

**WEEKLY HEALTH TALK  
FROM STATE DOCTOR**

"Two weeks ago, as everyone knows, the greatest break in its history occurred on the New York Stock Exchange. Then it was that literally thousands of men and women, who a few hours before considered themselves rich, were up sadly to the fact that they were bankrupt. Playing the market on the margin they found themselves unable to meet their loans when the test came and ruin followed. Money and health are exactly alike in this respect," said Dr. Theodore B. Appel, secretary of health, during the week.

"Bad as the situation was, there is an unconceivable worse one in the United States today. Where there were thousands manipulating the money market on margin there are tens of thousands playing the health market in like fashion. The end results of course will not be as spectacular as was the stock market crash inasmuch as physical bankruptcies do not occur simultaneously. They are continuous performance affairs, crippling individuals here, killing others there, but the situation is none the less appalling and devastating for that fact.

"A large number of people, wise in their own conceit, including the young, middle aged, and even the older ones, somehow conclude that they can play health on the margin and win. But it cannot be done.

"The person who habitually robs himself of adequate sleep, a proper amount of fresh air, sufficient exercise and becomes a marginal player through late hours and exhausting and everating habits, has a day of inevitable reckoning if he persists in his folly. And it is likely to hit him out of a clear sky.

"True, hospital fees, undertakers' accounts and even doctors' bills, are enlarged by such practices, but that is little consolation to the fellow who has played the health game on the margin. Just remember that health has its fixed and sensible rules. It may be purchased by proper living and judicious care. And it can be suddenly lost by the opposite treatment.

"Are you playing the health game on the margin? What do you expect to get out of it? Better play safe by investing in proper living, which is the only type of health finance that pays. Life is sweet. Don't kill it by margin playing.

**FORD FINANCING COMPANY  
REDUCES COST TO BUYERS.**

Officials of the Universal Credit Co., which is associated with Ford Motor Company, for the exclusive purpose of financing purchasers of Ford products on a time basis, issued the following information to Stoltz Motor Company, local Ford dealers:

The reduction in financing costs announced on November 1st by the Universal Credit Company, were made in conformance with Ford policy to contribute towards the continuation of good business throughout the country, and in contemplation of lower money costs to them as a result of the general softening of money rates.

The reduction amounts to from 8 to 15 per cent of the previous financing costs for the same model car, and appreciable savings are possible in all territories, depending upon the amount of the unpaid balance, the number of months the transaction is to run and the amount of the reduction in the price of the particular Ford car purchased.

Universal Credit Company was organized in February of 1928 and began operations on June 1st of last year, when the first branch of the organization was placed in operation in the city of Detroit. In 1928, 35,000 purchasers of Ford products took advantage of the economies of this finance plan, with a resulting volume of business amounting to \$15,000,000.

During 1929, which is the first complete year of the Company's operation, nearly 500,000 customers will avail themselves of this economical plan and a total volume of business of nearly \$25,000,000 will be handled in the twenty-five branches of Universal Credit Co., which are now in operation.

An official of the company, in outlining the purposes of the organization said:

"Universal Credit Company is a specialized financial institution created to provide uniform and authorized time payment plans at low cost for the purchase of Ford products on an installment basis. The Company in the first year of operations just closed has made sound and gratifying progress. The reception accorded the Authorized Ford Finance plans by the public and Ford dealers in the territories where branch

**OFFICES HAVE BEEN ESTABLISHED IN  
OUT PRECEDENT.**

"The purpose is to reduce the cost of credit to the individual who buys on time, commensurate with sound business policies. This reduction in the cost of credit is made possible by the many economies that arise from the operation of an authorized plan on the basis of nation wide volume, and dealing exclusively with the Ford dealer organization. Simplicity of forms, special bookkeeping and statistical machinery and general uniformity of procedure all under centralized control and management, are constantly contributing to cut these costs.

"This cost of credit is just as vital as the cost of any of the material that goes into the building of the automobile and it is in every sense a commodity which becomes a part of the completed article before it is ultimately sold to the public.

