

ITEMS OF LOCAL INTEREST

H. L. Ebricht, cashier of the First National Bank, was confined to his home for several days last week due to a slight illness.

Rev. J. M. Kirkpatrick, pastor of the Presbyterian church here, on Tuesday attended a session of the Huntingdon Presbytery, held in Reedsville.

Mr. and Mrs. Marcellus Sankey, of Hollidaysburg, on Sunday, visited Mrs. Terresta Smith, in Millheim, whose condition is not improving.

Eugene W. Burkholder is in Philadelphia over the week-end.

Mrs. T. M. Gramley, of Millheim, is suffering from a hearing in one of her ears, and is receiving treatment from an ear specialist in Lewistown.

Mr. and Mrs. D. C. Mitterling are on an auto pleasure trip to Canada, expecting to come back in to the States via Detroit. They will be gone for a few days only.

Misses Margaret Delaney, Bertha Sharer and Anne Wert, students in the State Teachers College, Lock Haven, were at their respective homes over the week-end.

Miss Emma Bible, daughter of Mr. and Mrs. J. Frank Bible, of Aaronsburg, visited for a week with her uncle and aunt, Mr. and Mrs. D. C. Rossman, near Millfittsburg.

The Clover Club held one of their regular meetings at Sunset club house, on Thursday. The club extended invitations to members of the family, indicating that the refreshments were more elaborate than usual.

The officers of the local I. O. O. F. will be installed Thursday night, October 12, by District Deputy Grand Master William Steele, Jr., of Bellefonte. Refreshments will be served after the ceremonies.

Mrs. Roxanna Robertson, accompanied by her father, R. D. Brislin, both of Hartford, Conn., arrived here by auto on Tuesday. Mr. Brislin is stopping with Mrs. Laura Lee, his housekeeper during the latter years of his residence here.

George Shook, who was a hospital patient for a short time, returned to his home at Penn Hall last week. He had expected to undergo an operation for hernia, but it was found that treatment would be all his case demanded under the circumstances.

Mrs. Ada Butz, who has been a patient in the Blair Memorial hospital, Huntingdon, since Wednesday of last week for observation, anticipates leaving the hospital on Friday and the following day will go to Miami, Florida, which journey was postponed owing to illness.

A son was born to Mr. and Mrs. James Royer, in town, on Monday morning. His weight, including his birthday suit, was eight pounds. He was heartily greeted by an elder brother. The mother will be better recalled by her maiden name, Zella Hipka, daughter of Mr. and Mrs. R. W. Hipka, near Potters Mills.

On her way home from Bellefonte, Mrs. Pearl Decker, of Spring Mills, called at this office. She reported Ralph Shook, of Spring Mills, an appendicitis patient in the Centre County hospital, as being in the best of spirits and anticipating an early return to his home. When taken to the hospital and for a few days thereafter his condition had been extremely serious.

P. Byron Musser, employed in the P. R. R. freight office, Sunbury, is one of eight or ten from that city attending the Legionnaire convention in Chicago. On the way there he visited his nephew, John McCloskey, who a few months ago received a Federal appointment and is now located in Salem, Indiana. He is a Penn State graduate from the Forestry department, and his work in Indiana is along that line.

Edward Treaster, of near Milroy, a farmer and thresherman, in adjusting the threshing machine while in operation, was caught by the power belt and thrown against the machine with much force. He received a broken arm and head injuries as was discovered when in the Lewistown hospital. The threshing was being done along the State highway between Milroy and Reedsville on a farm tenanted by Albert Henry.

William E. McCormick, son of Mr. and Mrs. George H. McCormick, Potters Mills, who graduated in Physical Chemistry from Penn State in June, has been awarded a graduate scholarship by the institution. The advanced work will be along the same line of his subjects during his college course of four years. The granting of this scholarship places the young man on a par with his only classmate, who was awarded a scholarship in a Philadelphia institution. Mr. McCormick, a month ago, took up practice teaching in the Altoona High schools, and found himself to be working under Prof. Stong, an instructor in the Centre Hall High school when he entered as a freshman.

A driver of a car carrying a New Jersey license banged into an anchor post close to the intersection of the Tusseyville-Colyer road and the Potters Mills-State College concrete road, on Friday, and did much damage to both the post and car, and hurt the pride of the driver, whose name could not be learned. Howard Musser, formerly a State College grocer, was using the dirt road from Tusseyville to Colyer, and on approaching the concrete, stopped, looked and listened, and then drove onto the concrete ribbon road. He had scarcely occupied his half of the road, when the New Jersey car approached from over the hill at a tremendous speed. The driver evidently became panicky when he saw the Musser car, and turned off the road with the result noted.

