

Purpose and Size of Farm Loan

Washington, D. C.—Every farmer before borrowing money should ask himself certain questions, according to Bulletin No. 469, "Factors Affecting Interest Rates and Other Charges on Short-Time Farm Loans," recently published by the U. S. Department of Agriculture. Very often the farmer who does not ask himself these questions may find that the banker will require answers before he makes the loan.

"As the importance of promoting and encouraging improved systems of farming becomes increasingly apparent," to quote the bulletin, "attention will be directed more and more toward such questions as the purpose and size of the loan. How are the proceeds of a proposed loan to be employed? Are they to be expended for a productive purpose, such as would tend to improve the farming business? Is the size of the loan well adapted to the purpose in view? Does the period for which the loan is to run conform to the time the capital is actually needed? All of these questions have a direct bearing on the costs of short-time farm loans."

Purpose of the Loan.
The use of any given loan ought to yield a return sufficient at least to yield both interest and principal. If the returns are not sufficient for this purpose, then the money should not be borrowed. The only way in which the use of credit can be directed so as to serve the interests of improved agriculture is to control the extension of loans so that they may be used for productive purposes only. This means, at the same time, a safer use of credit.

In some localities banks offer loans to farmers at reduced rates of interest when the money borrowed is used for some specific and approved purpose, such as the purchase of live stock, the building of silos, or the making of other improvements which will make farming more profitable under the given conditions.

Size of the Loan.
The banker usually charges a higher rate of interest on a small loan than on a large one. The clerical and bookkeeping expenses are the same in both cases. Unless a higher rate were charged on small loans, the point would be reached where the expenses connected with such loans would be greater than the interest. On the other hand, it pays the banker to handle loans at a lower rate of interest.

The importance of restricting loans to those for approved productive purposes and of having the size of the loan conform to the requirements of sound farm investment has been recognized by some bankers to such an extent that they employ advisers who discuss such questions with their farmer patrons in order to promote the interests of their farm loan business. This plan has been followed by banks in the Central West, in New England, and in the South. The plan of some of the southern banks may be taken as an example. The agricultural adviser employed by this bank, after a conference with the prospective borrower, decides whether the proposed loan is businesslike and expedient. If the purpose of the loan meets with his approval, he works out a plan of procedure with the farmer. The farmer may consider that he needs a loan of \$1,000. As a result of his conference with the adviser it may be found that \$700 is sufficient. They discuss the details of the proposed investment, the additional equipment necessary, and in case live stock is to be purchased, the crop rotation that will furnish the most economical supply of food. These items are all arranged and agreed upon before the bank makes the loan. After the loan has been made and the capital invested it is the duty of the adviser to visit the farm from time to time to see if the plan adopted is adhered to and if the investment is yielding proper results. Such a plan means added protection to both the farmer and the banker.

Worth It.
"Clara," he breathed the word as a sign of deep devotion, and laid his hand upon his throbbing heart. The damsel waited coyly. "Clara," he made another start, "I love you—I love you with all the tender of a nature free from guile. Whisper but one word, the word which will make me the happiest of men. Or, if your maidenly modesty sends your lips, give me some token, some memento which I can treasure as a souvenir of this blissful day. Clara, one lock of your auburn hair—one little curl—"

As his voice died into a breathless silence Clara blushed and cast her eyes down. Then, as her woeer picked up a pair of scissors, she stayed his hand.

"No Percy, they are unnecessary," she murmured, as she unhooked her comb. "It cost me 20 shillings, but here like yours is worth it."

Why He Grieved.
"Steve had come home and was stumbling over the things in the dark hallway."

"Who are you growing about, Steve?" called Mrs. Rivers from the kitchen above.

"I am growing," he answered in the deepest bass voice, "to down the mountain of my sins."

SPANGLER

Lewis Blankenbicker, of Glen Campbell spent Monday at the home of Mr. and Mrs. Frank Foster.

Miss Blanche Lantry, clerk at the Post Office has been confined to her home several days, suffering with the grippe.

Mrs. Edward Rainey left for her home in Pittsburgh Sunday after spending some time as the guest of Mr. and Mrs. Thomas Reffner.

Mrs. Wilfred Lantry had as her guest over Sunday, Miss Mary Haley, of Bakerton.

Miss Louise Mitchell returned to Indiana Tuesday after being the guest of Mr. and Mrs. J. J. Mitchell for some time.

