

PRIZES OFFERED FOR BEST VOICES.

America's future generation of vocal stars will be disclosed to the world this Fall as another of the wonders due to radio. Every young man or woman with the gift of song, whether from country, town or city, will have an equal chance.

A nation-wide quest for the best young singers and the opening of the door of opportunity to them has been undertaken by the Atwater Kent Foundation, an institution established for scientific and educational purposes by A. Atwater Kent, the Philadelphia radio manufacturer and sponsor of the Sunday night grand opera hour, broadcast over a network of nineteen stations.

The Foundation has announced plans for a "National Radio Audition," to find by competition the best undiscovered voices in the United States. Prizes aggregating \$17,500, with tuition for a musical education in certain cases, are offered as follows:

The two winners of first place in the National Audition—a man and a woman—will each receive a gold



A. Atwater Kent, President of Atwater Kent Foundation, which opens door of opportunity to undiscovered vocalists.

decoration, \$5,000 in cash and two years' tuition in a leading conservatory.

Winners of second prizes will each receive \$2,000 in cash and one year's tuition.

Winners of third prizes will each receive \$1,000 and one year's tuition.

Winners of fourth prizes will each receive \$500.

Winners of fifth prizes will each receive \$250.

Musical, civic and women's clubs in each community in each state will be invited to hold local contests to select the best young man and best young woman singers of their towns. These winners will then be certified to a state audition, which will be broadcast by a radio station in each state. A state winner of each sex will be chosen and will receive a silver medal.

The next step is a district audition. The young men and women who have won state honors will be taken to a central broadcasting station in one of five districts, where an audition will be broadcast to select the two winners—a young man and a young woman—from that district.

The two winners in each district will receive gold medals and the ten finalists thus selected will be taken to New York for the final National Audition, to be broadcast over a national network of stations. All expenses of contestants in the district and final auditions, including railroad fare, hotel bills, entertainment, etc., will be paid by the Atwater Kent Foundation.

The spirit and purpose of the National Audition are indicated in a statement by A. Atwater Kent, president of the Foundation, who said:

"The discovery of one of those rare voices, of which each generation produces a very few, seems to me an event of profound national importance. Even when such a voice could give pleasure to only a few thousand people in a year it was a national treasure. Now that millions may enjoy it on the same evening through the medium of radio, such a voice has become priceless.

"The National Radio Audition, supported by the Atwater Kent Foundation, is an undertaking to search the entire country for beautiful voices and to offer these singers an opportunity for full development, recognition and reward."

The principal qualifications for contestants are as follows: Must not be over 25 years old; must never have been associated with a professional theatrical or operatic company; must never have been a paid principal in any concert held outside their own states; must declare an intention to follow a musical career and must be free from theatrical or musical contracts.

This limitation permits choir singers to enter the auditions, even though they may have received financial compensation for singing in churches. Other groups from which entries are anticipated are students in musical schools and locally prominent singers in high schools and colleges. Musical organizations in each state are also afforded an opportunity to participate.

LOCATING THE FINANCIAL LEAKS THAT TAKE THE PROFITS OUT OF FARMING

By DAN H. OTIS

Director Agricultural Commission, American Bankers Association

INDUSTRIAL lines suffer because of inefficient firms, whose officers cling to old methods and place goods on the market, even at a loss, to compete with the more efficient institutions. Agriculture, too, has this problem to face. We find farmers who fight new methods. They retard the prosperity of other farmers by throwing on the market poor quality products, frequently produced at a loss.

The nature of the banker's business places him in a position to help this type of farmer as well as the more progressive farmer. At the same time the banker can assure himself of good loans based on the farm as a going concern.

A study of the investments, sources of income and expenses of the successful farmers in his community will give the banker a measuring stick by which to gage the hazard entailed in furnishing loans to other farmers. This study is readily accomplished through the use of summaries of farm records. In the absence of good records, survey blanks which can be obtained from the agricultural colleges, may be used for collecting the information.

