

#### PLANNING FOR BIG CENSUS.

Preparation for the taking of the decennial census in 1930, the fifteenth in the nation's history, is now under way by the census bureau under the farm calendar says: direction of William M. Steuart. Ov- Order Vegetable Seeds.—The 1929 force of 5,000 clerks will be put to work in the census bureau compiling information received from the field. The work will cover three years 1930, 1931 and 1932 and will cost approximately \$40,000,000.

Just when the actual field work will start has not been determined. The house has adopted a bill designating May 3, 1930, as the day while the Senate census committee has amended the house bill so as to have rector Steuart favors the earlier date around their homes in November and to furnish data about their crops.

The census will cover the collection agriculture, manufactures, mines, quarries, electrical industries, transportation by water, births, deaths, marriages, divorces, wealth indebtedness, taxation, municipal and State fiphases of our industrial and social life.

From 1790 to 1870, the decennial enumerations of population were stormy weather dairy cows should be made by United States marshals and out-doors only long enough to drink their assistants. In the first census, and if the stable is comfortable and the marshals made their returns to water available they should not go the President directly, although the out at all except on clear, warm results were compiled and published days. It pays to keep cows warm, under the supervision of the Secre- dry and comfortable at all times. tary of State.

Mr. Steuart, "continued to have roughages that the flock master can charge of census enumerations until the interior department was estab- grain mixture with corn silage and lished in 1849, when the work was transferred to that department. bran, and 25 pounds of oil meal. From 1790 to 1900, the census office was not a permanent establishment; it was a temporary organization . being assembled for each successive enumeration. In 1902 it was established as a permanent agency of the government, and in 1903 it was transferred to the department of commerce and labor.

"The earlier censuses were primarily a count of the population, classified by sex and broad age groups. As early as 1810, however, some information was collected in addition concerning manufactures, and in 1820 information was collected concerning persons engaged in agriculture, commerce, and manufacture.

"In 1830, data was collected relating to the deaf, dumb and blind. It was not until 1840 that schedules of inquiries were printed for the use of census enumerators. Social statistics were again collected in 1840, togeth. er with information concerning popu- Bechdel, tract in Liberty Twp.; \$2,ation, manufactures, mine quarries and agriculture. The field of census inquiries has steadily expanded since that date."

EARLY ORDERING OF SEEDS URGED. Farmers are urged to give imme-

diate attention to the 1929 seed catalogs now being mailed and to place their orders early, thus avoiding possibility of last minute rush mistakes and insuring a more choice selection is the advice in the weekly farm calendar issued by Pennsylvania State College School of Agriculture. The

er 100,000 census enumerators will be seed catalogs are arriving in the employed in the field and an extra mails. Do not lay them aside until spring, in which case you will likely mislay them. Read them, study them, and send your order early. In this way your order will receive more careful attention, there will be less chance for mistakes, and the best

seed will not be exhausted. Supply Stallion Needs-During the winter months exercise is as vital as the ration to the Stallion. A horse kept in a darkened and unsanitary stall is subject to many ills and will the work start November 1, 1929. Di- never have the strength and vitality necessary to a breeding animal. Also as he contends more people are he should have plenty of clean fresh water. Exercise, sunshine, and fresh the farmers are in a better position water are the three cheapest things available.

Feed Cod Liver Oil-A moist mash, of statistics concerning population, when fed regularly, furnishes a desirable means of feeding cod liver oil. One pint of cod liver oil may be added to the moist mash daily for 100 birds. This plan of feeding cod liver oil eliminates the mixing of the oil nances, current business, and other with the dry mash and also helps to prevent deterioration of the oil after the mash is mixed.

Keep Cows Contented-In cold

Silage is Good Sheep Feed-Good "The State department," explains clean corn silage is one of the best use. The best shepherds use this clover hay; 300 pounds of oats, 100

### Real Estate Transfers.

Mary A. Conahan to Harvey A. Hoy, et ux, tract in Spring Twp.; \$1. Moshanon National Bank to Louis Finberg, tract in Philipsburg; \$5500. G. Oscar Gray; et ux, to Polldoras Barontsis, tract in State College; \$30,000.

