

THE QUALITIES OF LEADERSHIP

By JOHN G. LONSDALE, President American Bankers Association

Leadership and success, in a general way, are synonymous. They are both founded upon simple codes of thought and action...



John G. Lonsdale

Both success and leadership, if they are to be of the highest quality, are the result of service to humanity. Service has been aptly described as "the best of all things."

BANKERS STUDY CHAIN BANKING

The Economic Policy Commission of the American Bankers Association has been specifically instructed by the general convention of the association to study and report on chain banking developments...

SECTIONS WHERE SAVINGS DECREASED

A regional analysis of the drop in the nation's savings deposits in banks, as recently reported by the American Bankers Association's Savings Bank Division...

Beards in History Evidence as to any possible relation between beards and national or racial power is conflicting. The Greeks loved beards. The Romans did not.

The Town Was Money Mad

By Adelaide D. Huff

WATERTOWN was one of those tiny mountain villages so common in the Smokies. A post office, a couple of general merchandise stores, two or three country boarding houses...

The few summer people who came to the boarding houses were almost as poor in their way as the mountaineers were in theirs. Stevedores they were, and clerks with two weeks off and scarcely enough money to finance even so short vacation.

But, of course, it wasn't. The same old crowd came back each year because it was cheap. The country folk knew nothing but privation and skipping, skipping, skipping. They raised a little food on their rocky, hilly pieces of land and occasionally drove a cow or calf some forty miles to the nearest city to be sold for a few dollars.

"It don't seem right," said Joe Wilson desperately to his fiancée. "When a man's willin' to work he ought to have the chance. There ain't nothin' I can do to make some money so's we could get married. Seems like I can't stand it any more, honey. If I could only leave home like Bill and John, but there's Ma flat on her back and she can't stand no to be turned every few hours. She gets to burtin' so."

"Mary, I can't. I'm plumb wore out with waitin'!" His voice broke on the words and suddenly he rose, caught her to him almost roughly, held her for a moment in a frenzy of despair then let her go.

"Honey, it's drivin' me crazy. I ain't comin' back till I can marry you," he said as he turned and walked swiftly away.

As she stood there, straining her eyes to see in the dim light a swift loneliness swept over her and a sense of irrevocable loss. If he could only have understood that she would rather be hungry all the time and watch over his old mother and turn her and feed her—anything rather than to be left without him. It was like dying yet still being alive.

As fall came and the long winter set in Mary grew restless and weary with waiting.

And all the time without a single glimpse of Joe.

SAVINGS PASSBOOKS SOUGHT BY CROOKS

Use Them to Steal Money by Forged Slips—Should Be Guarded as Carefully as Cash.

Continual vigilance in safeguarding savings pass books, as well as blank and cancelled checks, against theft by crooks, who use this material in forgers' operations, is urged on bank customers by James E. Baum, Deputy Manager of the American Bankers Association, in charge of its Protective Department. This department is continually vigilant in promoting means, both among bankers and the general public, to thwart the operation of bank crooks. It annually investigates hundreds of crimes against banks and is responsible for the majority of arrests among this class of criminals.

In a large majority of cases of forgeries on checks or savings withdrawal orders investigated by the American Bankers Association, stolen blank checks or savings pass books were the forgers' chief stock in trade. Mr. Baum says. "In many instances the temptation presented through the careless handling by depositors of cancelled or blank checks or pass books so that they fell into the hands of others was the immediate stimulus for this criminal offense."

Banks should educate their depositors to exert the same degree of care in handling these instruments and to avoid leaving them about unguarded as they exercise in respect to actual money because they represent money, he declares.

For dealing with the bank robbery situation, Mr. Baum recommends the use of electrical alarms actuated by any tampering with the wires or mechanism and also wider adoption of the plan of state police forces now employed in a few states, declaring that last year in seven eastern states where state police forces were maintained there were only 20 bank holdups as against 164 similar attacks perpetrated against banks in five states in the central and far west, where banks are denied the advantages of the speedy and coordinated action given by state-wide police forces.

The records of the American Bankers Association Protective Department reveal that for many years the odds in favor of state police protection have been at least 8 to 1 when measured by the experience of banks in states where efficient police protection is missing in the rural districts," he says.

