

### Swartzes Begin Homeward Jaunt From West Coast

#### Doctor Tells Of "Walking" In Deep Water Of Salt Lake

##### CROSS GREAT DIVIDE

(This is the third installment of Dr. G. K. Swartz's record of a vacation trip to the West Coast this summer.)

DR. G. K. SWARTZ

Seattle is the most unusual city in America, young—large and busy—but clean. It is unique in having a large port on its Western side, while on its Eastern is a large lake, surrounded by residences and beautiful gardens. Through them a water way passes, on which is a canal, the largest, next to Panama, in America. On this waterway is another lake that is surrounded by beautiful homes. Its shores are lined with parks and bathing beaches and roses grow there to tremendous size, for the temperature averages throughout the year from 41 degrees to 61 degrees.

The city is otherwise interesting in that it owns its own power, electric transit lines and water supply. It also has a public market that covers several blocks, in which can be purchased choice meat, fruit, vegetables and fish at half the Eastern price.

From Seattle we went to Tacoma, a city, like Seattle, built on the hills. At Olympia we saw the capitol buildings of Washington and pretty they are, though not so impressive as ours at Harrisburg. We continued south to Portland, Oregon, the City of Roses, and homes, a city spreading out over a high, flat area. It was rather interesting for me to learn that Portland buys most from the government, most of the electric power that is generated at the Bonneville Dam, and that the average electric bill per month, including an electric range, is but \$4 per month. Quite different than ours, when our light bills alone equal that charge.

After being advised that the scenery was much better along the Columbia River than going down through Oregon and Upper California we started east along the river. This route winds along the course of the river. At most times we were high above, riding along the side of the Cascade Range, through which the river had cleared its way. Along the other side of the road we passed many high falls, one that was over 600 feet high. Each varied in height and breadth, but all fell from great heights.

Oregon has established state parks about the falls, thus preserving the natural beauty of the places.

##### Salmon Climb Ladder

The Bonneville Dam was interesting, especially the methods used to protect the salmon runs by ingeniously building ladders for the fish. These ladders are arranged in a series of steps along the sides of the dam. Fortunately, the salmon have found the ladders, so their runs have not been hindered.

One Saturday night we spent at The Dalles in Oregon. This is a small town, which would have been uninteresting except that the Indians came in to spend Saturday night in town. As it

was late summer, we found Indians colored almost as black as negroes. The men visited the saloons, while the women waited on the streets. Most of the women were dressed much like gypsies, with their colored shawls and scarves. Some carried large, beaded shopping bags that appeared empty. On their feet they wore elk skin moccasins. The men are lazy. The only work they will do is fishing, selling their catches to canneries. At one of these canneries we learned that salmon packing must be done by Chinese, for they, seemingly, are the only people immune to salmon poisoning, which develops on the arms and hands of white people. East of the Dalles we crossed a large area of uncultivated land on which thousands of wild horses still roam.

Idaho has large irrigation systems that make their desert lands fruitful. Seen from afar, some of their small communities with trees, in otherwise treeless wastes, appear as oases. Melons and potatoes are abundantly grown. I think I shall never forget the taste of one of those luscious feed melons after a hot desert drive.

Utah, Salt Lake City and the Great Salt Lake were next. Seventy-one per cent of the population of Utah is Mormon. I wondered what chance a non-Mormon would have in that State. As I wanted to swim in the great Salt Lake, which is 17% saltier than the Atlantic Ocean, we drove out to Saltair (9 miles from Salt Lake City) where we found an excellent beach. And what a thrill.

##### Walks On The Water

Since no life grows in the Lake there were no weeds to slip on, no fish to nibble at our legs and no crabs to nip our toes. What comfort to walk on sand without pebbles, hard, smooth sand. Nancy, hurriedly dressed for swimming, was soon into the water and when I first saw her I feared she was out too far. She kept calling to me while I was still on the beach to come out. I soon found I had nothing to fear concerning her safety, for after wading up to my arm pits in the water I could no longer keep my feet on the ground. I was tilted and found myself floating on the surface. I then tried to swim, but my floating thighs kept my feet too high above the water. I found that the most comfortable position was to cross my legs and sit in the water paddling

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about with my hands. As one will not sink below his chest, it was interesting to be able to walk through deep water, then feel the touch of sand on my feet as I struck shore.

