

The Dallas Post

Established 1891

An independent paper, of the people, devoted to the great farming section of Luzerne and other counties.

Trucksville, Shavertown, Lehman, Dallas, Luzerne, The Greater West Side, Shawanese, Alderson, Centermoreland, Fernbrook, Laketon, Sweet Valley, Harvey's Lake, Huntsville and Tunkhannock are circulated by The Dallas Post.

Also 100 copies for Wilkes-Barre readers; 150 copies outside of Luzerne and Wyoming Counties; but within the boundaries of Pennsylvania; 200 copies to friends far away.

Entered as second-class matter at the Post-Office at Dallas, Pa., under Act of March 3, 1879.

Subscription \$1.00 per year

Payable in advance

Address all Communications to

THE DALLAS POST

Lehman Avenue

Phone Dallas 300

Dallas, Pa.

EDITORIAL COLUMN

Devoted to the Current Topics of the Day

MODERN BANKING

Banking practices change and improve along with the general march of progress. According to an analysis of small bank accounts on the part of Association of Bankers it has been found that some 80% of the checking accounts carry balances of less than \$100.00 and a further analysis reveals that such accounts of \$100.00 balances are an expense to the respective banks. The profits accruing to these respective banks then are made on less than 20% of the depositors. Thus it is the member banks of the Wilkes-Barre Clearing House are now conducting an educational campaign of the public by direct mail. This educational campaign has a two-fold purpose, first to help to cement a better feeling between the individual depositors and his respective bank; second, to directly inform the public of the economy and convenience of a checking account but at the same time explain the expense of a checking account from the viewpoint of the bank.

Certainly it would be impossible to transact the huge volume of daily business by cash. As a matter of fact there would not be enough spot cash to do it, and business would be retarded almost unbelievably if it were compelled to go on a strictly cash bases, with no checks.

The banks are wise then to keep before us the value of the services of a checking account and have every right to expect such services to be at least self-supporting. There is nothing mysterious about a banking institution but there is apparently a mystery—possibly we should call it lack of understanding generally—about credit; what constitutes it; how to build it and how to preserve it. A banking institution by nature of its very business knows credit; helps depositors to build it yet guards it constantly. Since a banking institution inherently intertwined with credit and since the average depositor is unacquainted with all the delicate ramifications which constitute credit, it behooves the respective banking institutions individually and collectively to keep constantly informing and educating. And while the public, thru its individual depositors owe a huge appreciation to our well-ordered American Banking System and to the individual banks who execute this system, these same banking institutions owe it to their respective communities to be leaders in their respective community progress. Encouraging progress always, yet diligently guiding this progress along safe channels. We believe that since a banking institution has within its management the custody of the community credit and to a very large degree the community's progress, it owes to the community a full measure of community progressive leadership. We believe there are banking institutions which do not fully appreciate their community leadership responsibility. We believe there are banks here and there which are in the same condition as many other business institutions under capitalized, and being undercapitalized cannot render a full measure of community progressive leadership. When a bank opens its door and becomes the custodian of the community funds, the guardian of the community credit it automatically becomes the leader of the respective community finances and community credit. A very grave responsibility thus rests on the shoulders of a public banking institution. And just as the bank has every right to expect courtesy and consideration for those phases of public services which it administers, so to the public has equal right to expect the individual banking institution to be progressively alive to its community leadership responsibilities. So shall we grant to the banks the right to expect us to pay for the services of a checking account but may we also ask of the bank to pay us individual depositors 3% interest on our monthly checking balance on deposit over \$100.00?
* * * * *

A SWING TO THE PURCHASE OF REAL ESTATE AGAIN

It is predicted that 1929 will show a partial swing back to real estate investment purchases. The stock market has had a full swing of popularity for over eighteen months, attracting both speculative and investment funds. The investment public does not like these recent erratic swings on the part of the stocks. The investor has to become a professional to follow them. He cannot today purchase his stock and slip it in his lock box and forget it. Tomorrow it may have dropped 10 points. There has been many very attractive income producing real estate investments these last eighteen months. There are now many attractive real estate investments and there are several contemplated building operations which will be attractive investments.

A real estate investment (not speculation) is composed of two phases, purchases of real estate security, a bond or mortgage with a certain fixed and guaranteed income. Six per cent as a rule on first mortgage and 5 per cent as a rule on first mortgage gold bond. Unlike the majority of the of the popular stocks of today these real estate securities are not watered but on the contrary have even more than the full dollar value because real estate securities are as a rule about 60 per cent real value of the property involved. For this reason real estate securities have always been considered one of the two or three very safest securities possible to purchase. The other field of real estate investment (not speculation) is out right and titled ownership of the real estate itself. In this case there is no guaranteed income although there is an average income which experience proves to be safe. Also there is the work of managing the respective income property. As a rule an investment of this latter type provides a better return on the investment than the real estate security. And it should because there is a trifle of risk altho very small in a careful purchase and there is a considerable more trouble involved in property management than in just collecting interest on mortgages or interest on real estate bonds.