Mrs. B. D. Beaver who has been confined to her home for some time suffering with the grippe is much improved in the past few days.

Mr. and Mrs. George Proud had as their guest Monday, Mr. Proud's mother of North Barnesboro.

Miss Flo Stranford spent Saturday and Sunday with friends in Clymer.

Last Sunday February 18 there was the largest attendance at Sunday school at the Spangler Presbyterian church that has been for some time past.

J. J. Hogan was elected as a member of the council, to fill in the unexpired term made vacant by the resignation of J. J. Pfeister.

Hampton Long who formerly drove a team for Thomas Kerr, of Barnesboro, is now driving a team for the Atlantic Refining Co., Spangler.

The Council are trying for plans for the new Municipal building. As soon as the weather permits, the erection of the building will start.

The old Susquehanna buildings are being overhauled and occupied by one of the local butchers, Duckauckas and Sons.

Washington's birthday is being observed in the public schools here. The teachers are busy training for the entertainments.

There is a body of Serians here for the purpose of collecting money for the Serian people who have been driven out of their homes.

W. A. Wolfe received word of the serious illness of his sister in Olanta, Mr. Wolfe leaving for that place Monday.

Roy Artley the small son of Mr. and Mrs. Frank Artley, has been suffering for the past few days with tonsillitis.

The Rev. Nelson R. Kline will spend Thursday in Elmira attending a social given by the two churches observing Washington's birthday. Two of the speakers will be Rev. Kline and the Pastor of that church.

Miss Sarah McCaffrey left for Iowa Tuesday, accompanied by Mrs. Stray, where she will spend some time as the guest of her cousin Mrs. Stray.

Miss Emma McCashton spent Tuesday with friends in Jonestown.

Miss Odessa Guyer left Thursday for Pittsburgh where she will spend some time with friends.

T. M. Meaux, of Ebensburg, was a business caller in town Tuesday.

Dr. T. O. Heffrick made a business trip to Philadelphia a few days last week.

The Misses Vannetta Lambert and Dorothy Beaver students of Indiana State Normal arrived in town Saturday to spend a few days with the former's parents Mr. and Mrs. George Lambert.

Buren E. Mentch, of Cresson, spent Wednesday in town with friends.

P. N. Swope, of Carrolltown, made a business trip to town Saturday.

Rudolph Hertzog, freight clerk at the P. R. R. depot made a business trip to Altoona Saturday.

Miss Janet Davidson left Thursday for Pittsburgh where she will attend the Annual Milliners' openings.

Mr. Ivo Kirsch left Saturday for Indiana where he will attend the Junior Dance to be held at the Indiana Normal building.

Urban Peters left Saturday for St. Francis College at Loretta after spending several days with his mother Mrs. Anna Peters.

Mr. and Mrs. T. W. Guyer of Patton, spent Sunday with Mr. Guyer's parents, Mr. and Mrs. G. F. Guyer.

John Reilly Jr., left Saturday for Indiana to attend the Junior Dance to be held in the Normal building.

Mr. and Mrs. Arch Gray, formerly of this place now of Windber are rejoicing over the arrival of a baby boy.

Leslie Davies, of Ebensburg, collector for the Bell Telephone Co., was a business caller in town Monday.

Charles Radcliff the little son of Mr. and Mrs. Charles Radcliff, who has been seriously ill with pneumonia, is slowly improving.

C. E. Brown and son Theodore, of Patton, spent Sunday with friends in town.

Mrs. T. J. McCarthy who was admitted to the Miners' hospital last week for treatment for blood poisoning, is much improved.

Mrs. Jan McGlynn returned home Sunday evening after visiting for some time with relatives in Canonsburg.

Mrs. James A. McLain who had been suffering with the grippe for several days is able to be out again.

Ray Protzell and Miss Christine Caldwell, spent Sunday at the home of Mr. and Mrs. Caldwell, of Nantyglo.

R. P. Richards, of St. Benedict, was a business caller in town Saturday.

Mrs. Lenus Kirsch and three children who had been visiting Mrs. Kirsch's parents in Bradley Junction, returned home Friday.

Miss Christine Davidson who for some time has been a student at Indiana State Normal arrived in town Saturday to spend a few days with her parents Mr. and Mrs. W. R. Davidson.

Mr. and Mrs. Paul Wolfe, of Martletts, spent Sunday with Mr. Wolfe's parents, Mr. and Mrs. Henry Wolfe.

