

'Adam and Eva'

Presented By

Junior Class

Dec. 10, 1930

New H. S. Gym.

8:15

CAMERON NEWS ITEMS

Mr. and Mrs. Carl L. Wegner were Lewiston visitors last Thursday. Helen Newman spent Saturday and Sunday with Marie Schwarz. Edwin and Ted Mielke, Walter Koepf, Glenn Newman and Herbert, Ernest and Maria Schwarz called on Mr. and Mrs. W. C. Mielke last Sunday evening. Carl L. Wegner and family visited at the Chas. Schultz home Sunday evening. Mrs. Ida Stoneburner and Emma Hartung visited with Mr. and Mrs. Fred Mielke Sunday afternoon. Russell Rodgers, Mr. and Mrs. Aug. Brammer, Ted Mielke and Ernest Schwarz called at the Brunseik home Sunday afternoon. Lewiston visitors Saturday were John Schwarz and son Herbert, Mr. and Mrs. Henry Brammer, Roy Gertje, Bill Mielke, Geo. Wilkens, Mr. and Mrs. Otto Schoeffler, Walter Silflow, Irene Meyers, and Leo, Irwin and Elmer Lohman. A. W. Schultz spent Sunday with O. W. Henry. Mr. and Mrs. Geo. Wilken and Mr. and Mrs. A. W. Schultz visited at the O. W. Henry home Saturday. Mrs. A. W. Schultz and children, Margaret, Madeline and Gerald, visited with Mrs. A. O. Wegner Sunday afternoon. Reva and Veva Berreman stayed with Selma Wegner Thursday night. Jake Berreman and family spent Sunday with Grandma Berreman at

Southwick. Henry Bleck and Jake Berreman were Lewiston visitors Monday. Mr. and Mrs. Fred Schoeffler spent Thursday and Friday at the Otto Schoeffler home. Mr. Estes called at the Jake Berreman home Saturday evening. Mr. and Mrs. Geo. Wilken, Mr. and Mrs. Wm. Muentz and Frank Wilken spent Saturday afternoon at the Glen Betts home. Mrs. Ida Stoneburner, Miss Emma Hartung and G. F. Cridlebaugh were dinner guests Saturday evening of Mr. and Mrs. Jake Berreman. John Schwarz has been in a Lewiston hospital the past week for medical treatment. Henry Bleck and Adelaide Rodgers called at the J. Berreman home Monday evening. Mr. and Mrs. A. F. Wegner and children, Gladys and Vern, drove to Lewiston Tuesday to spend the holidays.

Cameron School Notes

Harry and Robert Wegner have been quite seriously ill the past week but show some improvement at this writing. Robert has been out of school two weeks and Harry one week. School was closed over Thursday and Friday for the Thanksgiving vacation. Mr. Cridlebaugh went home Thursday morning for the holidays. He was accompanied to Lewiston by Glen and Vern Wegner.

PERSONALS

Claud Stanton is here visiting his mother, Mrs. Catlett. Dr. and Mrs. Moser of Lewiston spent Wednesday in Kendrick. C. A. Oppenborn of Troy spent the week-end here with his family. Mr. and Mrs. J. F. Brown and son, Bob, were Lewiston visitors on Monday. Miss Agnes Kennedy joined her parents here Wednesday, coming from Pennsylvania. Mr. and Mrs. Norris Walker and Mr. and Mrs. Herman Schupfer were Lewiston shoppers Thursday. Raymond Kiser of Seattle arrived last Thursday for an extended visit with his mother, Mrs. H. E. Deeter. Mr. and Mrs. Walter Thomas motored from Lewiston Monday to spend the day here with relatives and friends. Mrs. Dot Stanton and daughter, Jaunita, arrived from Yakima Monday to spend Thanksgiving at the Catlett home. Mrs. Frank Varo and two sons returned to Kettle Falls, Washington, Wednesday after having visited her mother, Mrs. N. B. Long, for several days. Mrs. Jessie Callison arrived from Spokane Friday to visit with friends in and around Kendrick before leaving for Illinois, where she will spend the winter. Mr. and Mrs. W. B. Deobald and children left by auto Saturday for American Falls where they will spend the Thanksgiving holidays with relatives of Mrs. Deobald. Mr. and Mrs. Ed. Darby and children spent Thursday night at the home of Mr. and Mrs. N. C. Donaldson in Pomeroy on their way to California. Mrs. Darby and Mrs. Donaldson are old friends.