For Headache and Neuralgia
STAPLETON'S GREEN
CAPSULES, 50c
Next to Luzerne Post Office

For Colds and Flue Take
STAPLETON'S PINK
CAPSULES, 50c
Next to Luzerne Post Office

\$8.00 IN PRIZES WEEKLY

WORD-O-GRAM

EASY INTEREST PROFIT

FOR YOUNG

3 Prizes Every

1st Prize, \$5.00

2nd Prize \$2.00

3rd Prize, \$1.00

HERE ARE THE READ THEM CAREFULLY

1. Any person living in Luzerne County who does not participate except employees of this paper, may win a prize by participating in this contest. It does not cost anything to coupon below or write our your answer to any of the advertisers on this page with additional copies of this coupon.
2. The problem is simple. There are 100 words on this page. You are required to make up a sentence using not more than one word from each advertisement. The person sending in the longest grammatically correct sentence will be the winner. PRESSING THE BEST IDEA will be a second prize will go to the person sending in the second longest sentence and the third to the one sending in the third longest.
3. Members of a family may work together. Each member of a family may send in as many sentences as they are able. Only one sentence of a kind will be accepted from any one person. Sentences accepted by this contest will be sufficient evidence to abide by the decisions of the judges.
4. There will be a contest each week. Three prizes will be awarded each week. Each winner will receive a merchandise certificate, which will be used by the advertiser on this page. The order of the subject of the ideas will be announced each week.

THIS WEEK'S SPECIAL

Make up your sentence on any idea than one word from each advertisement. The words as shown in the coupon together will form the words.

USE THIS COUPON

Adv. No.	Word Used For Word-o-Gram
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	

Your Name _____

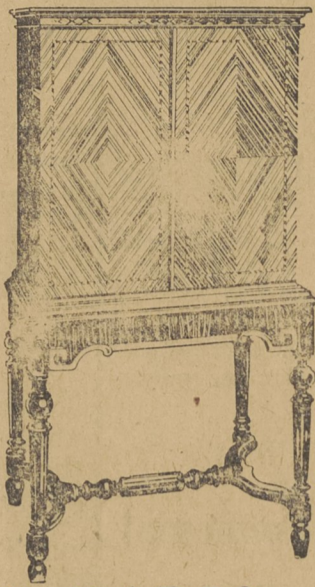
Address _____

City or Town _____

Mail to Word-o-Gram Editor, The Dallas Post, 47 Public Square, Wilkes-Barre, Pa.

A New and Mightier Majestic Radio

(1)



HARRIS RADIO STUDIO
WYOMING AVENUE—FORTY FORT

(2)

PLANNING A FASHION SALE IN ADVANCE

A Fine Stylish



Alaskan Red Fox Scarf

S. BALUT, Furrier

625 MARKET STREET

KINGSTON, PA.

(Phone Kingston 2777-R)

(3)

WELSBACH

LOW PRESSURE REFRIGERATION

QUIET - - - LONG LIFE - - - LOW COST

Completely fulfills all the needs and desires for refrigeration in the home. Oversize food storage space; plenty of ice cubes; new, delicious desserts. No trouble, just day-in and day-out service at little cost. Own a Welsbach.

Luzerne County Gas & Electric Corp.
KINGSTON, PENN'A.



Welsbach Refrigeration may be purchased complete in beautiful, sanitary cabinets, or separately to be installed in your present refrigerator. EASY payment plan.

(4)

GOLD BOND TROWELTEX

— FOR —

Interior Plastic Decoration

BEAUTY THAT IS INBUILT

Troweltex becomes a definite part of the wall. As it is receptive to texturing of surpassing artistry, it builds a wall of enduring expressiveness. That it does this economically in no way detracts from its artistic worth. Troweltex brings the finest of texturing to the simplest of homes.

“10 PER CENT. DISCOUNT FOR CASH”

WHIPPLE BROTHERS, Inc.
702 WYOMING AVENUE FORTY FORT, PA.
(Phone Kingston 7231)

(5)

“The Challenger”

BIDS 1,000,000 SUPER-SIX OWNERS AND ALL WHO DRIVE IT TO PIT IT AGAINST ALL THAT MOTORDOM HAS TO OFFER

WEST SIDE HUDSON ESSEX COMPANY
1089 WYOMING AVENUE FORTY FORT, PA.

(6)

The Judges Appointed for Word-O-Gram Page Are:

Z. R. HOWELL,
Supervising Principal
Kingston Township Schools

CALVIN J. McHOSE,
Supervising Principal
Lake Township Schools

L. A. McHENRY,
Editor
The Dallas Post

(7)

YOU NEED NOT ENVY
GOOD TEETH
—ATTRACTIVE AND SERVICEABLE TEETH
Have Them

Our experts will help you in every way possible and our prices are

the lowest in the city. A staff of dentists to serve you promptly any day or evening. No appointment necessary.

All the latest equipment, such as ex-rays, guaranteed unbreakable bridge work.

Painless extraction by our “sleep air” method which takes out a tooth without an “ouch” on your part.

Examination and consultation free. Prices quoted before work is started. Have good teeth and you'll have good health.

TERMS TO SUIT

DR. STRAESSLEY
SPECIALIST DENTIST
Over Mayflower Shop
Second Floor
47 Public Square, Wilkes-Barre

(8)

Designing Art Work and Engravings
GRAPHIC ENGRAVING
Photo Engravers
ENGRAVINGS FOR NEW MAGAZINES, CATALOGS, etc.
Engravings for Color Plates a Specialty
54 NORTH MAIN STREET WILKES BARRE, PA.
W-B. 4237