"Thus the Universal Credit Company's new low finance charges are equivalent to a further reduction on the Model A car and other Ford products.

"If industry is to create products, they must be consumed. To make this consumption possible by the wage earner who helps create the product, the manufacturer presents low cost finance plans and makes available credit where credit is due. A sound installment plan is now one of the necessary elements of our modern business system and is so recognized.

"The institution of installment selling has contributed a monumental share in the development of industry. The cost of credit to the consumer is of paramount importance to prosperity and to the individual. In the operation of the Universal Credit Company, we are always aiming at lower costs, broader markets, and higher standards for the specialized banking field in which UCC has embarked. Through these lower costs for financing service the use of motor cars is made available to that great section of society who most benefit by every economy.

"With these ideals of service paramount in mind, Universal Credit Company is making a contribution to the economic and social phases of American life."

**EDWARD M. WILSON, NANTY-GLO  
FATALITY HURT IN A MINE**

Edward M. Wilson, aged 25 years, was injured fatally at ten o'clock on Monday morning in an accident in No. 3 Mine of the Hetsley Co., at Nanty-Glo, where he was employed as a motor-man. The young man was crushed against the motor by a broken trolley pole. He lived about forty minutes, his death occurring just as he was brought to the surface.

The victim was a son of Mr. and Mrs. John M. Wilson, formerly of Nanty-Glo but now residing at Jamestown N. Y. He was born in Scotland in 1903 and was married to Miss Margaret Caldwell in 1927. He is survived by his widow and a six months old son and a number of brothers and sisters aside from his parents.

**JOHN COMEY.**  
John Comey, aged 73 years, employed as a watchman at the Portage Silk Mill died suddenly of heart trouble at eight o'clock on Saturday night at the home of a daughter. The deceased's wife preceded him to the grave. He is survived by a number of children.

Robert John McClelland, the ten-months-old son of Mr. and Mrs. John McClelland, of Spring Hill, near Portage, died of convulsions at the parental home at noon on Sunday. He is survived by his parents.

**PARNELL COWHER & CO.  
INSURANCE**

**J. Edward Stevens**  
FUNERAL DIRECTOR AND EMBALMER  
Phone Office and Residence CARROLLTOWN, PENNA.

WE HAVE BEEN APPOINTED AN  
**Official Inspection Station**  
BY THE PENNSYLVANIA STATE HIGHWAY DEPARTMENT,  
DIVISION OF MOTOR VEHICLES.  
FOR THE COMPULSORY  
**Safety First Campaign**  
OCTOBER 1st TO NOVEMBER 15th.  
HAVE YOUR CAR INSPECTED NOW AND SAVE A FINE LATER  
**PATTON AUTO CO**  
PATTON, PA.

**PUSH FIELD WORK  
ON ROAD PROGRAM  
AS WINTER NEARS**

Official Plan to Contract for Six Hundred Miles Before the Coming of Next May.

Pennsylvania's mammoth highway construction program is gaining impetus daily as 87 survey corps rush the field work to completion. Emanuel Eckels, chief engineer of the Pennsylvania Department of Highways said on Wednesday of this week. These corps of five men each are working from dawn to dusk on field surveys, making every effort to complete that phase of the work by January 1st.

With more than 600 miles of new construction still to be placed under contract by next May, the preliminary work necessary to prepare the jobs for bidding by contractors is enormous, Eckels said. The present force of draftsmen, totalling about 380, in the eight division offices, has been unable to keep pace with the field men, who are showering in volumes of field data which must be worked into plans.

As the plan work requires experienced men and the outside work will be greatly curtailed during the winter, the department intends to utilize most of the draftsmen in use double shifts throughout the winter. This plan will stabilize the personnel in contrast with the idea of hiring extra men for short periods, and thereby reduce overhead expense to the minimum. The experience gained by the men in the field enables them to make better time on the drafting work and time, Eckels declared, will be at a premium.