TEKEAN NEWS

Mr. and Mrs. Orval Choate and Mrs. Asa Choate were Orofino visitors last Friday. Claude Browning was a caller at the Wm. Groseclose home Friday evening. Mrs. J. H. Butler and Mrs. Wm. Groseclose and Bruce were Orofino visitors Saturday. Don Miller called at the Wm. Groseclose home Monday. Claude Browning was a visitor at the Wm. Brown home Monday. While there he made a trade for an engine to run his wood saw. There is to be a community dinner at the church on Thanksgiving day. Also a short program. A very good literary program was given at the school house Friday evening. Asa Choate took a truck load of wood to Juliaetta last Friday. Rev. and Mrs. Fike were dinner guests of Mr. and Mrs. Gus Harless one day last week. Mrs. Eva Clanin and Rev. and Mrs. Fike and Mrs. Lizzie Baugh and Pearl spent the day last Tuesday at the Edgar Weakley home. Mr. and Mrs. Kirby visited at the L. Clanin home Saturday. Lauren Pitcher and Clarence Herring and Gifford Brown were Orofino visitors last Saturday. Eli Petersen came up from Freeman creek Friday. His sister, Mrs. Violet Parsley, came up with him to visit their sister, Mrs. Ed. Choate.

The Union Stage Depot is now located at THE RAYMOND HOTEL, Lewiston, Idaho. 41-1f

The Hotel Kendrick is a good place to eat and sleep, when you stay in town. 14.

CHURCHES

Kendrick Presbyterian Church
Sunday school at 10:00 a. m.
Christian Endeavor at 6:30 p. m.

Julietta M. E. Church
L. E. Taber, Pastor

The Lutheran Church
Otto G. Ehlen, Pastor

Cameron, Emanuel:
9:30 Sunday school.
10:30 Services in German.
10:00 a. m. Thanksgiving service in English.

Julietta, Zion:
1 p. m. Sunday school.
2 p. m. Services in English.

Methodist Episcopal Church
Corabelle M. Teachman, Pastor
10 a. m. Sunday school. A welcome for all.
Morning service will be omitted as the preacher will be out of town.
6:30 p. m. Epworth League.
7:30 p. m. Community song service led by R. H. Ramey. Everyone cordially invited.
Wednesday evening, Dec. 3, at 7:30, prayermeeting in the home of Mrs. Julia Brocke. Everyone cordially invited.
Saturday, Dec. 6, Junior League at the parsonage.

Julietta M. E. Church
Rev. L. E. Taber, Minister
Services at Juliaetta Methodist church first Sunday of each month at 7:30 p. m. Third Sunday, 11:30 a. m. and 7:30 p. m.

Julietta Baptist Church
Rev. Whiteman of Spokane will hold all-day services in this church on Sunday, November 30. Rev. Whiteman is secretary of eastern Washington and northern Idaho convention.

School Notes

The manual training class have been devoting all of their energy during the past week in an attempt to complete the stage in the new gymnasium for the Junior play, to be given soon. So far they have ceiled the stage and built dressing rooms on both sides. The lighting remains to be taken care of, as does the installation of the curtain. A new member, Jess Pratt, of Lewiston was enrolled in the freshman class Monday. The students are very busy this week, studying for and taking the second six-weeks exams. The exams were given the first of the week as the pupils will be given Thursday and Friday off in order to observe Thanksgiving.

Epworth League Party

The Epworth League held its first monthly party Friday evening at the M. E. church. Twenty-four members played games, after which refreshments of sandwiches, pickles, cookies and coffee were served. It is hoped that these social functions will arouse the expected enthusiasm in the young people.

Referendum Idea Not New

The referendum idea is not new. Noah sent out a dove to see if the land was dry.

