A High Qual

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COTTON

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pound roll.

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economical to buy the one-

E. W. GARBER

The Rexall Store

MOUNT JOY, PA.

HEAT FOURS

Cotton



Several days ago I heard a boy of about ten Summers ask his father this question: "Pop what becomes of your lap

A certain little fellow at Florin said to his mother: "You've got an

telling nurse last night that you one up. swallow everything.

Scotland Yard?

Included in the final examination this one: What makes petrified turned in with this answer upon it:

sign in a restaurant, "Ladies Served Here." I went in and ordered a snappy blonde. They threw me I wonder why.

The new eternal triangle. Small

oman is no longer attractive.

During the rainy spell we had Yen you stand up?"

Soon I heard the young man say,

"Would you like to have a one-eyed A man came into the office last replied: "Well son it retires to the husband?" To which the wife re- week and I noticed he had two rear and pops up under an assumed plied, "Certainly not." "Then let black eyes. I asked him how he

She said: "Why no my dear, I dently shoved a book off the table "Nobody gave them to me," he redon't think so. Why do you ask?" he dropped three more so it would plied, "I had to fight for them." Imburger cheese was made out of

He replied: "Cause I heard Pa be worth while picking the first

What we want to know is: Who before Congress to make New give the audience a chance to takes care of the lawn mowers for York's East Side apart of the wink. United States.

questions in our local schools was the return of Lindbergs and one this one: What makes petrified remarked, "When he arrived home, A Freshman paper was he fell on his face and kissed the turned in with this answer upon it: side walk of his native city." Tis said the wind makes them rock. "Banana oil," came cries of protest from another hound. "No, ban-

Two urchins were playing in the When curves become circles a they do because his Dad said he saw some whales blubber.

During the rainy spell we had Most of our young males are just not long ago I was walking uptown like a piece of lace. You usually back of a young married couple. find them running around skirts.

me carry the umbrella," begged the got them and he replied, "I got socks for Christmas."

Some people are lazy but one of Just then another fellow came in awfully big mouth, haven't you our young bloods has them all beat. with his eyes blackened. I asked, He's so lazy that when he acci- "Who gave you those black eyes?"

"Hoddy" Mumma said that he saw such a good show at Harrisburg last week that they had to We understand there was a bill lower the curtain every ten minutes

While at Lancaster yesterday I The park hounds were discussing window. I could not get near so I saw a crowd of people looking in a 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 street and I heard one of them ex- building last week and saw a numpress his desire to see a fish cry. ber of women scrubbing the floors. "Don't be a dumb bell, fish don't He remarked to the supervisor, cry," said his playmate. But the "My, but you have a lot of women second little dumb bell insisted that they do because his Dad said he ings." "Yes," said the supervisor, "That's the scrub team."

> Say, if a baby awk flies toward the mother awk, does he fly awk-

they have drums in their ears.

I know a girl that is so dumb

LOCATING THE FINANCIAL LEAKS THAT TAKE THE PROFITS OUT OF FARMING

By DAN H. OTIS

Director Agricultural Commission, American Bankers Association NDUSTRIAL 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 agri-

cultural 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 Rec'pts above expenses \$3,343 Interest on total investment @ 5 per cent.. 1,070 \$1,135 Net income after de-ducting interest..... \$2,273 | Acres | 127 | Total investment | \$21,400 |
| Operating capital (machinery, live stock, equipment) | 5,862 |
| Number of cows | 18 |
| Investment in cows | \$2,302 | \$19.773 4,473

\$1,205 is moderate with a large percentage cows are bringing in \$62 less per year (27 per cent) of operating or working than Farmer A's. The \$68 a year which capital. Farmer B is low in operating they are producing is undoubtedly be capital. The number of cows is also low the cost of feed and keep. The low, which is reflected in the farm income per live-stock unit is still receipts, these being \$3,251 less than those of Farmer A. The expenses of Farmer B, although about one-half of business, it would be financial suicide business, it would be financial suicide

be considered at all the banker and with good stock. the farmer should go over the situadefinite program of improvement.

Diversity of Business Good Sign

\$1,476 2,343

product. Farmer A has a good diver- culture.

NR MOREHOUSE

han a set-up to catch suckers.

By W. R. MOREHOUSE

Public Relations Commission, American Bankers Association WOMEN are often easy victims for the high-pressure pro-

fidence men. Even before their deceased husbands, protectors

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

senuine appearance. Some are such is the seller so eager to part with his cank imitations that they are easily recognized, but others defy detection it easy for a new owner to farm it?"

except on the closest investigation by an expert. The only safe procedure is o investigate under competent advice.

Literally millions of dollars are lost profits derived from it be anywhere

outcome of buying into something—a Buying into the fox business, the

Often the savings of a lifetime whose word is as good as gold. Watch

are lost by buying unimproved the seller who is insistent in forcin farm lands with the understand-

ng that the seller, or a service tion from every angle. Just because

company promoted by him, will he makes glowing promises is no as

care for them, market the crop and champion exaggerator. Extravagan turn the profits, which, it is promised, and exaggerated claims are the ear will be big, over to the owner. But marks of the fake investment. It

this dream never comes true. The you want to go into farming or buy

so-called guaranteed big profits are into a business, investigate before you never realized. If people would only stop long enough to consider all angles of an offer like that before insult your local banker. If they are

vesting they would see the folly of without information on your proposed plunging blindly into such a proposition. Let them ask themselves only the facts and report to you. They

this ine question: "If it is true that have no interest at stake except to

such big profits are to be made, why forestall crooked games.

plant the farm to trees or vines, surance that he is not the world's

o American savers annually as the near as large as promised.

traudulent farm promotion, a business poultry business, the dair or a job that is nothing more or less or any kind of business is risky unless

moter. Widows are especially sought out by the con-

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 ex-

perience. 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 in

vestor can do is to consult her banker before

realistic imitation of diamonds. The same

is true in the field of finance. There is that

Properly cut and set, crystals sparkle in

you deal with reliable persons or firm

sity of income. Notice that the lead-Farmer Farmer ing source of income, dairy products, B constitutes less than one-half of the 1,079 total income. The various enterprises that make up Farmer B's diversity of business all show marked decreased income.

