

## PHENOMENAL GAIN IN TRUST SERVICES

By JOHN G. DONSDALE  
President American Bankers  
Association

SO phenomenal has been the increase of trust business that statisticians are unable to keep a true record of its advancement. There are now something like 1,500 active trust departments in banks in America, while in 1900 only 165 active trust departments had been established. In becoming the custodians or the guardians of the property of others, bankers assume what has been fittingly described as one of the "most exalted human relationships ever created by law." They become at once a big brother, a big sister, an advisor, or a confessor, sworn so to conduct themselves that clients will be won to them by their ability and integrity.

Thousands of little children have received an education and have been started off right in life through the trust department's safe keeping and guidance of the family estate, numberless widows have been protected from merciless stock swindlers, many thousands of business men have been relieved of troublesome details in the conduct of their business through the creation of a living trust and still others have safeguarded their business enterprises through life insurance trusts.

The favorable reaction of the public toward trust department service is not accidental. It may be traced jointly to the growing intelligence of the American people in financial affairs and to advertising to the world at large the merits of trust services. Advertising used in a sensible, judicious way is necessary, a power that has accomplished much good for humanity.

Among the detailed services, rendered by a trust department the one that seems to be winning favor the fastest is the life insurance trust. Life insurance is the quickest known way of creating an estate. In reality it affords the possessor the opportunity of setting up a positive monetary safeguard for his family and then paying for it on the installment plan.

A married man is not fair to his family if he fails to carry life insurance. I would say to the young man, "Buy insurance before you buy the ring," and to the young woman I would say, "Marry no man so thoughtless as to scoff at life insurance."

## MODERN EDUCATION REVERSES OLD IDEAS

Business Institutes Use the Plan  
of Getting People to Think  
Rather Than Merely  
to Learn.

There is one general principle at the basis of all good teaching and it is that a person learns more readily by assimilating the experiences which he himself encounters than in any other way, says Harold Stonier, National Educational Director of the American Institute of Banking. This institute is the educational section of the American Bankers Association through which 35,000 bank men and women are receiving scientific instruction in their chosen business.

"The most advanced people in teaching today are emphasizing the importance of activity on the part of the student," he says. "In the school-room of former days we often heard such phrases as, 'Be still, 'Learn by heart, 'Don't do that, 'What does the book say?' The newer education asks, 'What do you think?' 'What was your reaction to that experiment?' 'What did you discover?' 'What reasons have you for answer?'

The New School Calls for Action  
"The 'expressing' school is taking the place of the repressing and listening school. The classroom is becoming an open forum, a studio of self-expression, a place of mental growth. The modern concepts of education are personal experimentation, individual investigation, critical discussion and creative self-expression. The pupil really learns only as he is able to assimilate the new meanings of facts and principles with his previous experiences. Activities therefore constitute the pivotal force around which are grouped the new factors in education. The primary responsibility of the teacher is to furnish a constant stream of activities which will afford the stimulating urge to mental growth.

"Education is a process of experimenting, and the program of the institute is so arranged as to give the greatest opportunity to gain by such experience. Through this we develop the art of thinking. Thinking has been described as the ability to handle experience and to bring it to bear on a problem. Effective thinking arises when we are presented with the choice of conduct. Our previous experiences become helpful as we marshal them and bring them to bear upon the matter of our choice."

The students in the American Institute of Banking by reason of the fact that they continue to go on about their employment in banks while taking the banking association's study courses have an opportunity to combine learning with practical thinking and action.

## Cold Water Thrown on

### That Milk Snake Story

I am reminded of a conversation that I once had in the pine barrens with an old darky who claimed to be an expert on snakes.

I had that day caught a large specimen of a king snake—that black and white serpent which is immune to the bite of any snake in North America, and which will kill in a fair fight any rattlesnake which it may meet. The sight of the king snake started my colored friend on a line of snake stories. Among them, I remember, was one about a cow on his father's farm that suddenly went dry. When she was watched it was found that every afternoon she would go down into the far end of the pasture and low invitingly, whereupon a milk snake would creep out of the grass and milk her. When the snake was killed several quarts of milk gushed out of its mutilated body. After its death the cow calmed away and died.

It was a very sad story and quite as true as most snake stories. The stomach of the largest milk snake holds about four teaspoonfuls, and it could no more milk a cow than could a bird.—Samuel Scoville, Jr., in "Wild Honey."