Annual Dinner and Sale

On December 6 the ladies of the Methodist Aid will hold their annual chicken dinner and sale. You will find many practical things at this sale, and the dinner, we assure you, will be all that a chicken dinner should be.

We cordially invite you. 48-1
"Climbing Roses" in society? Surest thing you know. And how they "do" society is amazing. 48-1

We use the best to be had in preparing our meals. Hotel Kendrick

THURSDAY'S MARKETS

Wheat	
White-sacked	51c
White-bulk	48c
Red-sacked	50c
Red-bulk	47c
Beans	
White	\$3.10
Red	\$2.00
Oats	85c
Barley	85c

L. S. LaHATT Jeweler - Kendrick

Have your Watches, Jewelry and Clocks repaired by Me and Save Money and Trouble.
I Do The Work Right!!
"30 Years Experience at Your Service"
No Timepiece Too Small or Too Large

AND NOW --

Our Famous Clearwater Brand
Flour, 49-lb. Sack . . . **95c**

O. K. Mash . . . **\$2.60**

We have the exclusive agency
for the Arden line of salt, with
Sulphurized 50-lb. blocks at . 85c

Vollmer Clearwater Co.

KENDRICK, IDAHO

THE KENDRICK GAZETTE

"The Pulse of the Potlatch"

Published every Friday at Kendrick, Idaho, by R. C. McCreary Independent In Politics

Subscription price - - \$1.50

Entered at the postoffice at Kendrick, Idaho, as second-class mail matter.

THE RAYMOND HOTEL, Lewiston, Idaho, offers first-class, well-furnished rooms for \$1.00 and up. Telephone, steam heat, hot and cold water in every room. 41-1f

Harness Oil- ing and Repairing

Don't Forget
Our
Shoe Repairing

N. E. Walker

Kendrick - Idaho



Grain Insurance

Growing Grain Fire Insurance
Policies expire on November 30,
1930. Protect your grain in the
warehouse by securing one of our
Warehouse Policies. Rates Low.

Our company the largest in the
United States gives you fullest
protection.



THE FARMERS BANK

E. A. Clarke, Pres.
N. S. Vollmer-Hopkins, Vice-Pres.
W. J. Carroll, Cashier



THANKS- GIVING

Imagine the amazement that would be written upon the faces of our Pilgrim Fathers were they to return this Thanksgiving!

Slow as progress may see mat times, progress in the aggregate is simply astounding.

Truly we as a great and growing nation have many reasons for Thankfulness.

This Bank Will Not Be Opened All Day

THANKSGIVING DAY

Thursday November 27th

Save Here and Prosper

KENDRICK STATE BANK

OF KENDRICK, IDAHO

"A Home Bank"

Our Mighty THANKSGIVIN' TREAT . . .

4
BIG
DAYS

Postively, Irrefutably The
Greatest Theatrical Program
Ever Offered This City

Direct from From Fox West Coast Theatre Circuit

THE GREAT ZARO



Master
Mentalist
Who
Reads
The
Stars

Wierd
Baffeling
But
Scientific
And
Astounding

ASTROLOGIST — PHILOSOPHER — CASTER OF HOROSCOPE

17 Days in Lewiston, Idaho
7 Days in Grangeville

5 Weeks in Portland, Ore.
11 Weeks in Seattle, Wash.

SEE: An Age Old Egyptian Mummy
Brought to Life Before Your Very Eyes!

NOTE: Do not confuse ZARO with the ordinary "mind-readers," "fortune-teller," etc. Zaro is probably the sincerest personality and greatest student of his work with which you have ever come in contact. His answers are based on scientific fact and on no silly claims of "supernatural power." He comes here from a sensational tour which has been marked by repeated sensational hold-over and extended engagements following the word-of-mouth advertising given his attraction by satisfied patrons. Remember: YOU POSITIVELY CANNOT SEE ZARO ANYWHERE ELSE THAN AT THE THEATRE WHERE HE IS APPEARING.

SENSATIONAL
ADDED ATTRAC-
TION IN ADDI-
TION TO REGU-
LAR VITAPHONE
PROGRAM

Thurs. & Fri.

Sat. & Sun.