A banker in a dairy district would use data similar to Farmer A's summary in the following table as a measuring stick to judge the condition of Farmer B:

	Farmer A	Farmer B
Farm receipts	\$5,465	\$2,214
Farm expenses	2,122	1,079
Receipts above expenses	\$3,343	\$1,135
Interest on total investment @ 5 per cent.	1,070	888
Net income after deducting interest	\$2,273	\$146
Acres	127	130
Total investment	\$21,400	\$19,773
Operating capital (machinery, live stock, equipment)	5,862	4,473
Number of cows	18	11
Investment in cows	\$2,302	\$1,205

The total investment of Farmer A is moderate with a large percentage (27 per cent) of operating or working capital. Farmer B is low in operating capital. The number of cows is also low, which is reflected in the farm receipts, these being \$3,251 less than those of Farmer A. The expenses of Farmer B, although about one-half of those of Farmer A, are, nevertheless, high in the ratio to receipts.

The only way to safeguard a loan to Farmer B is to consider assets and not income. Before any loan should be considered at all the banker and the farmer should go over the situation, uncover the leaks and outline a definite program of improvement.

Diversity of Business Good Sign

	Farmer A	Farmer B
Income from crops	\$1,476	\$851
From dairy products	2,343	752
Sale of livestock (including increased inventories)	1,656	280
Miscellaneous income	327	181

A good diversity of income serves to protect the farmer against years of over-production of any one farm product. Farmer A has a good diversity of income. Notice that the leading source of income, dairy products, constitutes less than one-half of the total income. The various enterprises that make up Farmer B's diversity of business all show marked decreased income.

Eank Vaults Flooded to Outwit Burglars

Remarkable and elaborate defenses are included in the rebuilding of the Bank of England. It is possible, in case of invasion or other emergency, to flood the vaults from three points—one in the bank, one elsewhere in London, and one ten miles out of London.

The walls are constructed of reinforced concrete blocks, six feet long by two feet wide by two feet thick. The reinforcement is made from old steel-wire ships' cables, which are separated into single strands.

These steel wires are interlaced in panels six feet by two feet, and placed in the mold, one on top of the other, until the mold is full of steel-wire matting. Liquid concrete is then poured in the mold, and the whole is shaken to work the concrete into every crack and corner.

All these concrete blocks have "keys" at each end to interlock them when in position. There are also semicircular grooves at the ends of the blocks. Two blocks together form a circular groove up and down which pass electric wires. Any attempt to displace a block breaks these wires and an alarm is immediately sounded.

Life Study Basis of Old Greek Philosophy

The old Greek philosophers spent all their lives in the pursuit of knowledge concerning the riddle of life, discussing all its phases to the point of reductio ad absurdum. An example of the dilemma to which their reasoning led them is displayed in the following argument between Aristotle and Protagoras, says the Market for Exchange. The latter claimed that all is illusion and that there is no such thing as truth. Aristotle refuted him with the following dilemma: "Your proposition is true or false; if it is false, then you are answered; if true, then there is something true, and your proposition falls."

Another famous problem of the Stoics ran thus: "When a man says 'I lie,' does he lie or does he not? If he lies he speaks the truth; if he speaks the truth he lies." Exhaustive works were written on this, Chrysippus favoring the world with six tomes in an attempt to solve it. Philletus finally met an early death because of too long hours of study on various explanations.

Beetles Long in Tree

That no appreciable changes have occurred in a species of wood-boring

beetle in the last 1,200 years is indicated on comparison of live specimens with dead ones which were recently found hermetically sealed in a giant Sequoia tree, says Popular Mechanics Magazine. The insects apparently had entered the wood after it had been struck by lightning. Some failed to emerge and were imprisoned by the new growth that formed over the lightning scar. The time they entered the tree was computed by counting the annual rings that had grown outside of them. Naturalists are not surprised that the specimens were the same as those found alive today, for beetles are regarded as a "conservative lot," and 1,200 years is not a long time, geologically speaking. Species that were sacred to the Egyptians have shown no signs of change in thrice that time.

