



WL-LAFFS
BY O. W. L.
(On With Laughter)

Several days ago I heard a boy of about ten Summers ask his father this question:
"Pop what becomes of your lap when you stand up?"
After hesitating a moment Dad replied: "Well son it retires to the rear and pops up under an assumed name."

A certain little fellow at Florin said to his mother: "You've got an awfully big mouth, haven't you ma?"
She said: "Why no my dear, I don't think so. Why do you ask?"

He replied: "Cause I heard Pa telling nurse last night that you swallow everything."

What we want to know is: Who takes care of the lawn mowers for Scotland Yard?

Included in the final examination questions in our local schools was this one: What makes petrified trees? A Freshman paper was turned in with this answer upon it: "Tis said the wind makes them rock."

While in York last week I saw a sign in a restaurant, "Ladies Served Here." I went in and ordered a snappy blonde. They threw me out. I wonder why.

The new eternal triangle. Small boy-dog-tin can.

When curves become circles a woman is no longer attractive.

During the rainy spell we had not long ago I was walking uptown back of a young married couple. Soon I heard the young man say: "Would you like to have a one-eyed husband?" To which the wife replied, "Certainly not." Then let me carry the umbrella," begged the husband.

Some people are lazy but one of our young bloods has them all beat. He's so lazy that when he accidentally shoved a book off the table he dropped three more so it would

be worth while picking the first one up.

We understand there was a bill before Congress to make New York's East Side apart of the United States.

The park hounds were discussing the return of Lindbergs and one remarked, "When he arrived home, he fell on his face and kissed the side walk of his native city." "Banana oil," came cries of protest from another hound. "No, banana peel," replied the orator.

Two urehins were playing in the street and I heard one of them express his desire to see a fish cry. "Don't be a dumb bell, fish don't cry," said his playmate. But the second little dumb bell insisted that they do because his Dad said he saw some whales blubber.

Most of our young males are just like a piece of lace. You usually find them running around skirts.

A man came into the office last week and I noticed he had two black eyes. I asked him how he got them and he replied, "I got socks for Christmas."

Just then another fellow came in with his eyes blackened. I asked, "Who gave you those black eyes?" "Nobody gave them to me," he replied, "I had to fight for them."

"Hoddy" Mumma said that he saw such a good show at Harrisburg last week that they had to lower the curtain every ten minutes give the audience a chance to wink.

While at Lancaster yesterday I saw a crowd of people looking in a window. I could not get near so I asked another fellow what it was all about. He told me that there was a salesman introducing waterproof wrist watches for those who dip doughnuts in their coffee. Sure, I bought one.

One of our local business men walked into an out of town office building last week and saw a number of women scrubbing the floors. He remarked to the supervisor, "My, but you have a lot of women washing the floors in your buildings." "Yes," said the supervisor, "That's the scrub team."

Say, if a baby awk flies toward the mother awk, does he fly awkwardly?

Some of our local citizens think they are musicians just because they have drums in their ears.

I know a girl that is so dumb that she thinks steam rollers are used to roll steam.

A customer asked Jim Krall what Limburger cheese was made out of

LOCATING THE FINANCIAL LEAKS THAT TAKE THE PROFITS OUT OF FARMING

By DAN H. OTIS
Director Agricultural Commission, American Bankers Association

INDUSTRIAL lines suffer because of inefficient firms, whose officers cling to old methods and place goods on the market, even at a loss, to compete with the more efficient institutions. Agriculture, too, has this problem to face. We find farmers who fight new methods. They retard the prosperity of other farmers by throwing on the market poor quality products, frequently produced at a loss.

The nature of the banker's business places him in a position to help this type of farmer as well as the more progressive farmer. At the same time the banker can assure himself of good loans based on the farm as a going concern.

A study of the investments, sources of income and expenses of the successful farmers in his community will give the banker a measuring stick by which to gage the hazard entailed in furnishing loans to other farmers. This study is readily accomplished through the use of summaries of farm records. In the absence of good records, survey blanks which can be obtained from the agricultural colleges, may be used for collecting the information.