### Casual Visitor Seldom Seen in Italian Home

If it is possible, to reduce Italy to a number of cities, it is further possible to reduce those cities to a number of families. I have never lived long in Italy, but all my Italian friends—and I have had many—and all my non-Italian friends who have lived long in Italy, agree that family life is more jealously guarded from outside influences than that of any other European country. One can stay for a score of years in Rome and be intimately acquainted with nobles and politicians and officials and the middle classes and the masses, meeting them in assemblies and in clubs and getting on the most confidential relations with them; and still, at the end of a score of years, realize that one has rarely if ever been invited to cross the threshold of an Italian household and to mingle intimately with an Italian family.—"Europe in Zigzag," by Sisley Huddleston.

### Courtesy of the Senate

Senatorial courtesy is something well understood but difficult to define. One authority defined it as indulgences extended by one senator to another. Another suggests that the term "senatorial courtesy" is one applied to a custom in the United States senate by which the procedure of that body is based, chiefly, on the honor of senators rather than upon strict rules. For example, it is customary (usually) when a former senator's name is sent in for the nomination for some appointive position to confirm him as a matter of course, without going through the regular routine. It is also customary for the senate to refuse to confirm the nomination of an appointment to office in any state whose senator (or senators) objects to the person nominated, on the ground that the nomination is personally objectionable.

### English King "Held Up"

Lawlessness was rampant in England during much of the Eighteenth century and the streets of London were so unsafe that even royal personages were stopped and robbed. A highwayman once dropped over the wall of Kensington gardens, and with every expression of respect took from George II, who was walking there alone, his purse, watch and shoe buckles. Mail coaches were special objects of attack and they proved vulnerable until in 1792 an armed guard for the mails was provided.—Detroit News.

### Medical Confession

A young medical graduate was still in the stage when the scientific interest in the case concerned him far more than the welfare of the patient. A nurse told him one day that one of his patients had died.

"That is terrible—perfectly terrible," sighed the doctor.

"Was he a friend of yours, doctor?" asked the nurse.

"Oh, no," said the physician. "But I gave him two prescriptions, and now how shall I ever know which was the wrong one?"

### Alarming Showers

Real showers of blood have been known. Some time ago a couple of falls of this kind occurred in the little town of Missignadi, in the south of Italy, causing much alarm. Samples were sent to Rome and pronounced by analysts of the Ecole d'Hygiene to be real blood. The suggestion was made that it emanated from some large flock of migrant birds caught up by a whirlwind and pulverized through being flung violently against other objects, which, being heavier, dropped out at sea.

### Wide-Awake Lawyer

Court was jammed as usual. One portly man fell victim to afternoon drowsiness. Disregarding the court, he slumbered on.

The case of a negro charged with petty theft was called. The assistant district attorney almost finished with the first witness when the defendant, his face a perfect picture of something wrong, leaned over and asked the deputy sheriff:

"Mistuh sheriff, wud y'all min' war. In up dat man—he's mah lawyer." The case was dismissed.

## FARM NOTES.

Pennsylvania woodland owners find it helpful to mark trees to be cut before the actual harvesting is done instead of cutting the trees as they come to them.

Smoothness, rotundity, cleanliness, freedom from blemishes or disease within and without, and uniformity of cooking are characteristics of quality in potatoes. Spraying and the use of clean seed aid the development of quality potatoes.

Grape arborers can be used advantageously in making the home grounds attractive. Carefully plan the location so that they will appear to good advantage.

No cooperative organization can succeed without loyalty on the part of its members. They must believe in cooperation, feel personal responsibility, and gradually learn more about the policies and activities of the organization.

Frozen silage should be fed immediately after it thaws.

Up to date information on gardening may be obtained by studying garden bulletins and circulars and consulting successful gardeners. Recent publications issued by the Pennsylvania State College are Circular 120, "The Family Vegetable Garden" and Circular 122, "Vegetable Garden Insects." These may be obtained free from your county agricultural agent.

Good purebred swine have made money for Pennsylvania farmers. One man who purchased a State Farm Products Show reserve champion raised nine pigs with which he won \$183 in prize money at his county fair and then sold five of the pigs for \$350.

Turkey raising is growing in popularity with Keystone farmers. Several of them told about their experiences at the Poultry Association Meeting at the State Farm Products Show in Harrisburg, January 22 and 23. There were also talks on other farm activities at the 20 other association meetings.

