

STRONGER SYSTEM FOR RURAL BANKS URGED IN REPORT

Needed for Advantages to
Agriculture, Declares
J. W. Pole, Currency
Comptroller.

Extension of Branch Units
of National Banks Held
As One Solution of
Bad Situation.

WASHINGTON, Dec. 22.—Urging the extension of branch banking by national banks as a way to assure a safe and sound system to rural communities, John W. Pole, comptroller of the currency, said in his annual report today that such a development would be of advantage to agricultural communities.

At the same time the comptroller pointed to the growth of group banking, in which holding companies have acquired the stock of several banks, and the defections of banks from the national field to seek broader privileges under state laws as reasons why the national bank laws must be liberalized.

Reserves Increased.
He said that total resources of all of the 25,320 banks in the country on last June 30 aggregated \$72,505,090, an increase of \$295,177,000 over the previous year. National banks numbering 7,596, were shown to have total resources of \$27,410,225,000 a decrease of \$1,068,000,000 while the number of all banks had decreased in the year by 1,000.

Of the total resources, he continued, 250 banks in the cities had resources of \$23,490,000,000 while three-fourths of the banks of the nation were in country communities and closed in country banks. The country banks, he said, operate with small capital funds and economic developments since the war have had the effect of decreasing their opportunities to operate at a profit.

Small Banks Handicapped.
On the question of bank failures Pole said that no "important failures" had occurred among banks in the larger cities between last January 1 and November 1 and that "whereas a depositor in a large city bank, whether a wage earner or a business man, has had full protection, the depositor in the small country bank has suffered severely from the inability of so many banks to meet their deposit liabilities."

"It is cause for immediate concern that the operating conditions faced by country banks show no prospect of improvement under the present system. There are many country banks now operating at a loss and many others operating on earnings insufficient to justify their capital investment."

"Comprehensive study of the banking situation for the past nine years clearly indicates that the system of banking in rural communities has broken down through causes beyond the control of the individual banker or the local community."

McFadden Plan Fails.
Pole said that the cause was of a basic nature due largely to the fact that independent local utility and industrial organizations have moved toward a stronger and more centralized form of operation which has curtailed the country banks' opportunity for diversifying and extending their business.

"Because of this, he said, group banking had sprung up with local holding companies controlling the stock in a group of banks. To remedy this situation he urged that national banks be permitted to have branches within their trading areas but not beyond the limits of the federal reserve district in which they are situated. Such legislation he said must be such as to give the national banks advantage over state banks.

"The announced legislative pro-

ject of the so-called McFadden bank act of February 25, 1927, was partly between the national and state systems," Pole continued. "The purpose of the bill was to make the charter powers of national banks approximately equal in operating advantage to those of state banks. Nearly three years of operation under that act has demonstrated that it has failed of its purpose in this respect."

"The proposal for the extension of branch banking which is here made would have the direct effect of establishing a strong system of banks in the rural districts and indirectly it would lead to the gradual restoration of the national banks as the primary system of commercial banking in the country."

Pole also recommended that congress enact laws to bring the holding companies for group banking under federal supervision.

FORMER MEDFORD MAN SLAIN ON WAY TO HIS FIANCEE

(Associated Press Local Wire)

DETROIT, Mich., Dec. 22.—Bernard Greiner, 25, of Medford, Ore., laundry delivery man, was slain Friday night while on his way to the home of his fiancée to assist in preparing a list of guests for his wedding to have been held January 15. Police believe he was shot while attempting to resist holdup.

Greiner's body was found in the lower hall of a building shortly after he had delivered a package of laundry to a second floor apartment. Occupants of the apartment told police they heard shots.

Police found \$11.15 in Greiner's pockets. They believe he was robbed at the end of his route and should have had about \$45.

After the call he was to have gone to the home of his fiancée, Miss Jane Garrity, 29, where he planned to inspect wedding invitations and draw up a list of guests.

Greiner had been here several months. He formerly lived in Medford, Ore., where relatives reside.

38TH BIRTHDAY OF BASKETBALL GAME

(Associated Press Local Wire)

KANSAS CITY, Dec. 22.—Today is the 38th birthday anniversary of the game of basketball and Dr. James A. Naismith, its inventor, expects to celebrate the event by attending an exhibition game between the universities of Kansas and Missouri here tonight.

It was December 21, 1891, that Naismith, then a young instructor in the Springfield, Mass., school of training directors, announced he had perfected the new game to meet demands for a fast indoor team sport. Dr. Naismith has been professor of physical education at the university of Kansas for the last 30 years.