First National Vitaphone's
Great College Football
Romance ---

Most Thrilling Talking
Melodrama Ever Pro-
duced

'The Forward
Pass'

"Her Man"

with Doug Fairbanks, Jr.
and Loretta Young

With Phillip Holmes
And Helen Twelvetrees

Audian Theatre

Home of the VITAPHONE

THERE'S ALWAYS A STRING TO ANY FREE OFFER

Frequently inquires come to the Spokane Better Business Bureau regarding the sale of encyclopedias where the salesman has made what, to the prospective purchaser, seems like a wonderfully attractive offer. One popular method of approach is that of telling the prospect that because of his or her prominence in the community, he or she is to be "given a set of these books free" merely with the understanding that the publishers may use their name as a reference. "Of course," the salesman continues, "to get the full value of this wonderful set of encyclopedias, you will want to have it kept up to date and this we do for you by supplying you with a loose-leaf extension service. The set of books is absolutely "free" and the only cost to you is \$6.95 a year over a period of ten years for the loose-leaf extension service."

This is but one of the many misleading statements made by the salesman for these book publishers. Numerous other questionable claims and misleading statements have been and are being made. A number of publishers of such sets of encyclopedias have been called before the Federal Trade Commission because of these complaints and hearings on the complaints have been held in many parts of the United States. As yet no final decision has been handed down by the commission on these complaints.

Aside from the "free offer," such practices as using fictitious prices—claiming the set is or will be on sale at retail stores at two or more times the price they are offering for the loose-leaf extension service alone; use of questionable testimonial letters; use of the names of famous educators and others to give the impression that these persons are contributors to the text matter; the sale of the same books under different titles; causing subscribers to sign a note under the impression it is merely a receipt; use of drastic collection methods. These are a few of the methods used by some of these publishers upon which complaints have been made to the Better Business Bureau and to the Federal Trade Commission.

The so-called "free offer" is the favorite stand-by of the salesman and is used to secure the favorable attention of the prospect and to flatter his or her vanity. All of us like to think that we are of sufficient prominence in the community that our endorsement of any sort of proposition would be of value. The books are not "free," however. According to the best dictionaries the word "free" means without cost or obligation. Obviously any article that you have to pay money to obtain, cannot be free. The loose-leaf extension service which you are supposed to pay \$6.95 per year for over a ten-year period actually costs you the full amount, or \$69.50 in one year with the addition that when you want to get the loose-leaf extension service each six months it is issued, you must send in a printed coupon (if you are able to locate one of them) plus stamps to cover the cost of mailing, etc. The amount of stamps varies but it is anywhere from 26 cents on up.

When you sign the order (or contract as it is called on the form) you will find that you have agreed to make the required payment of \$69.50; that the contract is not subject to cancellation; but that the publisher assumes no obligation. In other words, it is a contract by which only one party to it is bound and that is the purchaser. You get your set of books, but you have no assurance that the publishers will be in business ten years hence so that you could get your loose-leaf extension service over that period if you wanted it and remembered to send in the coupons and stamps for it.

Bear in mind, the Better Business Bureau does not attempt to tell you that you should or should not accept a gift of the "free" set of encyclopedias or to contract to buy loose-leaf extension service. You must use your own judgment as to that. But the Bureau does urge that you find out definitely just what you are going to get and what it is going to cost you. Insist upon the salesman showing you just what your contract calls for. Read it over carefully and see what the publisher agrees to do. Ask some of your friends or consult the files of the Better Business Bureau. Then, if you still want to accept this "free gift" it is entirely up to you. Before you invest—investigate—whether it be stocks, bonds, real estate, sets of books, partnership deals or anything else that calls upon you to part with your money.

Famous Irish Altar

The Joyce altar, in old St. Nicholas church in Galway, Ireland, dates back to the year 1500, or thereabouts, and has somehow escaped the ravages of war, pillage and time. In it the design is noble and the carving is free and exquisite.

