads, time, money and ingredients can be saved by using self-rising flour



Quick Breads Are Easily Made.

which is pre-leavened or prepared flour. Who doesn't like nut bread or for a change orange bread?

For nut bread proceed as follows:
 1/4 cup sugar 1 cup milk
 2 tsp. fat 1 cup nut meats
 1 egg broken in small pieces
 1 1/2 cups self-rising flour

Place the sugar, fat and egg in a bowl; beat until thoroughly blended; add the flour and liquid alternately, then add the nuts; pour into a greased bread pan, and bake in a slow oven (300 degrees F.) about fifty minutes.

FOR SALE—Three-year old Jersey cow, 3 1-2 gallons per day. Gilmore Service Station.

FARM ACCOUNTING CONTEST LAUNCHED

Bankers Evolve Plan for Stimulating Important Aid to Farm Success

THE Cache county, Utah, bankers recently added a stimulus to banker-farmer cooperative work by launching a farm accounting contest. At a meeting of the Clearing House Association the project was put before the bankers, and methods and plans formulated.

Each bank in the county agreed to enroll a minimum of five farmers in the farm accounting project. The names of the farmers when enrolled will be sent to the Secretary of the Clearing House, and also to the Extension Division of the Utah State Agricultural College. The bankers agree to cooperate and keep in close touch with each farmer they enroll so as to insure the completion of a maximum number. The bank which succeeds at the conclusion of the contest in enrolling the largest number of farmers completing the project will be given a special recognition at the annual meeting.

The banks of Cache county have agreed to subscribe to an award fund, which will be presented to five winners as follows: first prize, \$35.00; second prize, \$25.00; third prize, \$20.00; fourth prize, \$12.50; fifth prize, \$7.50.

Recognition for Good Farming
 In addition to the cash prizes, every farmer customer enrolled, who scores sixty per cent or more, will be awarded a special certificate issued by the Clearing House Association and the Extension Service jointly in cooperation with the Agricultural Committee of the Utah Bankers Association.

The scoring will be done on the following basis:

- Farm and home account records (accurate and complete)50%
- Success of year's operations as brought out in the summary of the year's business25%
- General appearance of farm and improvements and condition of livestock and poultry, (judging to be done during the summer months)25%

The contest will end December 31, 1933. The judges will be the County Agent, the County Key Banker, a representative of the Clearing House Association, and two representatives selected by the Extension Division of the College.

A. Z. Myrick Dairy

DISPENSERS OF PURE GRADE-A MILK—THE WORLD'S SAFEST MILK

We have the only herd in Eastland County that is State and Federally tested, and credited, not only for tubercular, but for general health conditions.

YOU TAKE NO RISK IN DRINKING MYRICK'S MILK
 Phone 545 For Prompt Delivery

SUBSCRIPTION CLEAN-UP

RENEW YOUR SUBSCRIPTION TO THE

«Cisco Citizen»

\$1.00 pays all back dues and in advance to Jan. 1, 1935

We have quite a number of subscribers who are in arrears for their subscription to the Cisco Citizen, due to the stringency of money, so we have decided to give our subscribers an opportunity to

Wipe the Slate Clean

AND START THE NEW YEAR FREE OF ALL PAST DUE ACCOUNTS

ONE DOLLAR DOES IT

Come in and pay one dollar in cash and you will get a clear receipt for all past dues, and have your Citizen paid up to Jan. 1, 1935

No matter if you owe one year or two years, or nothing, pay one dollar and you will have your subscription paid up for one year in advance, and will not be due another dime till Jan. 1935.

BEST OFFER EVER MADE

You want the Citizen, for it is published in your interest. It is the only locally-owned newspaper in Cisco, and is working for the interest of Cisco people, Cisco institutions and the farmers in the Cisco trade territory. The Citizen wants to see every business man, every farmer and every industry in the Cisco country prosper, and will continue to work for the up-building of this section.

The Citizen is not owned and controlled by foreign capital, is independent and fearless in its advocacy of those principles we believe to be right, and will not hesitate to expose graft or petty larceny in office, or denounce those officials who betray the trust reposed in them by the voters. If you are getting the Citizen now, whether it has been sent you by some one else, or you have ordered it personally, and still want it, just bring us.

1 DOLLAR AND READ IT ANOTHER YEAR

America's Finest Railroad Equipment



NEW, DELUXE

Air-Cooled Lounges

NOW ON

TEXAS SPECIAL

Worthy companions of the KATY'S

Famous AIR-COOLED DINING CARS



VELZOR IS SUPERIOR TO A COMBINATION MACHINE

One Method of Wrapping; One Type of Heater; One Type of Curler

WAVE BEGINS AT THE SCALP AND ALL ENDS ARE GROQUINOLE ENDS

WE ARE EQUIPPED WITH MODERN APPLIANCES AND EXPERT OPERATORS. THAT IS THE REASON OUR BEAUTY WORK IS UNEXCELLED, AND THE MOST FASTIDIOUS LADIES ARE OUR BEST PATRONS. TELEPHONE 294

NU-WAY BEAUTY SHOP

If You Want Chicks

HEALTHY AND HATCHED RIGHT, SEE US BEFORE YOU BUY. WE HAVE THE ONLY MOISTURE CONTROL OF ITS KIND IN CISCO

We Have The Experience WE KNOW OUR INCUBATOR AND KNOW OUR CHICKS

A visit to our hatchery will convince you. We have the lowest possible prices, and will take trade at highest prices. Visit us

Cisco Hatchery

1402 Avenue D Certificate No. 3197 Cisco, Texas

MOTHER'S DAY

SPECIAL MAY 13

Send your Mother your Picture. It is a Gift she Will treasure through the years because it is YOU.

One 5 x 7 for - - - - - \$1.00

For 2 weeks Special on Postal

Cards, per dozen - - - - - \$0.00

MRS. JESSIE WALTON, Prop.

JOHN STROTHER

THE OLD RELIABLE.

HATTER & TAILOR

IS STILL LOCATED AT

M. L. NOTGRASS SHOE SHOP

OPPOSITE GARNER'S

HATS, Cleaned and Blocked . . . \$1.00

All Kinds Alterations Satisfaction Guaranteed