W. Scott Crain, et ux, to Homer W. Putt, tract in Port Matilda; \$1,000. Orlanda H. Nason, et ux, to P. R. R. Co., tract in Huston Twp.; \$600. J. W. O. Houseman to F. V. O. Houseman, tract in Millheim; \$900.

J. Edward Confer, et ux, to William E. Keen, et ux, tract in Boggs Twp.; \$1,500.

Sara E. Green, et bar, to George Reese, tract in Worth Twp.; \$1100. Curtis E. Bechdel to Joseph W.

# **BANKERS IN NATIONAL MOVE FOR UNIFORM FINANCIAL PRACTICES**

Would Promote Greater Consistency Among All the State Laws in Respect to Banking Conditions-Uniformity of Practice and Understanding Will Make for Greater Convenience, Efficiency and Safety for All Business.

# By S. J. HIGH

President State Bank Division, American Bankers Association RAPID interchange of business and the quick transporta-tion of goods in the United States, coupled with almost in-



S.J.HIGH

stantaneous means of inter-communication by telegraph, telephone and wireless, have welded the country into an economic unit. The nation is not, in a business sense, conducting its affairs in water-tight compartments, as in a measure it did in the days of slow travel and remote

places, but styles, methods, commodities and business practices flow freely today in all directions. Therefore it is desirable that finance, trade and industry throughout the country operate along generally uniform or at least consistent lines, so that a contract or an agreement or obligation in connection with business transactions shall mean virtually the same thing in all parts of the country. Particularly necessary in this connection is the establishment of uniform financial and banking practices so as to facilitate the flow of trade along accepted and understood lines.

Banking in the United States is recog-

nized as a semi-public type of business and is therefore subject to laws to define the scope and character of its activities. These laws at present set up a great diversity of conditions

under which banking is conducted in various parts of the country since they come from both state and federal authorities. The national banks are all chartered by the federal government and therefore operate on the same lines in every state of the Union, but there is no such regularity in respect to the conditions under which the state banks chartered by the respective forty-eight states must conduct their business. All state banking codes, while they have similarities, also have many great dissimilarities in respect both to the national bank laws and the banking laws covering state bank operations in other jurisdictions.

Bankers Move for Uniform Laws The State Bank Division of the American Bankers Association, which latter includes in its membership banks of all descriptions throughout the country subject to all the variations of state and federal banking laws, is committed to the effort to bring about greater consistency and uniformity among the statutes of all This body these various jurisdictions. is conducting a vigorous nation-wide campaign urging that active steps be taken to secure greater co-ordination in banking legislation, more equitable conditions and more uniformly efficient public supervision of banks in the several states.

bank commissioners in some states is found in laws giving them complete charge of insolvent banks and their liquidation as distinguished from more costly liquidation through the courts

In the Public Interest

Distinctly in the public interest are laws prohibiting or limiting an officer or director of a bank from borrowing from his own bank unless his collateral security is approved by a majority of the board of directors of the bank. Also there is recent legislation noted providing for closer supervision and regulation of building and loan associations, credit unions, finance

companies and private banks. In some states measures have been enacted broadening the field for investment of funds of savings banks and trust companies, which have materially enhanced the service that these institutions can render, particularly in the way of co-operation with their customers in personal financial management. Another type of legislation, important especially to bank ing in view of the frequent efforts to defraud banks, is that which makes the issuance of worthless checks a misdemeanor with specific penalties The State Bank Division of the American Bankers Association endorses in the fullest degree in principle the development of banking laws along the foregoing lines and is active. ly engaged in fostering the spread of such legislation wherever its services are considered useful both to banking and to the public. Uniformly sound banking institutions and practices, to gether with common methods and un derstanding, will materially add to the convenience, efficiency and safety of business in serving the well-being of

Name Our Institution as Executor of Your Will

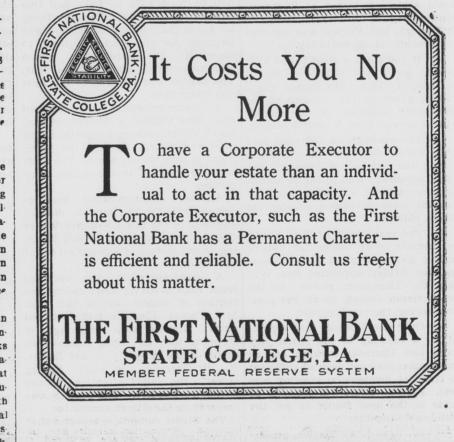
**TEW** individuals combine the qualities necessary for the proper administration of an estate.