> Quality of Business Shows Leaks Farmer Farmer \$130

Under the heading, "Quality of The total investment of Farmer A Business," Farmer B shows that his those of Farmer A, are, nevertheless, high in the ratio to receipts.

Dusiness, it would be to invest in the same type of cow. This poor farmer must weed out his The only way to safeguard a loan poor cows and feed the balance proto Farmer B is to consider assets and perly to get results before money is not income. Before any loan should loaned to him to increase his herd

An analysis of the farmer's records tion, uncover the leaks and outline a will bring out many other leaks which the farmer may not have noticed. He may be paying high prices for feed when less money spent for fertilizers Farmer Farmer and lime may enable him to raise the right kind of feed on his own farm and stop this drain on his pocket book.

Barring temporary emergencies, farm loans handled on the basis of A good diversity of income serves income, indicating a going concern, to protect the farmer against years would hasten tremendously the day of of over-production of any one farm a permanent and prosperous agri-

YES SIR, WE'RE F.F.

THE HEAT FOLKS ARE BLUE-BLOODS, THERE IS NO MIXTURE WITH THE SLATE OR STONE FAMILIES IN OUR FAMILY TREE FIRST FAMILIES OF



of coal?

You'll find the sometimes, a silent reminder of the pre-historic forces from which

Think of the centuries of sunshine and fresh air that must have been absorbed by these forests before they were finally buried!

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Daniel M. Wolgemuth

FLORIN. PA.



THERE'S ONE IN STOCK FOR LL TO APPRECIATE. The 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 "we have one in our family right mow." Teacher asked him if he meant that his father and mother weren't getting along all right. "Sure hey are, but Daddy's getting BALD." You'll appreciate DAYTON tires for their road tenacity and undeasing mileage contribution.

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Beautiful Fast Color Flaxons 39c yard 39 to 40 inches wide, fine quality Flaxon, fast color, neat designs, on white or colored grounds.

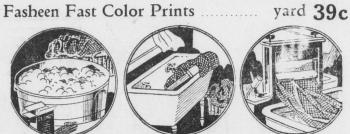
Silk Mixed Printed Crepe Fast Color yd 69c 36 in. wide, fine quality, fast color, sheer weight, has the appearance of All Silk Crepe.

Radioux Chiffon yard **79c**

36 in. wide, fast color, the best in Rayon weaves. This cloth is one of the fastest sellers in the Rayon line. The patterns are the newest of the season, together with the neatest checks you have ever seen.

All Silk Flat Crepe yard \$1.95

39 to 40 in. wide, this crepe is the biggest seller in the better silk line. Guaranteed washable, the quality of the best. Colors are white, pink, light tan, navy, and



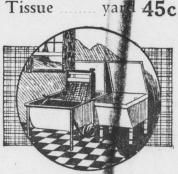
Everyone knows that this cloth is beyond compare when it comes to a fast color print for dresses and children's garments. The cloth is woven of the best combed yarns, and the patterns are the most desirable. We have always enjoyed a good sale of Fasheen and would be pleased to show you our line.

Fast Color Voiles

yard 48c 39 to 40 inches wide, made by the makers of Ever-fast Ginghams. The newest patterns on white and col-ored grounds. Elegant quality.

"Gaze Marvel" Rayon Tissue

32 in. fine sheer woven Tissue, small patterns and bright Rayon designs. Guaranteed Fast Colors.



ard 45c Normandy Voiles 39 in. dot Voiles, always in demand because of the

fine quality of the Voile and the neat patter

vard 50c Imported English Broadcloth 36 in. wide. Broadcloth in plain colors primises to be A more servone of the season's most popular sellers. iceable fabric cannot be found—especially for shirts,

dresses, underwear and pajamas. Windsor Washenrede Crepe, 32 in yd 25c Just what the name implies—a really crinkly Crepe, ready for making into the prettiest underthings imagin-

Colored Dress Linens yard 85c Thoroughly shrunk Linens are again popular. Ideal for Ladies' dresses and Children's suits.

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36 in Soft Finish Longcloth yard 18¢ Fast Color Percale yard 25¢ Part Linen Toweling yard 10¢ All Linen Toweling yard 18¢, 24¢ 81x90 Sheets each **\$1.00** 36 inch Lingerie Fabrics yard 25¢

Apron Ginghams yard 14¢ Cheviot Shirtings yard 18¢ 24 inch Red Star Cloth 10 yards \$1.59 27 inch Red Star Cloth 10 vards \$1.65 30 inch Red Star Cloth 10 vards \$1.85 Slimmeryette yard 49¢ A cloth for slips that will not cling.

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MOUNT JOY, PA.



You know, modern marriage is E. Schroll, Mt. Joy, Pa. just like a cafeteria. A man grabs what looks nice, and pays for 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!

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. Schroll Mt. Joy. Pa.

Damson plums originated in the A WISE OWL city of Damascus before 600 B. C