Frank Nicholson left Sunday for Philadelphia, where he will spend a few days transacting business.

Mr. and Mrs. Charles Grafts, James Bendle and the Misses Sara Dougherty and Odessa Guyer spent Sunday at the home of Miss Lillian Lutman, of Cookport.

Luke Ivory, of Cresson, was a business caller in town Saturday.

The 15c supper held at the home of Mrs. Jesse Beer, proved a success. The proceeds went to the building of the New Spangler M. E. church.

Miss Janet Bruno, of Patton, spent Friday with friends in town.

Lewis J. Bearer, of Hastings, was a business caller in town Friday.

E. Litring, of Cresson, paymaster for the Pennsylvania Coal and Coke Co., was a business caller in town Wednesday.

Mr. and Mrs. John Speltman, of Michigan, have been visiting at the home of Mr. and Mrs. J. J. Mitchell for the past week.

Mr. Elmer, president of the Coal-dale Mining Co., of New York, was a business caller in town last week.

VALENTINE PARTY AT SPANGLER HOME
A very pretty affair was held at the home of Mr. and Mrs. Charles Grafts Thursday night. The decorations were made up of hearts of all sizes and colors. The table was set with covered dishes, every person uncovering their own dish. Everyone present had a very enjoyable time. Games and music furnished the entertainment of the evening. Those present were: Mr. and Mrs. George Proud, Mr. and Mrs. Frank Nicholson, James, Mr. and Mrs. Ag. E. Fox, Mr. and Mrs. Charles Grafts, Mr. and Mrs. G. F. Guyer, J. J. Mitchell, Mrs. George McHenry, Mrs. I. N. Gedley, Mrs. George Lambert, Mrs. Frank Leamer, Mrs. W. R. Davidson, Mrs. Thomas Eastland, the Misses Louise Mitchell and Beatrice and Margaret Kirpach.

SPANGLER BOY SERIOUSLY INJURED
Howard Sheds the small son of Mrs. David Sheds, was seriously injured Thursday noon while coasting on the hospital hill. The sled on which he was riding, slid with a strip of tiling cutting him about the head and face breaking two of his ribs. The boys with whom he was coasting hurried him to the hospital, where he has been since for treatment. People who witnessed the accident remarked of his marvelous escape of being killed. Late today his condition was much improved.

SPANGLER MAX FOUND DEAD—MISSING TWO WEEKS
Supposition is that John Polosky fell into Steam While Crossing Bridge.
The dead body of John Polosky, who had been missing for two weeks, was found Monday morning in a small creek, branch of the Susquehanna, in this place. The body was half submerged.
Polosky had to cross a small bridge to get to his boarding house, and it is supposed he fell off the structure while going home one night two weeks ago. A heavy snow fell that night and covered his body, which was revealed this morning as a result of recent thaw.

The body of Polosky was turned over to the undertaker, A. P. Wyland of Spangler, and coroner C. A. Fitzgerald, of South Fork was notified. A representative of the coroner's office was here to conduct an inquest Monday afternoon. Polosky was 63 years old and not married.

J. F. F. CLUB ENTERTAINED
The J. F. F. Club was entertained at the home of Miss Odessa Guyer Tuesday night. Lunch was served at a late hour. Everyone present had an enjoyable time. Those present were: The Misses Robert and Della Sheets, Miss Anna Fritz, Miss Dora Means, Dorothy Guyer, Miss Edith Sheets, Mrs. Ernest Sheets and daughter Dorothy, and Miss Janet Davidson.

LADIES SEWING CLUB ENTERTAINED
The ladies sewing club was entertained at the home of Mrs. Will Dumm Tuesday evening. Late in the evening a delicious lunch was served. Those present were: Mrs. Laura Shaw, Emma Byrne, Elizabeth Peters, Mrs. E. Welsh, Mrs. W. J. Lauer, Mrs. Will Whalen, and Mrs. Wm. Dumm. After the sumptuous luncheon Mr. Dumm accompanied the Barnesboro ladies home in one of his big Reo cars.

