Merchants who want to increase receipts, should tell people what they have to sell thru the advertising columns of the Bulletin.

People read weekly newspaper ads before they read circulars, or any such advertising.

A person glancing over a circular invariably throws it into the stove or waste basket when thru.

Newspaper ads are oft-times read by every member of the family. THESE ARE FACTS. THINK THEN ACT

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THE BULLETIN
MOUNT JOY

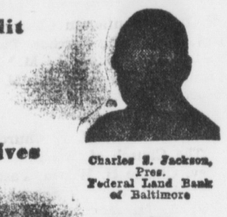
Makes Four Kinds of Credit Available to Farms in State

Henry Morgenthau, Jr., Governor, Farm Credit Administration

Credit Needs of Farmers in Five States Now Served by Farm Credit Administration Unit in Baltimore

SHORT-TERM, LONG-TERM AND INTERMEDIATE FARM CREDIT:—

1. **First Mortgage Credit**
2. **Emergency Farm Mortgage Credit**
3. **Production Credit**
4. **Credit for Cooperatives**



Charles S. Jackson, Pres. Federal Land Bank of Baltimore

Two new agricultural financing agencies serving farmers in the five states were organized here recently as a part of the Farm Credit Administration by officials of the Federal Land Bank of Baltimore in cooperation with Henry Morgenthau, Jr., Governor of the Farm Credit Administration, announces Chas. S. Jackson, President of the Federal Land Bank of Baltimore.

The two new credit agencies are the Production Credit Corporation of Baltimore and the Baltimore Bank for Cooperatives. They will serve farmers in Pennsylvania, Maryland, Virginia, West Virginia, Delaware, and the District of Columbia.

The two new institutions, with the Federal Land Bank of Baltimore and the Intermediate Credit Bank of Baltimore, will make available the short-term, long-term, and intermediate credit for farmers.

The new production credit corporation, Mr. Jackson says, was organized with an initial capital of $7,500,000 to be paid for by the Governor of the Farm Credit Administration on behalf of the United States.

The function of this corporation is not to lend money to farmers for production purposes, but to subscribe for Class A stock in the local production credit associations to be organized wholly within the second Federal Land Bank District. These production credit associations will loan to farmers for production purposes, securing such loans by liens on growing crops and other personal property or livestock. Loans will be made for periods of one year or less none for more than 3 years.

Production Credit associations, Mr Jackson points out, may be organized by ten or more farmers, and charters, rules and regulations will be issued by the Governor of the Farm Credit Administration in Washington. The associations will be local institutions and their territories will be defined. Organization of these associations will start shortly after the Production Credit Corporation of Baltimore is ready to purchase Class A stock in them.

It is expected that with the establishment of production credit associations in many communities, the need for regional agricultural credit corporations and also for feed, seed and fertilider loans by the government will diminish to such a point that they no longer will be necessary. At the same time there will be built up a larger number of associations capable of handling production credit cooperatively. The stock of each will be owned wholly by the borrowing farmers, the government gradually discontinuing the ownership of any stock in the associations.

The new Baltimore Bank for Cooperatives, also organized recently, will make operating and facility loans to farmer cooperative marketing and purchasing organizations. Commodity marketing credit will be provided through the Federal Intermediate Credit Bank of Baltimore. It will continue to make loans on the security of warehouse receipts representing staple agricultural commodities.

This coordinated credit system, states Mr. Jackson, will furnish the first farm mortgage credit from the Federal Land Bank of his district, which in many cases will be supplemented by additional loans from the Land Bank Commissioner's agent. Production credit will be made available through the Federal Intermediate Credit Bank of Baltimore, the Production Credit Corporation of Baltimore, and local Production Credit Associations to be established throughout the district.

This set-up provides a complete and coordinated credit system for agriculture. Through it a farmer can obtain full information on all type of agricultural credit extended by agencies under the supervision of the federal government.