Mighty Title Borne by Many Unworthy Rulers

Caesar was a title assumed by Octavianus, adopted son of the great dictator, Julius Caesar, and was by him handed down to his adopted son, Tiberius. It continued to be used by Caligula, Claudius and Nero as members, either by adoption or female descent, of Caesar's family; but though the family became extinct with Nero, succeeding emperors still retained the name as part of their title, and it was the practice to prefix it to their own names, as Emperor Caligula, Domitianus Augustus. When Hadrian adopted Aelius Verus, he allowed the latter to take the title of Caesar, and from this time, though the title Augustus continued to be confined to the reigning emperor, that of Caesar was also granted the second person in the state and the heir presumptive to the throne. After the death of Nero, his name was adopted as a kingly title by succeeding Roman emperors. This practice continued, and the same title was used in modern times, as in the case of Kaiser and czar.

Source of Fabled River 'Styx Merely Waterfall'

Solos, a village on the slopes of Mount Helmos, not far from Akrata in the division of southern Greece known as Achaea, is near the supposed site of the fabled River Styx. In Greek mythology the Styx is a mighty river, the tenth part of the water of Oceanus, which flows in the lower world. It is described by Homer and Hesiod as the terrible black water falling from a high precipice and dashing itself upon a lofty rock, through which it passed and then fell into the Crathis.

The fabled waters of the Styx have been identified by students of antiquity as the two slender cascades falling over a high perpendicular precipice of Mount Helmos, near Solos. After winding among a labyrinth of rocks the water unites to form a mountain torrent which eventually joins the River Akrata (Orathis). Superstitious feelings of dread still attach to the water, which is considered of a peculiarly noxious character.

Pliny Stirred to Wrath

Those who have watched some volunteer fire companies in action will be amused by the fact that Pliny got all wrought up about this matter of fire-fighting back in 100 A. D. writes Joseph T. Armstrong in the New Orleans Item-Tribune. In a letter to the Roman emperor Trajan, Pliny described a fire at Nicomedia, which consumed several homes, the town house and the temple of Isis. Pliny indignantly blamed this damage in part to "the indolence of the people, who manifestly stood idle and motionless spectators of this terrible calamity." He said there were in the town "neither engineers, buckets nor any single instrument suitable for extinguishing fires," and recommended that a company of 150 firemen be formed.

White House Baths

"Charming Dolly Madison," one of the most gracious of White House mistresses, set aside rooms for bathing, and instituted the first Presidential bathtubs. These bathtubs remained in the White House only until the entrance of Andrew Jackson, first plebeian President, who promptly chucked them out of doors for representing something decidedly undemocratic, and therefore offensive to the common people. However, the bathtub returned with the fastidious Fillmore to remain evermore enshrined, although the Fillmore tub has long since been replaced.

Too Big to Lose

Billy Brown was dreaming of the glorious game of football he was going to have as soon as he got out of school. He wasn't a bit interested in the elephant, which was the subject of the lesson to which he ought to have been listening. The teacher saw this and pounced on him. "Brown, where are elephants found?" he demanded sternly. Billy was staggered for a moment, but rose gallantly to the occasion. "P—please, sir," he stammered, "elephants are so big that they're hardly ever lost!"

Mental Test

An agent recently called on a north side mother trying to interest her in a set of books. Junior was peering through the pages so the caller showed him some pictures under "Mental Test." One picture was that of a wagon without the "handle." After asking Junior several questions the woman enlightened him by saying that the wagon didn't have a handle. Turning to a picture of a pig without a tail the youngster studied it intently for a few moments and said, "Why the pig doesn't have a handle, either." —Indianapolis News.

Great Names for Small Towns

That many Americans have traveled in Europe might be deduced from the trails of European names throughout the United States. Paris and Berlin are each to be found in 15 states, while seven undeveloped Londons, ranging in size from 100 to 4,000 population, might be visited in a domestic grand tour. Arkansas is the proud possessor of all three, and in addition has a Peking. Peking is to be found in four other states also. —Cleveland News.

FARM STOCK

OHIO HOG GROWERS
RETAIN OLD SOWS

Other States Use Greater Proportion of Gilts.