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you.

# The First National Bank BELLEFONTE, PA.



## Radio Adopted to Aid Police.

Escaping criminals will be pursued through the ether by British Columbia police within a short time.

Following recent experiments by Constable C. Ledoux, plans are being perfected to equip all provincial police cars, coast patrol boats and even individual officers with portable radio telephones, capable of sending and receiving messages.

A transmitting station, which will be broadcasting headquarters for the province, is being established in the Vancouver court house.

The experiments made by Ledoux demonstrated in a convincing manner the practicability of conducting conversations by wireless telephone from moving automobiles.

He is now working on a pocket size radio set, suitable for officers tramping beats in isolated sections of British Columbia or in a busy environ of a city.

The Dominion government has assigned call letters, VE9AX, to the provincial station. The transmitters will work on wave lengths lower than broadcasting stations and higher than amateur senders.

In the event of a crime, where time is important in cutting off the escape of perpetrator, headquarters will be able to establish instant communication with all motor boats, cars and officers equipped with receiving sets. These, in turn, by their portable transmisquarters informed of their movements.

## Because I'm a Democrat.

From the Pathfinder.

Teacher-And just think! One of you may be President some day. All of you who would like to be President, please rise. (All rose except little Willie.) Well, Willie, what's the matter? Wouldn't you like to be **President?** 

Willie-Y'yes'm, b-but I ca-can't. Teacher—Why not? Willie-Because I'm a D-d-demo-

crat. Remind Autoists to Sign, Carry

# Cards.

The card which arrived with 1929 auto license tags is the owner's certificate to prove ownership of the car when questioned, officials said today. The card must be carried with the car and must be signed in ink. A separate card, known as an operator's license, must be carried also. Owners should make sure they have both cards, properly signed.

### Marriage Licenses.

Mills, and Sarah Ann Burdell, of During December the Game Commis-Huntingdon.

Simon Seprish Jr. and Mary Mc-Closkey Seprish, both of Clarence.

Eva M. Cranston to John D. Winklebleck, et ux, tract in Haines Twp.; \$1,510. Edgar W. Summers, et ux, to Sam-

uel F. Mitchell, et ux, tract in Benner Twp.; \$268. Edgar W. Summers, et ux, to Dr.

Asa L. Hickok, et ux, tract in Benner Twp.; \$268.

Charles A. Jonas, et ux, to Christian A. Houtz, et ux, tract in College Twp.; \$500.

Effie Gillespie, et al, to C. R. Wentzel, tract in Curtin Twp.; \$150. John D. Musser, et ux, to Harry E.

Coble, et ux, tract in State College; \$2.000.

David E. Wertz to Paul I. Wrigley, tract in Ferguson Twp.; \$100.

Alva C. Duck, et ux, to G. Edward Haupt, tract in Gregg Twp.; \$700. Charles F. Noll, et ux, to Catherine

E. Brown, tract in State College; \$1. Ella B. Fiedler, et al, to Jennie B. Table, tract in Bellefonte; \$1.

# Will Check Cars With Ohio License.

A concerted effort will be made to check Pennsylvania residents operating cars with Ohio licenses in Pennsylvania, Benjamin G. Eynon, registrar of motor vehicles, Pennsylvania Department of Highways announced. The Pitsburgh bureau of police has assured the department of its co-operation and instructions will be issued to Pittsburgh patrolmen to check and report Ohio cars observed daily on their beats.

Investigations in the past year have demonstrated that a large number of Pennsylvania residents, have secured automobile registration plates in Ohio and are operating their cars in Pennsylvania throughout the year, taking advantage of the reciprocity agreement between Pennsylvania and Ohio. A majority of these Pennsylvanians have taken out Ohio licenses because of the lower rates prevalent in Ohio and a few of them have taken Ohio plates because their Pennsylvania operating privileges were revoked. In either case, they will be vigorously prosecuted. The Pennsylvania owner who displays registration plates of another State in lieu of those which he should obtain under the Pennsylvania law, is inviting a fine of \$25 and costs. The Pennsylvania Department of Highways has no desire to embarrass bona-fide Ohioans driving cars in Pennsylvania under the reciprocity agreement between the States but it is determined to force its own residents to comply with the Pennsylvania law on registration of cars.