Leaky Roofs

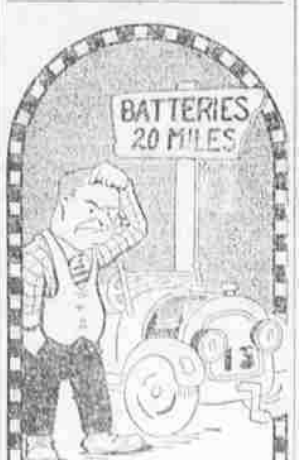
Stop your leaking roofs and walls with Bitulux Sticks to any wet surface. Painted on. Instant. Requires no experience. Applied cold. Miller Products Co., foot of Lincoln St., Portland, Adv.

Greeting cards for Christmas may be purchased from our commercial printing department up to noon Tuesday. Four-hour service. We still have several good numbers from which you may select your card or folder. Roseburg News-Review, Adv.

Hansen Chevrolet Co. is having a special Christmas used car sale. About 70 cars to choose from. Adv.

50 used cars must be sold to make room for 1930 model Oakland and Pontiac. Roseburg Motor Co., Adv.

Christmas gifts. Groves Highway Pharmacy, Oakland, Adv.



Don't Let This Happen to You!

You carry a spare tire on your car but not a spare battery. And yet, your car cannot run if the battery is dead, any more than it can run without gasoline.

Our regular inspection plan and U.S. Golden Rule Service will keep your battery in top shape and will save you money and inconvenience.

Newland's Battery Department
J. O. Newland & Son
Roseburg, Ore.

USL BATTERIES

GOOD-NIGHT STORIES

By Miss Trell

Knaft Has Trouble Convincing Mrs. Hen that Her Chickens Are Ducklings

"Cluck, cluck, get out of my way; cluck, cluck!" It was Mrs. Hen, followed by a brood of young, Mr. Flor, Hanid, Yam and Knaft—the five little shadow-children with the turned-about names—stepped promptly out of the way. Mrs. Hen was none too polite, at least as far as the shadow-children were concerned. If they didn't get out of her way she simply walked over them. That



"They're Very Clever Chickens!"

was anything but pleasant, since her claws were exceedingly sharp. "I've a chicken, don't touch my chickens," she added sternly, as she marched past.

"Chicks!" exclaimed Knaft. "Why, they aren't chicks at all. They're ducks!"

Now, surprising to relate, the shadow-boy was quite right. Mrs. Hen's brood were ducklings. Instead of hen eggs, Mrs. Hen had set upon duck eggs. That accounted for the strange brood. But she didn't appear to notice the difference. She still considered them chickens. She stopped short on hearing this remark.

INDUSTRY WARNED TO STABILIZE PAY OF ITS WORKERS

(Associated Press Local Wire)

DETROIT, Dec. 22.—A warning that American industry is on the verge of an area of governmental regulation to stabilize the incomes of its workers unless it takes such measures of its own initiative was sounded by Senator James Couzens last night in an address before the twenty-seventh annual meeting of the Michigan Manufacturers' association.

Stabilization of employment, Senator Couzens said, is a problem which industry must solve itself and which it can solve so as to prevent periods of depression. Unless such steps are taken, Senator Couzens predicted the passage of legislation providing a system of pensions and unemployment insurance.

"You do not want bureaucrats to be set up in the federal and state governments," he said. "I don't want them. I want you men to solve these problems."

"Those who profit by the capitalistic system, those who make money from the efforts of human beings, have an obligation to those human beings. You can not condemn the creation of labor organizations or condemn their demands unless you take care of the human element engaged in your industries."

"Stabilization of income must be accomplished. If you don't ac-

complish it congress will through unemployment and old age insurance."

ALEX PANTAGES SUFFERS FROM HEART ATTACK

(Associated Press Local Wire)

LOS ANGELES, Dec. 22.—Alexander Pantages, multi-millionaire theater man in the county jail pending appeal from a sentence of 1 to 30 years for attacking Eunice Pringle, 17-year-old co-ed dancer, suffered a heart attack during the night and was taken to the jail hospital. It was learned today. This morning he was taken back to his cell still suffering.

Jail turnkeys discovered the theatre man's plight during their rounds when they heard him gasping.

CHRISTMAS SPECIAL

Free! While they last—to any customer buying \$30 worth of watches, watch chains, or watch bracelets, I will give free a pearl necklace, values from \$5 to \$15. Wilbur L. Spang, 601 S. Pine street.—Adv.