Road lettings have been held by the Department every two weeks for several months and the schedule will be maintained until all work has been placed under contract. The force of nearly 700 draftsmen, in division offices, working in two shifts, and the central office drafting force will be pushed to maximum capacity in preparing the plans and estimates for each letting.

Another phase of highway work which requires survey corpsmen and draftsmen is the final survey of completed contracts. This is done after the contractor is through with his job and ready to turn it over. Incidentally, the contractor does not receive his final payment until the final survey, and estimate is completed and checked. The results of the survey furnish data for the final estimate and the contractor is paid for work only actually performed on the contract unit price basis. This practice eliminates guesswork entirely, Eckels pointed out, and insures full value for the money expended.

**EXECUTOR'S NOTICE**

In the Estate of Margaret Fisher, formerly Margaret McHenry, late of Patton borough, deceased.  
Letters Testamentary on the above estate having been granted to the undersigned, all persons indebted to the said estate are requested to make prompt payment, and those having claims or demands against the estate will make them known without delay to:

Reuel Somerville,  
Attorney, Patton, Pa.  
W. H. Denlinger, Executor,  
61-10-31-29 Patton, Pa.

**BLADDER WEAKNESS**

If Bladder Weakness, Getting Up Nights, Backache, Burning or Itching Sensation, leg or groin pains make you feel old, tired, peevish, and worn out why not make the Cystex 48 hour test? Don't get up. Get Cystex today at any drug store. Put it to a 48 hour test. Money back if you don't soon feel like new, full of pep, sleep well, with pains alleviated. Try Cystex today. Only 60c. Fogerty's Drug Store.

**ISSUES ORDERS TO  
ARREST OWNERS OF  
UNAPPROVED CARS**

Machines On Road in Pennsylvania On and After Friday of This Week Must Have Official Stickers

Captain Wilson C. Price, superintendent of the State Highway Patrol, has issued orders to the several hundred members of the patrol, directing the arret November 16th of all persons operating motor cars which do not bear the "approved, inspected" windshield sticker.

"Since late in the summer owners and drivers of motor vehicles have been hearing about this inspection campaign," said Motor Vehicle Commissioner Benjamin G. Eynon. "Official inspection stations have been in operation since October 1. The period in which inspection is to be made will end Nov. 15. After that date an unapproved car or truck will operate illegally, if it operates at all, therefore the patrol has been instructed to arrest violators of the law."

Up to Monday of this week approximately 1,400,000 cars and trucks had been examined and approved, reports show. The owners of 400,000 others had shown no inclination to obey the law enacted by the 1929 Legislature. This law provides that a car unapproved on November 15 cannot legally be operated in Pennsylvania between November 15 and December 15.

Motor patrolmen at all examining stations in Pennsylvania have been directed to refuse to examine applicants for drivers' licenses who present themselves in unapproved cars.

"I see no reason why patrol officers should endanger their lives in cars not mechanically fit—and a car not inspected and approved may be mechanically unfit," said Capt. Wilson C. Price. "Whether it is or not, we examine no applicants appearing in unapproved cars."

Of the cars so far examined by the official stations, approximately 2,000 have been refused an "approved" sticker because their condition mechanically being terrible, and their drivers refusing to have the work done on brakes or lamps which would have placed them in good condition. Owners of these cars within a day or so will receive a communication from the Bureau of Motor Vehicles directing that within a certain named period they have their cars inspected or run the risk of having their licenses revoked.

There will be no extension of time for the examination of cars. The Governor's proclamation declared the inspection period to begin Oct. 1, and end November 15. The owner or driver arrested November 17th may be arrested and fined again if he is operating on November 20th.

"The law is presumed to mean what it says," said Commissioner Eynon. "This particular law is important because it affects the safety of all road and highway users. We propose seeing that it is enforced."

**Sportsmen**



Send your trophies for mounting or tanning to the Largest and Best Equipped Establishment in Pennsylvania.

**CLEARFIELD TAXIDERM**

COMPANY, Clearfield, Penna. Write for Shipping Tags and our Free new illustrated Catalog, showing many new styles of mountings, and various useful articles that can be made from your trophies.