HEAD-ON COLLISION IN SEVEN MOUNTAINS, SATURDAY NIGHT

Automobiles driven by Samuel Weaver and Bruce Smith came together head-on on the concrete road at the turn south of the first bridge to the north, on Saturday evening. Hugh Morrow was cut about the head and face and one ear was split. He was a passenger in the Smith car going south and was taken to the Lewis-town hospital to have his injuries dressed. Another passenger in that car was Miss Hazel Smith, a sister of the driver, son and daughter, respectively, of Mr. and Mrs. Adam B. Smith, west of Old Fort. She was unhurt.

The car they were driving was a Plymouth. Mr. Weaver is a demonstrator for the R. S. Hagan agency, and was returning from Kishacoquillas valley with a new Dodge sedan. He attempted to pass a car going in the same direction and was met by the Plymouth. Both cars were badly damaged, but within the limits of permitting being repaired.

LEWIS CORMAN HOME ENTERED—BROKE OPEN DESK; ESCAPES

Some one with robbery in mind entered the farm home of Lewis Corman, in the Penns Cave district, the beginning of last week, and escaped unseen. Entrance to the home was gained by cutting a section of screen from the front door and loosening the latch. Mr. Corman's private desk was broken open, but the robbers were evidently disturbed when Mrs. Elizabeth Orndorf, who returned from a potato field where she had been helping the head of the house pick potatoes, returned at about 11:00 a. m., to resume her work as housekeeper. Mrs. Orndorf entered the house by a rear door, and the marauder evidently left the way he entered. Her timely return evidently saved Mr. Corman loss of cash and valuable papers.

SUFFERS SEVERE HEART ATTACK

Sunday night while attending services at the Reformed church, John W. Delaney suffered a severe heart attack from which he has not yet recovered. Inquiry at the home Wednesday morning revealed that he was very restless during the night previous.

Farmer Delaney considered himself a man with a sound heart, never having had a complaint from that organ. His daughter, Miss Margaret, a student in the State Teachers' College, Lock Haven, was home over the week-end, and the evening dinner was an affair the family all enjoyed. When the head of the family reached home he lay down on a settee and a physician was called. He was not removed to a bed until the next day.

M. A. BURKHOLDER PURCHASES ADDITIONAL FARM LAND

Twelve acres were added to the M. A. Burkholder farm, west of Centre Hall, on the Brush Valley road, through a purchase made from Roy Garbrick. The price was approximately \$700. The land lies south of the road and borders the Burkholder land on the south. Mr. Burkholder, now tenant on the Spayd farm, at Earlytown, expects to occupy his own farm next spring, and potatoes will continue to be one of his leading crops to be planted.

Mrs. Claude E. Musser and Miss Jean D. Hosterman, of Millheim, both underwent gopher operations in the Geisinger hospital, Danville, on Friday. They are getting along splendidly, and expect to be at their homes within a very short time.

FARMER JOHN CONFER ROBBED BY GYPSIES, NEAR WOODWARD

To a small band of daring Gypsies is ascribed a series of hold-ups between Woodward and Spring Mills, all along the Pine Creek road and the back road from Coburn to Spring Mills. The little band of outlaws evidently consisted of two men and two women, both active in their daring work, traveling in a large car with the license plate turned so the characters could not be read.

A short distance west of Woodward on Friday, John Confer was met on the road. The men approached him, made demand for his money, displaying guns at the same time. He had \$70.00 with him, and, of course, he was relieved of it. Mr. Confer lives on his farm located on the cross roads from Fiedler to the Pine Creek road. He was alone at the house, and wishing to protect his cash concluded it would be safer to take it with him than to leave it in his home during his absence. His judgment was faulty.

Farther to the west, at what is known as "The Spruce," I. P. Kern was cutting wood at his home. The car drove up, them dismounted and frisked the pockets of the wood-cutter. He parted with but a small amount of change.

At Spring Mills, the car was parked close to the home of Gates Kennelly. The two women made this survey. They entered the home and at once took possession, one ransacking the second and the other the first floor. Less than a dollar in change was secured. The Spring Mills correspondent in this issue gives a full account of the affair.

LOCAL AND PERSONAL

Mrs. M. K. Auman, formerly Fay Reese, of Old Fort, was admitted to the Centre County hospital on Monday.

Miss Iren Schaeffer, daughter of Mr. and Mrs. Thomas Schaeffer, of town, who underwent an operation at the Centre County hospital, was returned to her home on Wednesday.