We next went to the Mormon Temple, thinking that we could get into the Temple. We were surprised to learn that only good Mormons are admitted. It is a magnificent structure of huge proportions. Immense stones, carved by hand, hauled by oxen to the grounds, and then carefully placed in position, one above another, reaching high into the air. Above the mass of the Temple a spire juts, supporting

a golden Gabriel with his trumpet. Entering the grounds, we first saw the monument to the sea gulls that saved the first settlers' crops by devouring the grasshoppers. In their Museum we saw relics of the 4,000 people who pushed hand carts over the Rockies from Illinois, a distance of 1,400 miles. In there we were met by a zealous Mormon, acting as guide. One of the duties of Mormonism, besides tithing, is to give service to the church. Our guide was giving his service by lecturing to us on Mormonism while showing us about, a bit of missionary work.

The symbols of Mormonism are the all-seeing eye of God and the bee—an inspiration to "be as busy as the bee". Our guide told us some startling beliefs, for example, that the white people were on the continent long before Columbus and had been killed off by the Indians and that Christ appeared on this earth after his appearing in Palestine. I regret that I did not ask him what became of the gold-leafed book that was given to

Joseph Smith, founder of Mormonism.

##### More Mountains To Cross

The next day's trip I dreaded. We planned to go from Salt Lake City to Denver, and as my maps foretold that we had two mountain passes to cross, and having already crossed other Rocky Mountain passes before, I knew that it would not be easy driving.

(Continued Next Week)

#### REPORT OF CONDITION OF THE LUZERNE NATIONAL BANK

of Luzerne, Pa., in the State of Pennsylvania, at the close of business on September 28, 1938, published in response to call made by Comptroller of the Currency, under Section 5211, U. S. Revised Statutes.

ASSETS	
Loans and discounts	\$ 669,055.27
United States Government obligations, direct and fully guaranteed	499,425.00
Other bonds, stocks and securities	614,548.81
Banking house, \$39,200. Furniture and fixtures, \$28,254.50	67,454.50
Real estate owned other than banking house	58,889.70
Reserve with Federal Reserve bank	168,957.31
Cash, balances with other banks, and cash items in process of collection	266,807.16
Cash items not in process of collection	50.00
Total assets	\$2,345,187.75
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	\$ 222,685.29
Time deposits of individuals, partnerships, and corporations	1,519,410.93
State, county, and municipal deposits	151,176.94
United States Government and postal savings deposits	54,327.88
Deposits of other banks, including certified and cashier's checks outstanding	4,579.72
Deposits secured by pledge of loans and/or investments	\$ 84,327.88
Deposits not secured by pledge of loans and/or investments	1,867,852.88
Total Deposits	\$1,952,180.26
Capital Account:	
Common stock, 8,000 shares, par \$25 per share	\$ 200,000.00
Surplus	152,500.00
Undivided profits—net	40,507.49
Total Capital Account	\$ 393,007.49
Total Liabilities	\$2,345,187.75
Memorandum: Loans and Investments Pledged to Secure Liabilities	
United States Government obligations, direct and fully guaranteed	95,500.00
Other bonds, stocks, and securities	12,960.00
Total Pledged (excluding rediscounts)	\$ 108,460.00

RESOURCES	
Cash, specie and notes	\$ 25,018.36
Cash, due from approved reserve agents	237,478.80
Total Reserve Fund	\$ 262,497.16
Cash items	17.60
Loans and discounts	499,481.15
Bonds, mortgages and judgments of record owned	5,380.65
Bonds and stocks	78,515.00
Office building and lot	13,071.07
Furniture and fixtures	6,394.54
Other real estate	85,547.01
Overdrafts	39.56
Other resources not included in above	7,507.14
Total	\$ 958,450.44

Total Liabilities \$2,345,187.75  
 Memorandum: Loans and Investments Pledged to Secure Liabilities  
 United States Government obligations, direct and fully guaranteed \$95,500.00  
 Other bonds, stocks, and securities 12,960.00  
 Total Pledged (excluding rediscounts) \$108,460.00

Pledged:  
 Against United States Government and postal savings deposits \$66,460.00  
 Against State, county, and municipal deposits 36,000.00  
 Against deposits of trust department 6,000.00  
 Total Pledged \$108,460.00

State of Pennsylvania, County of Luzerne, ss:  
 I, W. W. BURLEIGH, cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

W. W. BURLEIGH,  
 Cashier.  
 Sworn to and subscribed before me this 10th day of October, 1938.  
 WILLIAM P. GUNSTER,  
 Notary Public.  
 My commission expires January 25, 1941.