Open evenings and Sundays, during November and December.

**666**  
is a Prescription for  
Colds, Grippe, Flu, Dengue,  
Bilious Fever and Malaria.  
It is the most speedy remedy  
known

**Reuel Somerville**  
ATTORNEY-AT-LAW  
Office in the Good Building.

**RAUGH'S**  
Men's Tailors  
The house of quality known throughout Central Penna. for its fine fabrics and superior cutting, tailoring and service.

**RAUGH'S**  
MEN'S TAILORS  
EST. 1900  
ELWOOD S. RAUGH  
1111 TWELFTH STREET

**RESULTS COUNT**  
For sweet soil and heavy crops use LIME-MARL — "Nature's Great Soil Builder". Compare results and cost with any other lime. High analysis, fine condition, low in price.  
Write for free booklet and delivered prices  
NATURAL LIME-MARL COMPANY, ROANOKE, VA.  
(2 Plants on B & O Railroad)

**Franco-American COFFEE**  
FOR PARTICULAR PEOPLE

**Prices of Ford Cars & Trucks Are Reduced**

The Ford Motor Company believes that basically the industry and business of the country are sound. Every indication is that general business conditions will remain prosperous. WE ARE REDUCING PRICES NOW because we feel that such a step is the best contribution that could be made to assure a continuation of good business throughout the country.

FOLLOWING IS A LIST OF NEW PRICES FOR FORD CARS AND TRUCKS:

	New Price	Old Price	Reduction
Phaeton	\$440	\$460	\$20
Roadster	\$435	\$450	\$15
Business Coupe	\$490	\$525	\$35
Standard Coupe	\$500	\$550	\$50
Sport Coupe	\$530	\$550	\$20
Tudor Sedan	\$500	\$525	\$25
Fordor 2-Window Sedan	\$600	\$625	\$25
Fordor 3-Window Sedan	\$625	\$650	\$25
Town Sedan	\$670	\$695	\$25
Town Car	1200	1400	\$200
Cabriolet	\$645	\$670	\$25
Station Wagon	\$650	\$695	\$45
Taxicab	\$725	\$800	\$75
Model A Chassis	\$350	\$365	\$15
Pick-up Open Cab	\$430	\$445	\$15
Pick-up Closed Cab	\$460	\$475	\$15
Deluxe Delivery	\$550	\$595	\$45
Model A Panel Delivery	\$590	\$615	\$25
Model AA Truck Chassis	\$520	\$540	\$20
Model AA Panel Delivery	\$800	\$850	\$50

ALL PRICES F. O. B. DETROIT

It has always been the policy of the Ford Motor Company to pass on to the public as rapidly as possible the advantages of quantity production and newly developed manufacturing facilities.

**STOLTZ MOTOR CO.**  
PATTON, PENNA.

It is easy to locate the nearest  
laundry—moving company—  
piano tuner—or tailor. Look  
in the Classified Telephone  
Directory . . .

**TELLS WHERE  
to Buy It!**

Who's Who? Look in the Telephone Directory

**Save!**  
EVERY WEEK  
A Regular Amount

**Save on the Budget Plan**

Ask any man who has made a financial success in life how he accomplished it. His answer will be, "By Saving." He did not spend every cent he made, but built up a fund which was available when he needed it for business purposes. He is no different than you, except that you must learn the saving habit. Save on the budget plan—a certain amount each week going into your savings account. You will be surprised how it will grow and earn more money for you.

**THE FIRST NATIONAL BANK**  
PATTON, PENNSYLVANIA

CAPITAL \$200,000.00  
SURPLUS \$200,000.00  
TOTAL RESOURCES OVER \$3,240,000.00  
Geo. E. Prindibje, President; F. E. Farabaugh, Reuel Somerville, James Westrick, P. J. Kelly, Vice Presidents, Frank L. Brown, Cashier; M. S. Larimer, Assistants.  
A ROLL OF HONOR BANK