Quality of Business Shows Leaks

Receipts per cow... \$130
Receipts per livestock unit other than cows... \$4 32

Under the heading, "Quality of Business," Farmer B shows that his cows are bringing in \$62 less per year than Farmer A's. The \$68 a year which they are producing is undoubtedly below the cost of feed and keep. The income per live-stock unit is still worse, and while this farm needs more cows to increase its volume of business, it would be financial suicide to invest in the same type of cow. This poor farmer must weed out his poor cows and feed the balance properly to get results before money is loaned to him to increase his herd with good stock.

An analysis of the farmer's records will bring out many other leaks which the farmer may not have noticed. He may be paying high prices for feed when less money spent for fertilizers and lime may enable him to raise the right kind of feed on his own farm and stop this drain on his pocket-book.

Barring temporary emergencies, farm loans handled on the basis of income, indicating a going concern, would hasten tremendously the day of a permanent and prosperous agriculture.

Old Pals

"Yassum," said Cullie, the colored cook, "I been engaged now for goin' on ten days."
"Who is the bridegroom?"
"Wellum, he's a mighty nice man."
"Have you known him long?"
"Yes, indeedy. Don't you member, Miz Harrison, dat about two weeks ago you lemme off one day right after dinner-time so's I could get to the funeral of a lady friend of mine?"
"Yes, I do."
"Wellum, de one I'm fixed to marry is de corpse's husband."

Ancient Hebrew Custom

"Pidyon Haben" is a Hebrew phrase meaning the "redemption of the first born." This custom is in fulfillment of the biblical command which provides that every first-born male creature belongs to the religious organization through the fact that it is the possession of God and not its parents. A first-born male child is, therefore, "redeemed" on the thirtieth day, according to the biblical command. The price of redemption is 20 shekels, based on the price of Joseph's redemption.

Coinage

When speaking of a coin, the side bearing the head is called the obverse side, and the other the reverse side. Alexander the Great of Macedonia, conqueror of the Middle East, who lived from 356 to 223 B. C., substituted his own portrait on the coins of his dominions for the figure of a pagan god. Since that time the obverse side has been occupied by the portrait of the ruler of the country issuing the coin.

WORLD'S HOTTEST AND COLDEST SPOTS

Siberia Holds Record With 90.4 Degrees Below.

Washington.—Days are coming when we shall enjoy just thinking of the coldest spot on earth. That imaginary comfort may be enhanced by a knowledge of the exact time and location of the coldest known temperature. Verkhoyansk, Siberia, just within the Arctic circle, experienced 90.4 degrees below zero Fahrenheit on January 15, 1885. It was unofficially reported that this same place recently broke the above record with 97.6 degrees below.

However, do not start for Verkhoyansk for your vacation, for the temperature rises to 80 degrees during the two-month summer. Miles City, Mont., holds the low record for the United States with 65 degrees below.

It may help the fellow who must enjoy the sea breeze of an electric fan to know of a hotter spot than his own chair. The Italian meteorological station of Azizia registered 136.4 degrees Fahrenheit in the shade on September 13, 1922. Azizia is in the semi-desert plain of Jefara, northern Africa. The mean annual temperature for this region is 79.8 degrees.

Before Azizia established her hottest day California's similar arid inland plain held the world's record with 134 degrees in the shade. This was at Greenland ranch on the edge of Death valley, where the thermometer goes higher than 120 degrees every summer. Officials at the weather bureau question Azizia's record because the conditions under which the 136.4 degrees were obtained were not certainly proper. However, this may be the American desire for bigger and better climate, as Prof. Filippo Eredia saw the establishment of the meteorological station at the Italian settlement in 1913 and took great pains to insure the accurate functioning of the instruments after approved methods.

