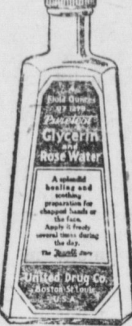


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SMOKERS—FREY'S NO. 5 MILD HAVANA CIGARS. THEY LEAVE NO BITTER TASTE.
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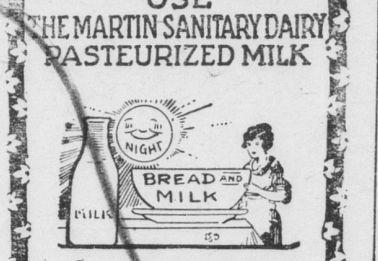
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Every man, woman and child has a fond spot in their food memory for good old fashioned bread and milk and Martin's Dairy milk especially pleases them.

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Better bring it to me and if it is fixable, I can repair it. My work must be satisfactory or there are no charges.

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SHORT-TIME LOANS NOW TAKE LOWER RATES

Interest rates on short-time loans for agricultural purposes in the United States have declined materially in the last 10 years, particularly in regions where the cost of such loans was formerly very high. This is revealed by extensive credit information which the Department of Agriculture has obtained from all parts of the country. The decline has been most marked in the Southern and Mountain States. In Oklahoma the average rate on short-term bank loans declined as much as 2 1/2 per cent in Alabama and 1 per cent in Wyoming. Nevertheless, interest rates on short-term agricultural loans are still relatively high in some sections, says the department.

Rates are especially high in regions where the demand for capital exceeds the supply and where the risk on loans is exceptionally great. Where savings are deficient and it is necessary to bring capital in from outside sources, higher charges must be made to cover the additional costs of the financing. Rates are accordingly higher generally in the West than in the East. Additional charges also are higher in regions where the supply of available funds is relatively low. These additional charges are of various kinds. They include commissions, minimum balance requirements, and the collection of interest in advance. Such additional charges are sometimes resorted to as a means of evading usury laws. In fact, it has been shown that usury laws cannot be enforced because of the ease with which their intent can be evaded by extra charges that do not show in nominal interest rates.

Yet there is a tendency for extra costs, as well as interest rates proper, to fall. Thus only 3.3 per cent of the banks in the country made use of minimum balance requirements in 1923, as compared with 6 per cent in 1920. Only 34 per cent of the banks in 1923 were collecting interest in advance, compared with 40 per cent in 1921. Easier credit conditions due to an increased flow of funds seeking investment in all parts of the country have been a factor in bringing about lower costs for short-term agricultural loans.

An immense amount of money has been advanced to farmers by banks in the form of short-term loans. According to the best estimates, total personal and collateral bank loans outstanding on December 31, 1924, amounted to about \$3,870,000,000. Although there was a decline in the three following years, it is considered probable that outstanding short-time bank loans still amount to around \$3,000,000,000. In the early part of 1924, however, the personal and collateral loans of banks to farmers amounted to only about 9 per cent of their total loans and discounts, compared with 13 per cent in 1921. Approximately two-thirds of the short-time bank loans to farmers are made on personal security without collateral.

Now I've learned why Eve gave Adam an apple. Clyde Fenstermacher says it was because she had no bananas.

Guess you heard that Roy Sheetz hired a seamstress to repair furniture and it's a man at that.

Of course that one may be a little deep so I'll explain it. The man's duties are making drawers for dressers.

A lady, on Marietta street tells a good one. A tramp called at her home and asked: "Lady would you please give me a bite?" She replied: "Not on your life Mr. Man; you're entirely too dirty to bite."

The State Police were stopping cars at Lancaster one night last week in an effort to eliminate illegal headlights. A Cop said to me: "Have you got your lights on?" I answered: "No, sir; I put my headlights on yesterday."

Of course, that was a good one on him but it didn't get me a thing. You should have heard him say all over me.