Swine growing practiced in Ohio differs decidedly from that in other states at least in one respect—the keeping of old brood sows from year to year to raise pigs, instead of producing the pigs from gilts which are marketed after they have raised one litter of pigs. Ohio is ninth among the states in the number of hogs on farms on January 1 this year, but near the top of the list when it comes to the number of brood sows kept from year to year. Many of the leading hog states west of Ohio produce the greater number of pigs from gilts. This spring 75 percent of the litters of Ohio pigs came from sows which previously had produced one or more litters, while in Iowa, Minnesota, North Dakota, South Dakota and Kansas, less than 20 per cent were from old sows, and more than 80 per cent from gilts farrowed for the first time. Only Pennsylvania ranked lower than Ohio this spring in the percentage of litters farrowed by gilts. Ohio's swine growers this year saved an average of 6.7 pigs to each litter. The average for the country as a whole was only 5.7 pigs.

Live Stock Diseases Cause Tremendous Loss

A timely and very attractive poster has just been gotten out by the Iowa State Veterinary association, in which attention is called to the tremendous annual loss which the live stock industry sustains on account of disease. Among other things the poster suggests eight practical ways in which the farmer can help reduce the losses. These are: First, select sound, healthy breeding stock; second, keep buildings and premises thoroughly clean and sanitary; third, feed well balanced, wholesome rations; fourth, isolate diseased animals promptly; fifth, use officially approved disinfectants; sixth, dispose of the carcasses promptly by deep burial, burning or rendering; seventh, vaccination against preventable diseases; eighth, consult your local veterinarian promptly. These suggestions are all very good and there is no doubt that if they were methodically carried out millions of dollars would annually be saved to the live stock industry.

Influence on Quality and Quantity of Wool

Quantity may go hand in hand with quality in wool production. Investigations by the bureau of animal industry, United States Department of Agriculture, show that length of staple and weight of clean wool per fleece are associated with superior quality. The inheritance of the sheep, its feed, management and seasonal environment are the most important factors that influence quality and quantity of wool. Successful sheep raisers have found that rigid culling of aged ewes and light producers is a good practice for the immediate improvement of their flocks.

Comfortable House Is Essential for Swine

It is a time of year when hog houses come into their greatest usefulness. We may differ on the size and style of hog houses but we can be of one opinion on the desirability of eliminating or avoiding slippery floors, floors with large cracks or holes in them, low doors, narrow doors, high door sills, heavy banging doors, poor ventilation, and such like. We can agree that a pig can stand considerable cold weather if it has dry sleeping quarters. Comfortable quarters, therefore, are largely a matter of a tight roof, a well-drained floor, and proper circulation of air—ventilation.

Short Feed Supply

Farmers who must choose between selling young stock or good dairy cows are advised to sell off the former, as producing cows will usually pay better for purchased feed than the young animals. Where animals must be sold on account of lack of feed, it is usually best to dispose of them as early as possible, since in that way more feed is saved for the animals to be retained, while a prompt sale of those that cannot be carried gets them to market in a fleshier condition than if they are held.

Avoid Wormy Pigs

The ease of having the young pigs free from worms removes all excuses for having wormy pigs. Just before the pigs are due, one should place the sows on clean ground in a good disinfected house. The udders should be washed with warm water to which has been added any disinfectant. After the pigs are farrowed, they should be kept on ground that has not been contaminated. If the lot has not been used for hog pasture the past six months, there is little danger.



**Our Coal Keeps the Heat In.
Our Weather Strip Keeps Cold Out
Both Save You Money
Barnum Lumber & Mill Co.**

We print school warrants and report cards. Need any? Send in your news items—we want them all. Phone 644.

GRAIN MARKETS FIRMER WITH WHEAT HIGHER

Local consumption of wheat continues heavy, but feeders were generally using stocks accumulated early in the season or were buying for immediate needs only. Prices of most wheat held practically unchanged at Los Angeles, but the market was steadier toward the close of the week.

Wall street, not Main street, usually wins the hog-calling contests. A lot of politicians would get on the band wagon if they were sure which it was, a sprinkling cart or a beer truck. With Mustard Leaves Jane, six years old, was out for a ride in the country. She saw a swamp where cat-tails were growing. "Oh, daddy!" she exclaimed, "Look at the hot dog garden."