How to Reduce Heating Costs

by JOHN BARCLAY,

Heating Expert

There are three simple damper controls on every properly regulated home heating plant, and an understanding of the proper use of each of them will help you to save time, trouble and money.

First, there is the turn damper, or "butterfly" damper. With this control you can prevent "chimney loss." Many people believe that unburned coal that drops to the ash-pit produces the greatest waste. This is not so. Actually, the heat you waste up your chimney is ten times as much as the greatest possible loss through your ash-pit.

It is very simple to reduce this "chimney loss." Just keep your turn damper as nearly closed as possible. By turn damper is meant that disc or plate like damper inside the pipe leading from your furnace to your chimney. The next time you fix your fire, turn the handle of your turn damper one-sixteenth of an inch. If your fire still burns freely, turn it another sixteenth of an inch. Repeat this until you find the ideal adjustment that gives you the greatest amount of useful heat with the minimum amount of chimney loss, then indicate this position with a chalk mark on your smoke pipe, and leave the damper in that position.

Do not attempt to regulate your fire each day by moving the turn damper. It should be left as nearly closed as possible at all times during the burning season. The only time when it should be moved at all, after you find the most advantageous position for it, is at the beginning of the very cold season, and again at the beginning of the very mild season—to compensate for the difference in outside temperatures.

Next week I will discuss the check damper and the ash-pit damper, which are used to control the speed of the fire.

QUESTIONS AND ANSWERS

Q: We are going to put a heating system in our bungalow. Do you advise hot water? Which is better a round or square boiler? F. A. B., Richland, N. J.

A: Hot water heating systems are very satisfactory, but cost slightly more for installation than the one pipe steam systems. **The modern hot air systems for the bungalow type of home are also very satisfactory and have a comparatively low first cost. There is very little difference in performance between round and square boilers. In the smaller types, the round seems to be favored while in the larger installations the square boiler is more adaptable.**

J. P., Scranton, Penna. — I have answered your inquiry with a personal letter. A coal dealer's service man, heating contractor, or plumber can often make valuable suggestions in cases such as you describe.

Q: **We have a two story home heated by a pipeless furnace located in basement. Our first floor gets overheated, while second floor is scarcely heated at all. When I am descending it seems the heat pockets about half way up the stairs. What is your opinion? E. S. S., Annapolis, Md.**

A: **This difficulty is common where pipeless heaters are used in two story buildings. The cause of your trouble is lack of circulation. In your case, the cold air from upstairs meets the warm air from the first floor in the stairway opening and stops circulation.**

The lease costly method to increase the circulation is to provide a separate warm air leader from the furnace to the upstairs hall, and also provide a separate cold air return to the furnace. The register should be located either in the floor in front of the lower step, or in the viser of the lower step. This will provide a positive circulation and heat the upstairs hall. The heat to the bedrooms will, of course, come from the hall through the open doors.

(If you have any heating problems address John Barclay, Room 1814, 120 Broadway, New York City. He will be glad to reply in a personal letter.)

Sale Register

Saturday, Oct. 14—On the premises, at the place of business of Reist Mummau, at Rheems, a large lot of household goods by Mrs. Catharine Leonard. Mumma, auct.

Saturday, Ortober 14th—On the premises on the Maytown and the Elizabethtown Road, at Ramsey's Toll Gate, one mile north of Maytown, public sale of implements by Mrs. Susan Frank C. S. Frank, auct

Saturday, Oct. 21—On the premises, corner East Main and Jacob Sts Mount Joy, real estate and personal property by Christ Weidman and Margaret Rahm, executors of John Rahm, deceased. Personal property at 1 P. M. and Real Estate at 3 P. M. Frank, auct.

Saturday, Oct. 28—On the premises in East Donegal township, on the road leading from Marietta to the Colebrook Road, one mile north of Marietta, real estate, household and kitchen furniture and farm implements by Henry K. Breneman. John F. Waser, Auct.

Saturday, Oct. 28—At 2 P. M. on the premises in the village of Florin, real estate and some household goods by William Widman, Jr., Administrator of the Estate of William Widman, Sr., deceased. Vogle, Auct. See advertisement.