Exercise is of great importance to both work horses and growing stock. A few hours in a paddock or small pasture, with protection from bad weather, is worth many hours of feed in the growth and care of horses. Lack of exercise may cause stockiness of the legs and sometimes the disease known as azeturia.

A suitable milk house is necessary to care properly for your milk and to get the highest market price. Now is a good time to plan for a house to use in the spring. It need not be expensive and most of the work can be done by home help. Your county agent can supply plans.

A well planned and conveniently located home garden will insure a good start, at least, toward providing the family with an adequate supply of different kinds of vegetables during the entire year. In choosing the location, pick a well drained soil, mellow and loamy in texture.

Cut branches of any early flowering shrubs, such as pussy willow, golden bell, witch hazel, and early honeysuckle which will flower if placed in jars of water in a warm room. Later, cherry and apple can be forced.

That "turkey production in the West should become one of the major farm enterprises if economic conditions remain as good as they have been during the past three years" is the belief of F. B. Headley, chief of the department of farm development of the University of Nevada agricultural experiment station.

Basis for his conclusion, Headley says is a cost of production study carried on by his department during the last three years on five farms in Churchill county. Other profitable enterprises on the farms surveyed, according to the experiment station man, were alfalfa production, dairying and the raising of chickens but turkeys brought in greater return for capital and labor expended.

Cost of producing the average turkey, which weighed 13 pounds dressed, on the basis of more than 5,000 birds covered by the study, was \$3.52, or approximately 27 cents a pound.

"The bulk of the cost in producing turkeys is for feed," Headley says. "On most farms pasture constitutes an essential part of the ration and it is probable that the low cost of production is due in large part to the excellent alfalfa and grain stubble pasture that has been available."

Other production drawn by Headley from the survey are that the interest on investment is low, that "large flocks require less time per bird than the smaller flocks, and that over 75 per cent. of all costs is for labor and feed."

While at the time practically all eggs kept in Pennsylvania cold storage warehouses were "in shell," several million pounds of eggs "out of shell" have been reported in storage each year during the past few years.

### STOP NIGHT RISING

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Jacob S. Yoder, Charm, Ohio says, "Have had bladder irritation for 18 years and was bothered 6 to 8 times each night. Tried many medicines but found relief only from Lithiated Buchu (Keller Formula). Will gladly tell or write my complete experience." It acts on bladder as epsom salts do on bowels. Drives out foreign deposits and lessens excessive acidity. This relieves the irritation that causes getting up nights. The tablets cost 2c each at all drug stores Keller Laboratory, Mechnan, Ohio, or locally at C. M. Parrish.

according to the Pennsylvania Department of Agriculture. On June 30, 1923, the cold storage report for the State showed 4,857,000 pounds of eggs out of shell in storage, just ten times more than were in storage on the corresponding date in 1914.

The increasing popularity of the frozen eggs is explained by the bureau of markets as follows: "In the spring when eggs are plentiful, surplus eggs are purchased by breaking establishments which break and place the eggs in containers to be frozen as whole eggs, egg yolks, or egg whites for the use of the baking industry. After being frozen solid, the eggs are kept at a temperature ranging from zero to five degrees below. These are then made available to bakers at any time during the year. Many bakers report these eggs give the most satisfactory result when kept in a frozen condition for about three months."

Teacher—"Give me a sentence using the word 'crocodile'."  
Bright pupil—"My sweetie crocodile on her watch so alligator another."

Teacher—"Billie, do two rights ever make a wrong?"  
Billie—"Yes, ma'am; when they are shoes."—Balance Sheet.

## \$200.00 Paid For One Copper Cent.

J. D. Martin of Richmond, Va., is the proud possessor of a check for \$200.00 paid him for an old copper cent. The Numismatic Company, Dept. 650, Fort Worth, Texas, who purchased this penny from Mr. Martin, says there are numerous old coins, bills and stamps in circulation for which they will gladly pay big cash premiums. So that you will know the value of old coins and stamps and what to watch for in your change, the Numismatic Company will send for only 4c to any reader of this paper who writes them, a large illustrated coin folder describing some of these wanted articles and the big profits to be made. Better write them today for this large folder so you can post yourself and know just what to look for. Remember that Mr. Martin's knowing the value of his penny meant a difference of \$199.99 to him. Without knowing its value that penny might still be in circulation, passing through the hands of thousands until someone like Mr. Martin, who knows old coins, recognized its value. It pays to be posted. Send 4c now for the illustrated coin folder. You have nothing to lose, everything to gain.

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