A rather peculiar and somewhat thrilling experience was had by Ray Mark at a midnight return to his home a short time ago. He drove his Plymouth coupe to the garage door, facing on an alley, and went to the opposite side of the garage to enter. On opening the drive door he saw a man make a dash for his car, but Mark beat him to it. The man, about thirty years old, asked Mark where station No. 6 was located, and when told to the south the stranger went north. Mark is confident the man intended driving off the car had he not appeared before his design could be carried out.

A QUESTION before many of us is what change of advertising policy, if any, should be made in view of present financial and business conditions. It is perfectly natural for us to give consideration to some degree of retrenchment, but it is dangerous to let reduction in expenditure be such as to bring about a real gap in the continuity of the advertising. It is a common mistake for some advertisers to think that they can turn advertising on and off, like water from a faucet and expect it to become immediately effective whenever they are prepared to resume operations. Advertising does not work that way. Temporary conditions should not influence us to make too serious inroads on the program of advertising, which can be wisely conceived only on a long term basis.—Francis H. Sisson, President American Bankers Association.

DISPELS MYSTERY OF BANK BUSINESS

Country Banker Gives Simplified Picture of How a Bank Works to Help Other People's Business

A COUNTRY banker recently prepared the following simplified statement for his neighbors on just how a bank goes about helping them: "It is the most important part of a bank's business to lend money. Of all the money deposited in a bank, the law requires that a certain percentage be kept on hand as a reserve to meet the demands of depositors. It is the business of its officers to lend the balance conservatively and safely.

"The loans of a properly managed bank are invariably made to those it believes are able to repay, and always on condition that they be repaid at a stipulated time.

"The promise of an individual to repay a loan to a bank on a certain date is as sacredly inviolable as the promise of a bank to repay its depositors on demand, or, in the case of a certificate of deposit, on the date it falls due. When it comes to be known of an individual that he 'always pays,' his credit is established and his bank is always glad to extend him needed accommodations.

"A well managed bank never capitalizes industries. That is, it does not place its loans in fixed form, but puts them where they are to be used for temporary requirements, and where they will be taken up at the time specified.

How a Bank Lends "It is not the function of a bank to become a partner in industries, nor could it be legitimately done with the money of depositors. Its loans must be kept in 'liquid' form,—that is, repayable in cash at stated intervals.

"A bank must use the greatest discrimination in making loans. A stranger cannot expect accommodations. It is customary for the borrower to make a statement of his financial affairs, which is kept in the bank's records. It is a punishable offense to make a false statement for the purpose of borrowing funds.

"Naturally, in their dealing with the regular depositors of the bank, its officers become well acquainted with their characters and their resources and are thus in a position to determine how large a line of credit each one is entitled to. That is one of the great advantages of being a bank depositor.

"The man who knows how to get into debt wisely, that is, who borrows money with which to make more money through legitimate enterprise, is the borrower whom the bank is looking for. By the frank interchange of opinion and a free discussion of various projects, the borrower is often guided and helped by his banker.

"In order to procure a line of credit at a bank three things are important: "1. A statement of assets showing a basis of credit in the way of invested capital, or collateral of sufficient value to cover amount of loan, or "2. An endorser whose credit is established at the bank; and "3. Average deposits of a sufficient amount to justify the extension of the desired accommodation."

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."

Advertising Aids Business Revival

NEW YORK.—aggressive concerns are expanding business by effective advertising despite depressed business conditions, declared A. W. Diller, advertising counsel, at a bankers' conference here recently.

"Is 1933 a good year in which to advertise?" Mr. Diller asked. "Yes. If 1933 is a good year to stay in business, to reinforce the public's confidence in you, to put more business on the books. There is new business to be had today and aggressive companies are getting it. But new business will come in only if you go out for it. Advertising certainly goes out for it.

"Will people read newspaper advertisements these days? They will read anything that interests them. There are plenty of present-day arguments for business."

There was a light frost visible Tuesday morning, but little or no harm was done to vegetation.

Save Money on Your HOUSE, BARN or ROOF Painting Job

With our up-to-date Devilbiss Spraying System we actually save you 20 to 30 per cent — for by spraying on TWO coats you get the equivalent of THREE coats by the old method.

Give Us an Opportunity to Estimate Before Asking Others to Do Your Work

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Reduce your blade expense by switching to the genuine Ever-Ready. 50% thicker, this blade stays keen so long that it cuts shaving cost in half. Don't experiment with inferior blades when this 30 year old favorite gives finest shaves for the least money.

Look for this trade-mark head. Insist on the genuine

American Safety Razor Corp., Brooklyn, N. Y.



JUST HUMANS By GENE CARR



"What is it, Son, a Fish Story?" "New, Just a Vamp Arrived at His House."

REG'LAR FELLERS By GENE BYRNES



A Sad, Sad Story By GENE BYRNES