A banker in a dairy district would use data similar to Farmer A's summary in the following table as a measuring stick to judge the condition of Farmer B:

	Farmer A	Farmer B
Farm receipts	\$5,465	\$2,214
Farm expenses	2,122	1,979
Receipts above expenses	\$3,343	\$1,135
Interest on total investment @ 5 per cent.	1,070	989
Net income after deducting interest	\$2,273	\$146
Acres	120	120
Total investment	\$21,400	\$19,772
Operating capital (machinery, live stock, equipment)	5,862	4,473
Number of cows	18	11
Investment in cows	\$2,302	\$1,205

The total investment of Farmer A is moderate with a large percentage (27 per cent) of operating or working capital. Farmer B is low in operating capital. The number of cows is also low, which is reflected in the farm receipts, these being \$3,251 less than those of Farmer A. The expenses of Farmer B, although about one-half of those of Farmer A, are nevertheless, high in the ratio to receipts.

The only way to safeguard a loan to Farmer B is to consider assets and not income. Before any loan should be considered at all the banker and the farmer should go over the situation, uncover the leaks and outline a definite program of improvement.

Diversity of Business Good Sign

	Farmer A	Farmer B
Income from crops	\$1,476	\$551
From dairy products	2,543	752
Sale of livestock (including increased inventory)	1,656	280
Miscellaneous income	327	181

A good diversity of income serves to protect the farmer against years of over-production of any one farm product. Farmer A has a good diversity of income. Notice that the leading source of income, dairy products, constitutes less than one-half of the total income. The various enterprises that make up Farmer B's diversity of business all show marked decreased income.

WHY WIDOWS ARE THE SPECIAL PREY OF CONFIDENCE MEN

By W. R. MOREHOUSE
Public Relations Commission, American Bankers Association

WOMEN are often easy victims for the high-pressure promoter. Widows are especially sought out by the confidence men. Even before their deceased husbands, protectors and counselors are buried the wolves of high finance are waiting outside their doors. They know the defenseless widows will be easy prey. Many a woman today is penniless as a result of making poor investments. "Getting rich quick" for the widow without investment experience is in reality getting poor quick. Once a sharp promoter gets the confidence of a rich widow he has a "Bonanza" as he calls it. Eventually he gets the estate and the widow gets the experience. Widows with estates should be on guard every minute. They are marked persons, with promotion crooks hot on their trail. The best thing that every woman investor can do is to consult her banker before investing.

Properly cut and set, crystals sparkle in realistic imitation of diamonds. The same is true in the field of finance. There is that which is fraudulent parading as the genuine. Don't buy in vestments simply because they sparkle. In the realm of wild cat financing, fictitious credentials, testimonials, and references are employed to give setting and genuine appearance. Some are such rank imitations that they are easily recognized, but others defy detection except on the closest investigation by an expert. The only safe procedure is to investigate under competent advice. Literally millions of dollars are lost to American savers annually as the outcome of buying into something—a fraudulent farm promotion, a business or a job that is nothing more or less than a set-up to catch suckers.

Often the savings of a lifetime are lost by buying unimproved farm lands with the understanding that the seller, or a service company promoted by him, will plant the farm to trees or vines, care for them, market the crop and turn the profits, which, it is promised, will be big, over to the owner. But this dream never comes true. The so-called guaranteed big profits are never realized. If people would only stop long enough to consider all angles of an offer like that before investing they would see the folly of plunging blindly into such a proposition. Let them ask themselves only this one question: "If it is true, why can't I see it?"

and Jim replied, "Out of doors." There are so many women who mind wash day and I always wondered why so I asked one of them and she told me that she minds it because it always produces a shrinking sensation. Don't laugh!

You know, modern marriage is just like a cafeteria. A man grabs what looks nice, and pays for it later.

Want a Nice Business
On account of ill health of the owner, I now have the fine brick property, confectionery and cigar and tobacco store of the late Harry E. Klugh, on East Main St., Mount Joy for sale. House has all conveniences and will give possession any time. Call, phone or write J. E. Schroll, Mt. Joy, Pa.

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Daniel M. Wolgemuth
151R4 FLORIN, PA. 174R6

THERE'S ONE IN STOCK FOR ALL TO APPRECIATE. The teacher asked Little Larry the other day if he knew what a FALLING OUT meant, and Larry said that he did because he had one in our family right now." Teacher asked him if he meant that his father and mother weren't getting along all right. "Sure they are, but Daddy's getting BALD." You'll appreciate DAYTON tires for their road tenacity and unceasing mileage contribution.

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