Correct—Attest:  
 W. J. PARRY,  
 M. STANLEY JOHNSON, } Directors.  
 H. J. HARTER.

#### REPORT OF CONDITION OF THE PEOPLE'S NATIONAL BANK

of Edwardsville, in the State of Pennsylvania, at the close of business on September 28, 1938, published in response to call made by Comptroller of the currency, under Section 5211, U. S. Revised Statutes.

ASSETS	
Loans and discounts	\$ 288,914.77
United States Government obligations, direct and fully guaranteed	605,415.15
Other bonds, stocks and securities	778,085.47
Banking house, \$69,804.99. Furniture and fixtures, \$12,289.20	82,094.19
Real estate owned other than banking house	16,781.34
Reserve with Federal Reserve bank	88,176.74
Cash, balances with other banks, and cash items in process of collection	103,208.60
Cash items not in process of collection	19.55
Other assets	102.12
Total Assets	\$1,962,747.93

LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	\$ 110,488.54
Time deposits of individuals, partnerships, and corporations	1,361,894.73
State, county, and municipal deposits	56,250.00
United States Government and postal savings deposits	51,000.00
Deposits of other banks, including certified and cashier's checks outstanding	2,053.88
Deposits secured by pledge of loans and/or investments	\$ 114,136.22
Deposits not secured by pledge of loans and/or investments	1,467,500.88
Total Deposits	\$1,581,686.60
Capital Account:	
Preferred stock, 3,800 shares, par \$25 per share, retireable at \$25 per share. Common stock, 5,000 shares, par \$25 per share	\$ 220,000.00
Surplus	140,000.00
Undivided profits—net	13,336.33
Preferred stock retirement fund	7,725
Total Capital Account	\$ 381,061.33
Total Liabilities	\$1,962,747.93

Memorandum: Loans and Investments Pledged to Secure Liabilities	
United States Government obligations, direct and fully guaranteed	\$ 122,061.28
Other bonds, stocks, and securities	10,674.24
Total Pledged (excluding rediscounts)	\$ 132,735.52

Pledged:  
 Against United States Government and postal savings deposits \$51,000.00  
 Against State, county, and municipal deposits 71,061.28  
 Against deposits of trust department 10,674.24  
 Total Pledged \$132,735.52

State of Pennsylvania, County of Luzerne, ss:  
 I, L. L. REESE, cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

L. L. REESE,  
 Cashier.  
 Sworn to and subscribed before me this 10th day of October, 1938.  
 WILLIAM I. WILLIAMS,  
 Notary Public.  
 My commission expires March 6, 1939.

Correct—Attest:  
 W. O. WASHBURN,  
 HUGH JONES, } Directors.  
 NATHANIEL JACOBS,

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#### REPORT OF CONDITION OF CITIZENS BANK OF PARSONS, PA.

Located at 201 George Avenue, Wilkes-Barre, Luzerne County, Pa. as of the 30th day of September, 1938.

RESERVE FUND:	
Cash, specie and notes	\$ 25,018.36
Cash, due from approved reserve agents	237,478.80
Total Reserve Fund	\$ 262,497.16
Cash items	17.60
Loans and discounts	499,481.15
Bonds, mortgages and judgments of record owned	5,380.65
Bonds and stocks	78,515.00
Office building and lot	13,071.07
Furniture and fixtures	6,394.54
Other real estate	85,547.01
Overdrafts	39.56
Other resources not included in above	7,507.14
Total	\$ 958,450.44

LIABILITIES	
Demand deposits	\$ 110,488.54
Time Deposits	560,594.98
Certified and Cashier's or Treasurer's Checks	4,707.81
Dividends unpaid	51.25
Other liabilities not included in above	1,877.41
CAPITAL PAID IN:	
Common	\$140,000.00
TOTAL CAPITAL PAID IN	140,000.00
Surplus Fund	125,500.00
Undivided profits and reserves	12,670.80
Total	\$ 958,450.44

Commonwealth of Pennsylvania, County of Luzerne, ss:  
 I, Robert E. Tuthill, Cashier of the above named institution, do solemnly swear that the above statement is true to the best of my knowledge and belief.

Signed  
 ROBERT E. TUTHILL,  
 Cashier.

Sworn and subscribed to before me this 6th day of October, 1938.