California wheat markets continued dull and irregular with trading in local wheat very light. Growers continued a holding tendency and were generally asking \$1.25 to \$1.35 per 100 sacked at Sacramento Valley warehouses for No. 1 hard and soft white wheat. This is equivalent to \$1.50 to \$1.60 per 100, delivered at San Francisco.

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Jump
Vicar (concluding story)—And now, children, would you like to ask some questions?
Bobby—Yes, sir. Please how do you get into your collar?

Fine For You
"Did you give your wife that little lecture on economy you talked about?"
"Yes."
"Any results?"
"I've got to give up smoking."

'S Different Now
Oh, for the good old days when people did their day-dreaming under the lawn trees instead of the steering wheel!

CHRISTMAS FUND EASILY PLANNED

Many Begin Early in December to Save for Next Year.

(Prepared by the United States Department of Agriculture.)

Every fall about the time school reopens the newspapers begin to herald, especially in their advertising columns, the approach of the Christmas season. "Only so-and-so many weeks before Christmas"; "Do your Christmas shopping now"; "Mall early for Christmas," and so on. But none of these captions are of the slightest use in helping us to get the one means of carrying them out—enough money to spend for gifts. The assumption is that one has it.

Of course there are a good many thrifty thousands who have been educated by "Christmas Savings Clubs" and similar movements to tuck away a small sum regularly for fifty weeks of the year. They begin early in December to save for the next year and about Thanksgiving time are rewarded for their regularity by a substantial bank check. There are countless others, however, who spend as they go, and who find themselves unlikely to do much about Christmas unless a financial miracle happens. How are they to find the wherewithal to celebrate the holidays and give remembrance even to their nearest and dearest with Christmas but a few months distant?

In most families the need can be met best in the way other large needs are met, suggests the bureau of home economics. Assuming that one is interested in that type of Christmas giving which is dictated by affection and that therefore the kindness and thoughtfulness of the remembrance is more important than its intrinsic value, it is possible to fix on a minimum sum which will be necessary. How many weeks are there between now and the last available shopping date? Then figure out: How much regular saving each week will be obligatory to have your minimum sum in hand by that time? Three dollars? Five? Where can you get it?

You have only so much money. If you have this you cannot have that. Your Christmas saving must be the result of doing without something else, of many small economies, sacrifices, and, here and there, better management. Get into the habit of scrutinizing all the activities and purchases of the household. Have the other members of the family do so also. How about the ones who leave lights burning unnecessarily? Or the gas heater running too long? Which ones are careless about their clothes, requiring much pressing and cleaning? What about the cost of foods charged and delivered compared with those on the cash-and-carry plan? Even two cents saved on each article bought from the grocer will mount into dollars in a month. What services have been hired that you could perform yourself? Could you save by doing more sewing? What clothing could be made to serve a little longer by repair or remodeling? How often do you, or others in the family, indulge in unneeded sodas and sundaes or in recreations of temporary satisfaction that could be omitted?

It is in ways like these that small regular savings can be made and money set aside for more important expenditures.

My Favorite Stories by Irvin S. Cobb

The Book That Grandpa Took
SINCE Rex Beach himself laughed at this story when I brought it to him, there is no reason why the general public should be denied the opportunity to laugh at it, too. I had it at first hand from a young lady who figured in it.

This young lady is now engaged in newspaper work. But before she took up journalism she was an assistant at a public library in Pittsburgh.

One day as she sat at her desk a sixteen-year-old girl approached her and told her that she had come to pay for a book which had been lost.

"What was the book?" asked the librarian.
"It was Mr. Rex Beach's 'Going Some.' I took it out four weeks ago to read it but we had some trouble in our family and the book was lost and I'm afraid I can't return it; so, under the rules, I suppose I'll have to pay for it."

Judging by the girl's appearance, the librarian figured that she did not belong to a family in particularly affluent circumstances, so sympathy moved her to make further inquiry.

"I would suggest," she said, "that you make another search for the missing volume. Surely it must be somewhere around your home. Perhaps if you hunt again thoroughly you may find where it is."