WHEN LETTERS WERE FORMAL

Thomas Jefferson was a great letter writer. It is said that he wrote thousands of letters every year. And of course they had to be very formal People in those days were serious-minded and they did not descend to familiarities. Jefferson was himself a man of plain habits and tastes, as we know, but he felt that he had to comply with the fashions in letter writing which the high-hat people of that day set.

Here, for instance, is the way he closed one letter: "Repeating to you my sincere sense of your goodness to me, and my wishes to prove it on every occasion, adding my sincere prayer that Heaven may bless you with many years of life and health, I pray you to accept here the homage of those sentiments of respect and attachment with which I have the honor to be your most obedient and humble servant."

Bear in mind, they had no typewriters in those days. All letters, as well as writings of every sort, had to be done laboriously in long hand, and with quill pens. Try to imagine what people of today would say—especially the younger generation—if they were told they would have to write their letters by hand and model them after the style of Jefferson's time!

Gull Delivers Fish to Hands of Angler

Taft, Ore.—John Marple, while fishing in Siletz bay, noticed two seagulls fighting over a 15-pound blueback salmon. Finally one of them conquered the other and flew away with its catch.

The fish was so heavy the bird could not carry it. As it flew low over Marple's head he reached up and plucked the salmon out of the seagull's beak. That's Marple's story.

Woman, Aged 94, Walks Mile a Day for Exercise

Walnut Ridge, Ark.—Following her theory of plenty of exercise to gain a long life, Mrs. Martha E. Jones, ninety-four years old, walks a mile a day "just for the exercise." She expects to "walk a mile a day" when she is one hundred years old. Her mother lacked only four days of being one hundred years old when she died, and Mrs. Jones' father lived to be one hundred and nine years old.

Half of House Insured

Quincy, Mass.—Half of a double house here will be razed so the other half may be insured against fire. The building is a century old. John Foley could not insure his half, which has been modernized, because the other half owned by John Rooney, was in bad repair. The compromise resulted.

SLIMMING DIET

Here is another of the weight reducing menus prepared for this paper by Dr. Shirley W. Wynne, Commissioner of Health of New York City.

Adjust the diet to your needs by taking smaller or larger portions of the food indicated in plain type. Do not change the quantities of the foods in bold face type. These are the protective foods, and must be taken as indicated.

BREAKFAST

	Calories
1/2 small grapefruit (no sugar)	50
2 slices of bacon (well done)	75
1 slice toast	50
1 small pat butter	36
Coffee (milk instead of cream, no sugar)	25
LUNCH	
Salad (cottage cheese, cole slaw, watercress — 3 tbsp. cheese, 1/2 cup cole slaw)	100
Fruit gelatin with 1 tsp. whipped cream	85
1 glass of milk	150
DINNER	
Fresh fruit cocktail (apple and bananas)	100
1 breaded veal cutlet	250
1 cup stewed tomatoes	50
1 cup string beans (no butter)	50
Lettuce salad with 1/2 tbsp. French dressing	30
1 glass of milk	150

Don't try to reduce too fast. A quarter of a pound a day is enough.

PENNSYLVANIA DUTCH

What Shwilkey Bumblesock Has To Say This Week

Der onser dawg hov ich en brief greeked fun ma maidel un doh is my answer:

"My Liever Shwilkey: Ich het garn os du mere ous meim druvvel helfa daidsht. Ich hob tzwae boova os cooma mich saena. Ich bin de ansich duchter un my dawdy hut twae boweri un blendy geld uff indressa. Der aned fun denna boova is en hard shogicher bowers boo. Are is shae ga-nunk awver si hend sin row un is glaeder fitta ene net. Are is so arlich un ufrichtich os der dawg long s un denked de weldt un olles fun mere. Der onner is en yunger mon os in sime laeva nix g'shoft hut un nemond wase we are en laeva maucht. Are hut olsfart we's bobeer uff de wond—awver 'sis de besht glaeder un se fitta ene os ga-report os are daid net uft ga-nunk settla mit sime shnider. Are is orrick pol,tei is en gooter donser uncon schwetza os we en lawyer. Are sawgt are wet mich usht far en lady—en "ornmaent" hut are mich g'hasa—un ich breicht in meim laeva nix shoffa. Now, Gottlieb, sawg mere wella funi denna boova sull ich hira?"