BIDS WANTED

The school board of Patton solicits on the following school supplies for next term of school. All bids shall be mailed to the Secretary of the Board at the earliest possible date. Bids on each item must state definitely kind and quality of material that will be furnished and samples of quality of paper, etc., must be submitted to the Board:
5,000 Pencil Tablets
500 Spelling Tablets
500 Composition Books
125 Packages of Composition paper
50 Packages of Moose Legal Cap. 14 B.
15 Packages of Moose Fools Cap. 14 B.
10 Packages of Typewriter paper, 8 1/2 by 13.
16 Packages of Krag Typewriter paper, 8 1/2 by 13.
18 Gross of No. 482 Mongol Lead Pencil.
20 Gross of No. 3200 Artistic Lead Pencil, Soft HB.
6 Gross of No. 1331 Pen Holders
75 Gross of No. 11 of R. B. Pens
6 Dozen Gregory R. Board Erasers
2 Pints of Red Ink
25 Gallons of writing Fluid
Dr. V. A. Murray, Secretary.

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Rev. Father John Talbot Smith.

"I know it is true, because I have lived through the actual realities."
Rev. Father Thomas B. Gregory.

"Never before has such a whirlwind combination of story, spectacle and tense drama been unrolled."
N. Y. Eve. Sun.

"It is worth \$5.00 a seat."
C. F. Zittel, N. Y. Eve. Journal.

"It is history vitalized—History by Lightening Flash. Go to see it because of the pictures themselves, and finally, go to see it because it will make a better American of you, for out of the baptism of Mood of the Civil War was born the new nation, one and indivisible."
Dorothy Dix.

EXECUTIVE'S NOTICE

Estate of Henry Swopa, Deceased.
Letters testamentary on the estate of Henry Swopa, deceased, late of the township of Chest in the County of Cambria, and State of Pennsylvania, having been granted to me, all persons indebted to said estate are hereby notified to make payment to me without delay, and those having claims against said estate will present them properly authenticated for settlement.
Helen Swopa, Executrix,
Patton, Pa. (R. D. 19)
February 18th, 1917.

WHY THAT LAME BACK?

That morning lameness—those sharp pains when bending or lifting, make your a burden and rest impossible. Don't be handicapped by a bad back—look to your kidneys. You will make no mistake by following this Patton resident's example.
Mrs. J. O. McMullen, Fifth Ave., Patton, says: "The use of Doan's Kidney Pills gave me great relief from dull pains in my back and spells of dizziness. I often suggest the use of Doan's Kidney Pills to all I am glad to do so."
Price 50c, at all dealers. Don't simply take a "kidney remedy"—Doan's Kidney Pills—the same that Mrs. McMullen had. Foster-McMullen Co., Props., Buffalo, N. Y.

Etiquette
Certain rules of social life govern the matters of the arrival and departure of guests at normal functions: these are the result of thought on the part of entertainer and entertained.

If guests rushed into parlor and drawing rooms regardless of one another's convenience, or if host and hostess received only those they best liked with a cordial greeting, such affairs would soon be of the past. But when an invitation is accepted, the person accepting should remember that an obligation is incurred; so should the person sending the invitation realize that its acceptance argues a certain amount of regard for its value socially.

So it is true that courtesy shows itself in a crowded bathroom, when pushing and elbowing would be certainly a breach, to use a mild term, of the respect due host and hostess. An unwritten law is that to meet under the roof of a hostess means that a formal introduction may be dispensed with for the occasion, anyway, even if parties do not choose to recognize one another when meeting afterwards in street, or wherever the case may be. Introductions are in order, of course, but pleasant conversation may pass between those personally unknown to one another, the fact that they are recipients of the invitations being quite sufficient.

Nothing can excuse a lack of courtesy from one guest to another; it is exactly the same as a rudeness to one's hostess.

Almost Missed Creation
Let me go, Uncle Henry," said the small boy of the family.
"No, I am going up town and cannot take you," said Uncle Henry.
"Well, Uncle Henry," declared the boy, "if God had known how mean you were going to treat me he would not have made you."

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JEAN TYNES

And a big New York Company—20 Broadway Show

Girls—Augmented Orchestra—Six Big Scenes

PRICES 25c TO \$1.50

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COUGH SYRUP

IS SAFE FOR EVERY MEMBER OF THE FAMILY

Most cough and cold remedies contain dangerous drugs, such as Opium, Morphine, Chloroform, Heroin and Codeine. They paralyze the nerves. They are dangerous.
Not so with Old Black Joe Cough Syrup. It cures coughs and colds by loosening the phlegm, soothing the irritation, opening the air passages of throat and head and killing the cold germs.
There is not a drop of dangerous drugs in it. Just as good and safe for children as for grown folks.
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