#### **Issue Game Permits.**

Pennsylvania is the happy hunting ground for residents of other States, and after they have secured their trophies a permit is necessary before Daniel Kyler Maffet, of Osceola game may be taken from the State. sion issued 200 such permits.

-Subscribe for the Watchman.

The organization is particularly concerned with fostering this movement to bring about more uniformly desirable conditions throughout the United States in respect to the public supervision of banking institutions by the state banking departments. It is on record as favoring the policy that the important office of state bank commissioner should be kept as free from entangling partisan politics as the judiciary itself and should be completely detached from all other functions of state government.

It is also on record as favoring the policy that the tenure of office of state bank commissioners should be made more secure and lasting than is now the case in many state jurisdictions and that this important public officer be granted sufficient compensation and discretionary power so that the office shall attract and retain the services of men of outstanding executive ability and successful banking expeience.

It is also a part of this policy that the bank commissioner's ability to serve well should be strengthened by providing him with adequate forces of bank examiners, selected on the basis of merit from men having the requisite qualifications of honesty, ability, training and banking knowledge to carry out the duties of their offices on the highest plane of usefulness to the public as well as to banking.

The Trend of State Laws

The Association's State Bank Division has recently concluded a nationwide survey of state banking legislation and conditions and in general has discovered a definite trend along the Collowing lines:

There is a distinct tendency among the states to raise the minimum capital required for banking institutions to \$25,000 and also to give the bank commissioners or the banking boards sole power as to the granting of charters for new banks, thus enabling them to use discretion as to the need or desirability of added banking facilities or the fitness of the organizers to enter the banking field. In this connection many states are creating banking boards to act in an advisory capacity with the state bank commiscioners.

There has also been observed a tendency to increase the compensation of the bank commissioners and to lengthen their terms of office and to. give them power to appoint necessary deputies and examiners so as to build up an adequate force to carry out their responsibilities and duties. An important augmentation of the powers of

# AMERICA LEADS THE WORLD IN SAVINGS

the public in all parts of the nation,

especially in those transactions involv.

ing dealings between different locali-

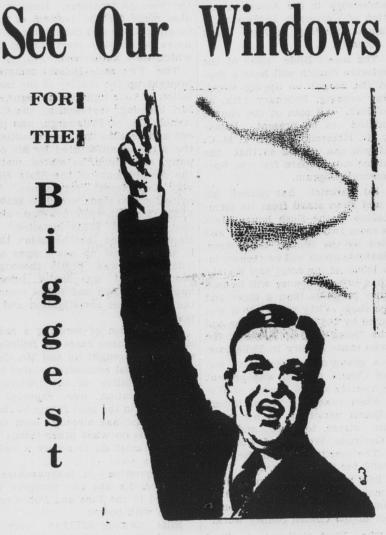
ties.

The past year saw the greatest gains in savings in a single twelvemonth ever recorded in the United States, bringing the total savings de posits in banks to over \$28,400,000,000 on June 30, 1928, held in more than 53.000,000 individual accounts, it is reported by the American Bankers As sociation. These are the biggest figures in this field shown by any cour try in the world.

These figures are indicative of prosperity more general than any time since the business depression of 1920, the report declares. Only three states failed to show a gain and the 1928 volume of savings constituted an increase of more than \$2,327,000,000 above the 1927 figure. The gain per inhabitant for 1928 over 1927 was \$17 and the gain in number of savings depositors was 2,496,079, an increase of 5.2% as against a growth in the population of the country of 1.2%.

The gain in savings per inhabitant in New England and the Middle At lantic states over the previous year was \$36. These groups of states, with 29.9% of the population of the United States and 52.8% of the total savings deposits, have the largest savings rate \$461 per inhabitant, of any area in the world. The per capita savings for the United States as a whole this year stands at \$237 as compared with \$220 last year.

"An acre of alfalfa for every cow in Howard County, Iowa," is the slogan adopted by the county bankers asso ciation there after watching several hundred thousand dollars go out of their county last winter for feed.



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