Correct—Attest:  
 Signed  
 BESSIE A. THOMAS, }  
 (Notarial Seal) Notary Public. } FRED M. CHASE,  
 J. WILLIAM WALL,  
 WALTER S. MILLS, } Directors.

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#### REPORT OF CONDITION OF FORTY FORT STATE BANK

Located at 983 Wyoming Avenue, Forty Fort, Pa. as of the 30th day of September, 1938.

RESERVE FUND:	
Cash, specie and notes	\$ 37,330.29
Cash, due from approved reserve agents	207,473.48
Legal reserve securities, (at market value)	36,743.75
Total Reserve Fund	\$ 281,547.52
Cash items	266.19
Loans and discounts	307,260.58
Bonds, mortgages and judgments of record owned	18,400.00
Bonds and stocks	549,875.45
Office building and lot	125,794.55
Furniture and fixtures	14,658.85
Overdrafts	15.20
Other resources not included in above	1,132.15
Total	\$1,298,950.49

LIABILITIES	
Demand deposits	\$ 380,480.67
Time deposits	750,515.03
Certified and Cashier's or Treasurer's Checks	6,132.47
Other liabilities not included in above	1,127.04
CAPITAL PAID IN:	
Common	\$100,000.00
TOTAL CAPITAL PAID IN	100,000.00
Surplus fund	32,700.00
Undivided profits and reserves	27,995.28
Total	\$1,298,950.49

Commonwealth of Pennsylvania, County of Luzerne, ss:  
 I, H. B. GLIDDEN, Cashier of the above named institution, do solemnly swear that the above statement is true to the best of my knowledge and belief.

Signed  
 H. B. GLIDDEN,  
 Cashier.

Sworn and subscribed to before me this 6th day of October, 1938.

Correct—Attest:  
 Signed  
 M. M. GLAHN,  
 Notarial Seal Notary Public. } C. A. JUDGE,  
 G. E. BAKER, } Directors.

Member Federal Deposit Insurance Corporation

#### REPORT OF CONDITION OF THE FIRST NATIONAL BANK

of Wilkes Barre, in the State of Pennsylvania, at the close of business on September 28, 1938, published in response to call made by Comptroller of the Currency, under Section 5211, U. S. Revised Statutes.

ASSETS	
Loans and discounts	\$3,522,447.16
Overdrafts	2.00
United States Government obligations, direct and fully guaranteed	2,769,313.69
Other bonds, stocks, and securities	2,807,092.05
Banking house, \$311,594.93. Furniture and fixtures, \$58,728.83	370,323.76
Real estate owned other than banking house	521,163.19
Reserve with Federal Reserve bank	847,666.51
Cash, balances with other banks, and cash items in process of collection	493,033.76
Cash items not in process of collection	1,455.68
Other assets	42,242.40
Total Assets	\$11,434,755.20

LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	\$1,508,477.64
Time deposits of individuals, partnerships, and corporations	7,173,949.61
State, county, and municipal deposits	44,246.16
United States Government and postal savings deposits	428,396.87
Deposits of other banks, including certified and cashier's checks outstanding	41,714.30
Deposits secured by pledge of loans and/or investments	\$ 423,396.87
Deposits not secured by pledge of loans and/or investments	8,768,387.71
Total Deposits	\$9,196,784.58
Other liabilities	28,209.78
Capital account:	
Common stock, 7,500 shares, par \$100 per share	\$ 750,000.00
Surplus	1,100,000.00
Undivided profits—net	52,336.57
Reserves for contingencies	307,424.27
Total Capital Account	\$2,209,760.84
Total Liabilities	\$11,434,755.20

Memorandum: Loans and Investments Pledged to Secure Liabilities  
 United States Government obligations, direct and fully guaranteed \$450,000.00  
 Total Pledged (excluding rediscounts) \$450,000.00

Pledged:  
 Against United States Government and postal savings deposits \$450,000.00  
 Total Pledged \$450,000.00

State of Pennsylvania, County of Luzerne, ss:  
 I, M. G. SHENNAN, cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

M. G. SHENNAN,  
 Cashier.  
 Sworn to and described before me this 11th day of October, 1938.  
 ANNA K. DASCH,  
 Notary public.  
 My commission expires March 7, 1939.

Correct—Attest:  
 WILLIAM H. CONYNGHAM,  
 FRANCIS DOUGLAS,  
 CHARLES N. LOVELAND, } Directors.