"Oh, we know where it is," said the girl. "That's just the trouble!"
"Where is it?"
"Well, you see, grandpa died."

"What has your grandfather's death to do with Mr. Rex Beach's 'Going Some'?"
"Well, ma'am, after he was laid out in his coffin the undertaker used it to prop up grandpa's chin with. And everybody forgot about it until after the funeral was over. And so the book is out at the cemetery with grandpa."

(© by the McNaught Syndicate, Inc.)

SEES HEAVY CLAIMS ON FUTURE BANKING

American Bankers' Association Official Declares That Banking Changes Creating Large Social Viewpoints.

Larger scale group or branch banking will inevitably bring a new era to the United States and bankers will have to develop "new conceptions, administrative methods and new economic views," Rudolf S. Hecht, Chairman of the Economic Policy Commission of the American Bankers Association, recently told the members of the American Institute of Banking.

The institute is the educational section of the association and he emphasized the point that the new era in banking demanded "that we must set up our education so that banking should be fortified for new responsibilities."

What the Future Calls For
"We must broaden our social conception of banking," Mr. Hecht said. "Not only for the technical operations of the new banking must we fit ourselves, but both as individuals and an organized profession we must charge ourselves with serious consideration of the social problems that are involved. Already we hear murmurings and fear and doubts as to whether the change that are coming about in banking—the extension of group and branch systems do not constitute the looming of a new financial menace, a monopolistic threat not only to the individual banker, but to the financial liberty of society in general. I am stating these things merely as facts that must be taken into consideration in our studies."

"Public opinion cannot be ignored by any business, least of all by banking, which is admittedly semi-public in character and is, therefore, subject to special supervision by the constituted authorities. If banking developments tend to give rise to public fears, we must so conduct ourselves as to reassure all doubts."

"For this is true,—that business succeeds only by serving society—that no business can permanently prosper which does not both render service to the public and at the same time convince the public that it is rendering that service. Banking, therefore, must take cognizance of what the public is saying of this new era in its development."

"It must be part of the technique of modern banking administration, whatever form our enlarged institutions take, to avoid the creation of monopolies, or even the appearance of such a centralization of financial power as to be able to exercise an undue influence over public or private finance or other lines of business. The public's right to the safeguards of fair competition must be observed."

Must Preserve Individual Initiative
"It must also be an item of management that individual initiative and opportunity shall be maintained. If America has outstripped other nations in the distribution of the benefits of its progress, it is due to the fact that there are no barriers of social caste or business tradition against advancement for character, ability, and initiative. American business has learned that it serves itself best by encouraging by every practical means individual ambition and initiative, and hurts itself most by repressing or neglecting them. Competition for efficiency, both within an organization and between organizations, will prevent any institution from long enduring in which maintenance of opportunity and recognition of initiative are not controlling principles of management. As heads of the greatest of our financial and industrial institutions stand men who started from the humblest of beginnings. Through all the grades of executive authority and reward stand men in positions in keeping, generally speaking, with their individual merits. I, personally, see no reason for fearing that the enlarged banking organizations which the future may hold would necessarily supply future bank employees with any less opportunity for achievement than unit banking."

"Again, a major consideration of administration in any multiple form of banking organization must be its public relations in every community it touches. Its foremost consideration must be actually and visibly to serve the economic upbuilding of that community. No system will be long tolerated whose local members work, or are suspected as working, to draw economic strength from one place to enlarge the financial power of another. The local unit bank has always been part and parcel of the communities where it lives—and no system can last which does not make it a major principle of operating technique to serve, and not exploit, the communities into whose business lives it enters."

Growth of Banking Education
DENVER, Colo.—At the American Institute of Banking convention held here last month the growth in the effort among bank employees to provide themselves with banking education was shown by the fact, as reported by one speaker, that 12 years ago the institute had 80 study chapters, today 208, and that its enrollment in the study courses had grown from 11,000 to 45,000, or an increase of over 300 per cent. The graduates number nearly 14,000. The institute is the educational section of the American Bankers Association through which bank workers are given instruction in theoretical and practical subjects relating to their business.

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