Though summer out-of-doors recreation is tempting, the need for vacations is apparently greater in winter than in summer. Scientific investigation has discovered that it is a great mistake to speed up at the end of January while in May nature lends her aid and human energy is increased. We are still more energetic in October.

Nervous America might well change her habit and relax in winter vacations when the need for slowing up is greatest.

Hungarian Fencer Was in 10,000 Duels

Budapest.—Ten thousand duels, fought, arranged or attended, was the record that enabled Karl Fodor, fencing master, to die happy.

Fodor died recently after a celebration in honor of his ten thousandth duel, which was in his fencing rooms. For forty years Budapest duels were held, as a rule, in his quarters. He presided over the many political sword quarrels of Count Tisza. He saw behind the scenes of most of the political differences and society scandals of his time.

His most famous affair was the duel of Count Etienne Keglevitch and Deputy Karl Henz. It was to be a deadly fight, but it ended before it started. The count, very near-sighted, ran against his adversary's sword before the signal for the start and was killed.

Moose Cows Swim to Isle to Give Birth to Calves

Anchorage, Alaska.—Fire Island in Cook's inlet is the maternity hospital for moose. Moose cows are now swimming from the mainland to Fire Island to give birth there to their calves. The island is of small size, but it harbors no wolves and the young moose, when old enough to look out for themselves, are escorted back to the Kenaim peninsula.

The island is one of the most remarkable of the Alaskan refuges for wild game.

Two other small islands near Fire Island, Egg and Chisick, are natural nesting places for the elder duck, under protection in Alaska, while Afognak island is the winter home of sea otter and the summer resort for the superb emperor goose.

Hens to Lay Eggs for Apes to Steal

Odessa.—A shipment of 14 chimpanzees has arrived from Africa and will be established on the Soviet government's "monkey farm" at Suchum, in the Caucasus. The commissary of health is opening the monkey colony to breed a supply of animals for transplanting monkey glands to rejuvenate people.

Professor Ivanoff of the Leningrad Institute of Medicine accompanied the chimpanzees. He returned from a year's study and experiment in central Africa, where he made scientific tests of cross-breeding monkeys with other animals.

The "monkey farm" is in tropical Russia and has been prepared to make the chimpanzees feel at home. Even a flock of hens has been provided, to lay eggs which the chimpanzees can steal and suck as they do in Africa.

The Second Liberty Loan

Holdes of the Second Liberty Loan, called for payment November 15, 1927, may now exchange these bonds for an issue of 3 3/4 % bonds maturing 1943. Interest due on the old bonds will be paid in cash.

The right to subscribe will close about June 15.

Act at once if you wish to exchange. We will arrange everything for you without charge.

The First National Bank BELLEFONTE, PA.

Peace and Friendship

A Japanese student declares that America is full of "Peace and Friendship." Peace and Friendship belong to the man who keeps a growing account in the First National Bank.

3 per cent Interest Paid on Savings Accounts

THE FIRST NATIONAL BANK STATE COLLEGE, PA. MEMBER FEDERAL RESERVE SYSTEM

LYON and COMPANY FINAL CLOSE-OUT SALE

Free! Free! Free!

WE ARE GOING TO GIVE AWAY \$100.00 in Merchandise to the people who visit our Sale on Friday--Saturday, June 17, 18

To the first ten customers who visit our Store on Friday morning we will give a \$2.00 pair of Silk Hose, Free.

To the first ten customers who visit our store on Saturday morning we will give \$1.00 worth of any merchandise they may select.

During these two days we will give to every customer buying \$2.00 worth, at sale prices, fifty cents worth of merchandise of their own choice.

A few of our Specials for these two days are:

- \$1.25 Turkish Towel Sets at - - - - 48c
- 1.75 Ladies fine Ribbed Underwear - - - - 47c
- 1.00 Ratine and Crepes, per yd - - - - 19c
- 2.00 Silk, Taffeta, Crepes, Satins - - - - 98c
- 3.00 Velvet, per yd - - - - - 1.35
- .35 and 50c Dress Ginghams per yd - 18c

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