Sally Lauderbach

Well, Sally, ich hob usht ae mohl g'hired in meim laeva un ich glawb net os ich widder so en risk runna daid os we ich sela mohls hob. Do hare bin ich net ga-booked uff so socha, awver ich geb dere my opinion un es sull dich nix kushta. Der bowers boo hut rowe hend un si glaeder fitta ene net. Well, ich wet olsfart liever en darrer gowl kawfa os goota points wised os en fedder os de shtaggers hut. De hend sin row, Ferleicht won are en loafer ware done wara si hend glot. Won arawet en shond is don sin si rowe hend en disgrace. Si glaeder fitta ene net? So! Well, ferleicht sin de duch batzawled. Der onner boo will dich hira un nunner seddla. Sawg du eme are set arsht uff-seddla—mit sime snnider. My lieve Sally, en arlicher, ug-richticher, ondlicher, flishicher bowers boc is so feel wart os en gonser shoafshtoll foll fowlenser. Der aned boo will dich holda we en lady. Duch net? Hut are g'sawt? Mit dime dawdy sime geld. E-yaw? En mon os so reddy is far farshprecha maucha is der arsht mon far se farbrecha, un en mon os net wase we mer geld fardeened dare wase aw net wee's tsu holdta. Dime dawdy si howfa mawg grose si awver ich hob in mime laeva nuch ken geldhock g'saena os so long is os are ken budda hut. En arliche hond os row is is en warrem poultis uffera drowericha fraw eram hartz, awver de glad hond fun ma ga-polishta raskal is so kold os en grut in ma hussa-bae. Hire du ken mon far si hend un si glaeder—aw net far si ga—polishte monneer un si shae g'schwetz. De sin oll shae won mers afforda con, awver se sin net so notewennich os en arlich hartz un en uffrichtiche hond. My dawdy hut ols g'sawt: "Besser en shtickle brote im sock os en fedderly uff m hoot," un luss mich dere saw ga 'sis feel woreheit dart drin.

Du waisht now wos ich mane. De glaeder sin der shtamp uff'm dawler —der mon is es guld.

229 Veniremen For Jury Duty

(From page 1)

Harry R. Barnhart, contractor, Elizabethtown.

Levi Eaby, retired, Landisville.

Frank S. Miller, undertaker, Elizabethtown.

Theodate G. Dietrich, housewife, Manheim.

Harold Engle, laborer, Maytown.

Chas. J. Bennett, butcher, Mt. Joy.

Alvin T. DeLong, watchman, Manheim, No. 4.

Petit Jurors, Nov. 27

Reuben A. Hummel, retired, Bainbridge.

John A. Seitz, laborer, Elizabethtown No. 1.

Phares G. Engle, retired, Bainbridge.

Mary Diffenderfer, housewife, Mount Joy.

Herman Ober, millworker, Manheim.

Petit Jurors, Dec. 4

John H. Shenk, retired, Manheim.

James A. Doyle, retired, Elizabethtown.

Geo. W. Dimeler, laborer, Elizabethtown No. 1.

John B. Myers, laborer, Elizabethtown No. 3.

Christian D. Musselman, tobacco dealer, Landisville.

Jonas Whisler, farmer, Elizabethtown, No. 3.

Levi Myers, shoeworker, Elizabethtown.

Clarence Grissinger, clerk, Mt. Joy.

Clayton H. Lefever, shoe cutter, Florin.

Jesse W. Atkins, manufacturer, Elizabethtown.

You can get all the news of this locality for less than three cents a week through the Bulletin.

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