Colds Checked
By modern vaporizing ointment—Just rub on
VICKS VAPORUB
OVER 17 MILLION JARS USED YEARLY

JUDGMENT DODGER KEPT IN JAIL BY WOMAN NEMESIS

(Associated Press Local Wire)

CHICAGO, Dec. 21.—Miss Fannie Kaplan is determined to keep Anthony E. Heiderich, a butler, in jail, and Circuit Judge Klarkowski believes her within her rights.

Miss Kaplan won a \$2,500 judgment against Heiderich in 1925 for injuries suffered in an automobile accident. Heiderich disappeared and it was not until November 30 of this year that Miss Kaplan found him. She had him arrested, and he has been kept in jail since. Miss Kaplan paying \$3.50 weekly for his jail board.

Heiderich's friends sought to obtain his release yesterday but Judge Klarkowski held that Miss Kaplan was within her legal rights in keeping him locked up until he pays up.

The incarceration was made possible, her attorney explained, because Miss Kaplan's suit for damages contained a malice count permitting her to have him locked up if he failed to pay the judgment.

CITY LICENSED DENS, THREE WOMEN TESTIFY

(Associated Press Local Wire)

COSER D'ALENE, Ida, Dec. 21.—Three women testified today in the "Mullan run ring conspiracy trial" that city and county authorities permitted them to run vicious resorts and sell liquor because they paid for protection.

The government, charging that the city of Mullan licensed run sellers, gambling halls and similar resorts to replenish the empty village treasury, placed Helen Drant, Hazel McKinney and Ray Delana on the stand to tell of the alleged licensing of disorderly houses and their inmates.

Helen Drant told of asking Chief of Police Welch if it was necessary to "pay for protection." She quoted him as replying "don't call it protection, call it a donation."

DEATH WINS CONTEST FOR WOMAN'S ESTATE

(Associated Press Local Wire)

CHICAGO, Dec. 21.—The son and daughter of Mrs. Bridget Cronin, 87 years old, went to law over their mother's property, and death won. The son, Harry J. Cronin, wanted a conservator appointed. The

daughter, Mrs. Agnes Mulvihill, opposed it. She denied she had "chained her mother to a wheel chair," as Cronin charged, and she denied she had used undue influence to obtain a deed to property from her mother.

The court decided in favor of the daughter. When she broke the news her mother collapsed, and died yesterday.

HIGH STANDARD DEMAND BRINGS FEWER TEACHERS

(Associated Press Local Wire)

SALEM, Ore., Dec. 22.—Only seven applications for teachers' certificates appeared last week to take the annual state examination in Marion county, though never before have less than 30 candidates appeared. Reports received by C. A. Howard, state superintendent of schools, indicate that the number is correspondingly small in other counties.

The reason for the decrease is given as the higher standard of requirements that is being imposed. The present new requirement for normal school training is 18 weeks for beginning teachers. This will be increased to 60 weeks in 1931 and to a full normal school course in 1933.

In Marion county the examinations for life certificates were to be given today, but not a single applicant appeared. Mrs. M. L. Fulkerson, county superintendent, said.

LASHES AND PRISON FOR 7 GUILTY OF ASSAULT

(Associated Press Local Wire)

NEW WESTMINSTER, B. C., Dec. 22.—Seven men convicted of criminal assault, were each sentenced to 15 lashes and prison terms varying from two to 15 years, the most severe penalties handed down in such cases in British Columbia for years, by Justice D. A. McDonald yesterday.

Roderick A. McDonald, 19, and Dewey Vaughan, 40, Vancouver, convicted of criminally assaulting a young woman last May, each received a sentence of 15 years and 15 lashes. The same penalties were meted out to M. Nizoguchi, a Japanese of Slave Falls, Joseph Rowe, 22, Ray Nosworthy, 23, James Greer, 28, and Frank McKay, 22, were each sentenced to two years and 15 lashes on various charges of criminal assault.

Arundel, piano tuner. Phone 139-L.

HOOVER SENDS GREETING TO VETS IN HOSPITALS

(Associated Press Local Wire)

WASHINGTON, Dec. 21.—President Hoover today sent a Christmas message to all the veterans of the World War who are ill in hospitals throughout the country. Addressed to all disabled ex-service men and women, the message said:

"I send you cordial Christmas greetings and my best wishes for your happiness in the new year, and I do pray for your restoration to health. Your country has not forgotten you and will not forget. The nation's pride in your valor and devotion, and its gratitude for the service you have rendered are manifest in its continued concern for your welfare and in its warm sympathy and regard for you."