A fellow from town tells the one. The best after dinner speech he ever heard was at Lancaster recently. In company with three other men, they went to the Brunswick for lunch and one of them said: "Let me have all the checks, please."

A certain man at Landisville said to his wife the other morning: "I feel as though I am going to have appendicitis." She said: "Well, you'll just have to wait as I need a new gown."

A young woman goes upstairs at seven forty-five to dress for the evening. She is nineteen years old and weighs 102 pounds. State the wait of the young man downstairs.

"I'd walk a mile for a Camel," said the Arab as his Ford ran out of gas on the desert.

Here's a conversation that was overheard on West Main street Sunday morning. One woman said: "My husband went to the Lutheran church this morning." Neighbor lady's reply: "My husband's Sunday paper didn't come either."

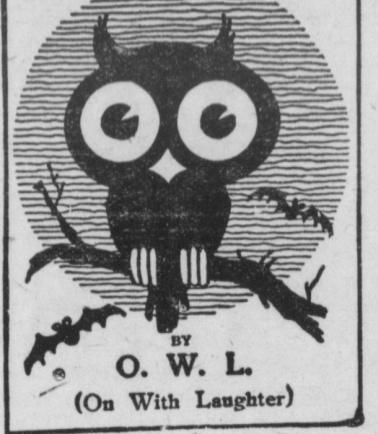
A young lady here said that men frequently speak to her from cars as they pass and she asked: "If I thought it be polite to recognize them on the kind of a car they drive."

Another young lady said she was out autoing last night with a fellow and that they had to stop because of a flat tire. She said: "That fellow wasn't half bad at that as most men run out of gas."

Saw a new one on the back of a Ford today. It read: "DON'T RUSH THIS CAN."

Several boys were playing ball on East Donegal street. Finally one of them rang a door bell and the lady answered. The boy said: "Lady, can we have our ball?" She said: "Certainly. Where is it, in the back yard?" The boy replied: "No, in the front room."

OWL-LAFFS



Times sure have changed. I remember when father's clothes were cut down the son could wear 'em, but now mothers wear their daughters' dresses without any alterations.

A certain farmer's vines were loaded with grapes this year and he wouldn't give any away—didn't eat any—he wouldn't sell any and his wife didn't make jelly! Neighbors are wondering what he did with them.

A man who resides on West Donegal street went to the post office and asked one of the clerks Mr. Calvin Kramer, if there was any mail for him. Calvin said: "What name, please?" The man replied: "W!" It's on the letter; can't you read?"

While "rathering the news at Florin yesterday, I met a lady who was certainly in a fix. She said she had so much trouble with the furnace and her husband. She told me that sure as she takes her eyes off either one of them, they go out.

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Health for All



"How Far That Little Candle Throws Its Beams!"
So Shines a Good Deed in a Naughty World.
—Merchant of Venice.

Hervey's "Book of Christmas," published in 1845 recounts that Christmas was once known as the "Feast of Lights," and that the rich had tall candles decorated with wreaths of evergreens. "There is always considerable ceremony observed in lighting them on Christmas Eve." He states, "It is thought lucky to snuff one and certain augurs are drawn from the manner and direction of their burning."

Thus the candles in the Christmas Seal are shown reflecting their rays through the double-barred cross, the emblem of the world fight against tuberculosis, bringing health to the world.

Governor Gets Seals From Each County

The 18th annual Christmas Seal sale was opened November 23d in Pennsylvania by Governor Pinchot purchasing Christmas Seals from children representing each county. The regular sale begins November 27th.

The 67 children, who came from the Edison Junior High School in Harrisburg, marched to the capitol accompanied by the Edison band of 45 pieces. They were greeted in the reception room by the Governor. Each child sold the Governor Seals according to the numerical number of the county they represented.

The flag bearers were Kathryn Gorman and Betty Pendergast. They carried the U. S. flag and the emblem of Pennsylvania.