Oakland 2-door sedan demonstrated at a large discount. Roseburg Motor Co., Oakland-Ford distributors.—Adv.

JOHN R. KELLY

Sheet Metal Works
Auto Body and Fender Work
444 N. Jackson Phone 465

Chiropractor

DRUGLESS HEALTH CENTER
"Complete Health Service"
Mineral Vapor Baths
327 Cass Phone 491

CHRISTMAS

And the old question. What shall I buy?

Give Her a Radio

(then use it yourself)

OF COURSE SHE WANTS THE BEST

SILVER \$211.50

SPARTON \$189.50

Roseburg Electric

Special Price this week on Floor Lamps.

There is
no better gasoline
for winter driving
TEXACO
starts instantly!

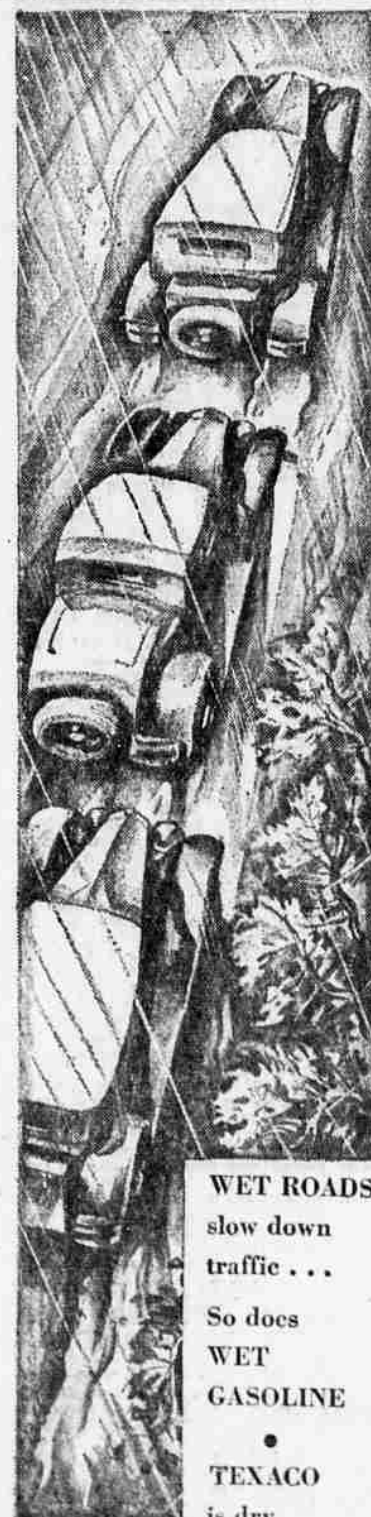
Wet gasoline is sluggish—backward in starting, slow in the pick-up and wasteful of mileage. There's nothing like the dry gas of Texaco for the pep and stamina you expect of your engine.

For the new and better Texaco starts instantly even on the coldest days and follows through with the quick surge of sustained power that was designed into your engine. Try it. Get the thrill of quick starts—of power at your command.

Wherever you are there's a Texaco pump nearby where you'll find the same high test Texaco that is sold in every State of the 48. Texaco is better because it's dry.

THE TEXAS COMPANY • Texaco Petroleum Products

The NEW and BETTER
TEXACO GASOLINE



WET ROADS
slow down
traffic . . .
So does
WET
GASOLINE
TEXACO
is dry

1. A wet gas is an atomized mixture of gasoline vapor in which are suspended drops of raw gasoline.
2. These drops of raw gasoline form an uneven mixture which resists the action of the spark.
3. Result: Destructive crankcase dilution, difficult starts—a sluggish motor.

1. The new and better Texaco vaporizes so readily that it forms a dry gas—an active mixture of gasoline and air.
2. This pure, dry gas responds instantly to the action of the spark.
3. Result: Lightning starts, rapid acceleration, smooth action—power!

WET ATOMIZED
DRY VAPORIZED

A GIFT

For the Car

Is a Gift for the Family



Newland's Accessory Department
J. O. NEWLAND & SON
Roseburg

The World Looks
Brighter Through
Your Windshield
when you have a

Delco Remy
Double Vision
Windshield
Cleaner

Authorized Sales and Service for Autolite, Delco Remy, N. E. Electric, Bosch, Eisemann, Splitdorf and Webster Magnets.

W. R. BROWN

Stephens and Mosher, Gls.
At Ned Dixon Super Service Station