The counties numbered in alphabetical order and the names of the pupils representing each one follow:

- 1 Adams—Evelyn Cory
- 2 Allegheny—Gladys Bock
- 3 Armstrong—Eleanor Lowder
- 4 Beaver—Anna May Kunkle
- 5 Bedford—Myrl Binger
- 6 Berks—Ruth Hilbeman
- 7 Blair—Dorothea Tebbs
- 8 Bradford—Nelle Chewsweth
- 9 Bucks—Gerardine Speece
- 10 Butler—Jeanne Speakman
- 11 Cambria—Mary Sunday
- 12 Cameron—Rosemary Bhear
- 13 Carbon—Evelyn Green
- 14 Centre—Margaret Weaver
- 15 Chester—Harriet Ventch
- 16 Clarion—Margaret Looker
- 17 Clearfield—Ruth Binger
- 18 Clinton—Mary Gourley
- 19 Columbia—Frances Kershner
- 20 Crawford—Beatrice Enzle
- 21 Cumberland—Louise Miller
- 22 Dauphin—Kathryn Moller
- 23 Delaware—Ruth Hartman
- 24 Elk—Louise Moyer
- 25 Erie—Alfreda Wengert
- 26 Fayette—Adelle Chieckini
- 27 Forest—Evelyn Walton
- 28 Franklin—Helen Strayer
- 29 Fulton—Mildred Hunter
- 30 Greene—Rosemary Jacobs
- 31 Huntingdon—Marguerite Abbott
- 32 Indiana—Louise Sieglerman
- 33 Jefferson—Elizabeth Hoerner
- 34 Juniata—Margaret Nesbit
- 35 Lackawanna—Frances Holtzman
- 36 Lancaster—Nelle Chewsweth
- 37 Lawrence—Azalea Corpmann
- 38 Lebanon—Marie Rank
- 39 Lehigh—Florence Kuhn
- 40 Luzerne—Anna Williams
- 41 Lycoming—Minnie Pannel
- 42 McKean—Ruth Fowler
- 43 Mercer—Ruth Pink
- 44 Mifflin—Gertrude Pollock
- 45 Monroe—Betty Betcher
- 46 Montgomery—Ethel Davis
- 47 Northampton—Dora Cooper
- 48 Northumberland—Betty Shade
- 49 Perry—Lois Murphy
- 50 Philadelphia—Hilda Mease
- 51 Pike—Evelyn Crosby
- 52 Potter—Lois Anton
- 53 Schuylkill—Irene Colestock
- 54 Snyder—Ethel Halpenny
- 55 Somerset—Mary Walters
- 56 Sullivan—Donald Sener
- 57 Susquehanna—Dale Kilmeyer
- 58 Tioga—Donald Gourley
- 59 Union—Joseph Gotwals
- 60 Venango—Charles Parrham
- 61 Warren—Samuel Weisle
- 62 Washington—William Herscov
- 63 Wayne—Earnest Cassell
- 64 Westmoreland—Henry Riebe
- 65 York—Elizabeth Jacobs
- 66 York—Harry Dunkleberger
- 67 York—Harry Dunkleberger



Heavy Death Toll

Tuberculosis, a preventable disease, took the lives of 7,492 Pennsylvanians in 1924. Out of every 100,000 population, 81 persons were killed by this plague. Every day in Pennsylvania twenty persons succumb to the White Plague.

Should these deaths for one year occur in one community the inhabitants of any one of the following towns would be entirely wiped out: Danville, Indiana, Juniata, Kane, Kittanning, Knoxville, Palmerton, Rochester, Saint Marys and Swoyersville.

We've got a fellow in Mt. Joy who owns a Ford with some speed. Some chap asked him how he gets all the smoke out of his fiver and he said, "She has Cadillac glands."

A half-million people live on the desert land of the Sahara.

Soviet Russia Now Plans Wool Production



A Russian family of the prosperous farming peasant class.

The visit to the United States, at this time, of Michael S. Perferkovich, manager of the live-stock department of the Soviet Russian government, Prof. Michel E. Ivanoff of a Moscow agricultural university, and N. N. Klebnik, official interpreter, carries with it all the significance of a step to progressive and modern methods in the new Russia.

According to these three representatives of the Soviet government, Russia now has about 80,000,000 sheep and hundreds of millions of head of other live stock.

Rambouillet rams have been purchased by them, not to increase the number of sheep, but to improve quality. It is expected that a better grade of wool will be produced by crossing of breeds. In this connection, sheep shearing machinery was bought to supplant the old-time hand blades. This in itself is expected to increase the wool crop about 7%, not because the machine shears closer than hand blades, but because it removes the wool evenly and in an unbroken blanket, leaving no ridges on the sheep.

Russia is anxious to enlarge its textile business with a view to producing its own wool for manufacturing purposes. Another country that has been developing its textile mills in Pennsylvania. Admittedly, there is great need for Russia for farming implements. The Russian farmer now has practically all the land he wants and because of lack of farm machinery such as milking machines, cream separators, pasteurizing machinery, horse and cow clipping machines and butter-making machines. M. Perferkovich said he intended to buy more than 5,000 sheep, owing to misinformation as to best buying season, he arrived in country too late to get all he wished and so expects that next year many as twenty men will be sent to this country to make these purchases.

Russia is doing everything possible to increase its farming and dairymen. It is purchasing and developing its own wool for manufacturing purposes. Another country that has been developing its textile mills in Pennsylvania. Admittedly, there is great need for Russia for farming implements. The Russian farmer now has practically all the land he wants and because of lack of farm machinery such as milking machines, cream separators, pasteurizing machinery, horse and cow clipping machines and butter-making machines. M. Perferkovich said he intended to buy more than 5,000 sheep, owing to misinformation as to best buying season, he arrived in country too late to get all he wished and so expects that next year many as twenty men will be sent to this country to make these purchases.

Spilt Milk Costs Uncle \$77,399,685



It takes a herd of 667, 500 lbs. of milk yearly to supply the milk wasted annually in the U. S.

The amount of milk wasted annually, is \$3,332,225 per year. The amount of milk wasted annually is \$77,399,685. However, through this waste, a nation. The 1924 increase in milk per cow was 12%. Dairymen have discovered the utility of feeding non-polluted milk herds. They learned that losses lurk in milk production. They covered the advantages of having the bacteria in the unclean stables, unclean brushed flanks and udders, and unsterilized udders. The time goes on, the unavailability of milk will be more than intelligent feeding, complete and more efficient herd management.

Carload of YORK and CENTER CO. Turkey Hens for XMAS

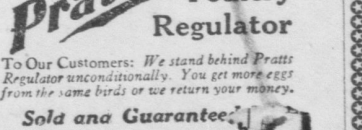


P. E. Getz, Mt. Joy

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Your hens can lay lots more eggs with just a little help. The surest help is Pratts Poultry Regulator. A mixture of rare imported seeds, herbs, ingredients which feeds alone could never give. Every natural egg making necessity—in just the right proportions that only half a century of Pratt experience could produce.

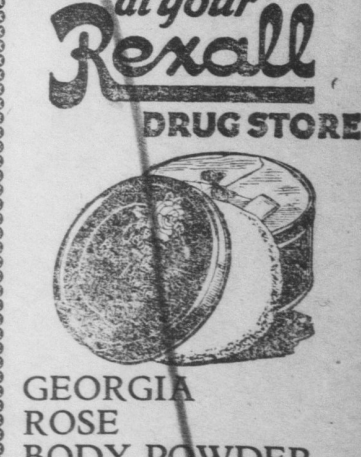
Your dealers guarantee more eggs, higher fertility of breeders, better flock vitality with Pratts Regulator. They can afford to make this amazing guarantee. For fight in your neighborhood, flocks that pay are Regulated flocks.



Pratts Poultry Regulator
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