Crave for Hairdressing In the early Eighteenth century hairdressing in France reached its peak. Literally. Many court ladies wore their hair piled so high that they could not sit in coaches but had to kneel or hold their heads out of the windows. It is said that in Paris in 1730 there were 1,200 hairdressers. They were probably kept busy since it often took an entire day to dress the hair. However, the women who wore it in the most elaborate fashion had it done only about once a month.

English Law Demanded Attendance at Church Sunday holiday makers and trippers will be interested to know that a statutory law in England years ago prohibited such frivolity, says the London Daily Mail. The Act of Uniformity, 1552, requires: All persons, except those dissenting from the worship and doctrines of the Church of England and usually attending some place of worship not belonging to the Church of England, are, if they have no lawful or reasonable excuse for absence, to endeavor to attend their parish church or accustomed chapel, or, if reasonably prevented from so doing, some other place where the divine service of the Church of England is performed, on all Sundays and other days ordained and used to be kept as holy days, and to abide there orderly and soberly during the time of common prayer, preaching, or other divine service there performed. Failure to observe this law renders the offending parishioner or inhabitant of a parish who is not legally exempt from attendance at divine service on Sundays and holy days liable in proceedings taken against him in the ecclesiastical courts to be censured for the offense, admonished as to his attendance in the future, and to be condemned in the costs of the proceedings.

Ancient Builders' Idea of Humor Quite Modern The builders of the old churches in England were not so serious, but when they saw and then perpetuated a joke, even in stone. On more than one of their creations they carved in relief a scene representing a monk preaching solemnly to a flock of geese. The same humorous spirit is sometimes to be detected in the domestic architecture of early times. Just upon the boundaries of Bedfordshire and Hertfordshire formerly stood an old rambling farmhouse. The living-room was long and low, and on the center beam that went across the ceiling was inscribed this legend: "If you are old, go to Hertfordshire."

Children's Favorite Books Opinions differ as to the most popular book for children, but when over fifty famous authors were asked by a New York newspaper to name which book they had read to children and still liked, "Alice in Wonderland" was the overwhelming favorite. Grimm's Fairy Tales ranked second in popularity, followed by "Swiss Family Robinson," "Little Women," "David Copperfield" and "Anderson's Fairy Tales."

GOTHAM DUPES PAY PALMISTS MILLIONS

"Hush Money" Part of \$25,000,000 Annual Toll.

New York.—Fortune telling nets \$25,000,000 annually in New York, according to John Mulholland, magician, lecturer and arch enemy of fraudulent fortune telling. Paris, he says, pays just \$6,000,000 for its glimpses into the past, present and future. A major portion of this huge sum is nothing more than pure blackmail, Mulholland says.

"A man will tell his wife that he is going to work at his office, but he plays poker with the boys," Mulholland said, illustrating one form of blackmail. The blackmailers get wind of it in ways which they alone can divulge. They make the man believe it is "in his fortune." They threaten to tell his wife he was seen in a cabaret with a blond.

"He wasn't with a blond, but he wasn't where he told his wife he was going to be—so he pays off."

Three years later, after they had been introduced to society and married, they paid heavily for the visit to "Aunt Beatrice" and a fortune teller claimed to have read their "indications" in their palms.

Pay Heavy Toll. "Three years later, after they had been introduced to society and married, they paid heavily for the visit to 'Aunt Beatrice' and a fortune teller claimed to have read their 'indications' in their palms.

Proof of "Power." And to convince you that he knows his stuff he'll change a quarter to a half dollar, make it disappear and then reappear—all of this not six inches from your eyes, and the coin, apparently, never out of your sight until the moment it disappears.

Professed Vegetarian Runs Amok for Steak Millville, N. J.—Obsessed by thoughts of succulent steaks, Leon Roun, fifty, a professed teetotaler in meat, fell off the vegetable wagon at sight of a plump Jersey cow in a pasture here, backed the animal to death with a small pen knife and took about \$50 worth of beef home in a child's grocery wagon. He so testified yesterday when arraigned before Mayor Harry Jones.

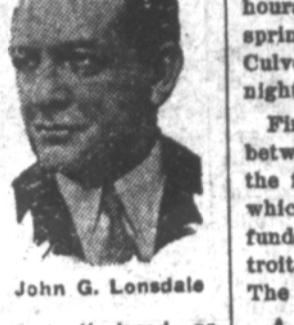
Portsouth, England, Bans Movies on Sunday Portsouth, England.—The city council of Portsouth has decided by a 30 to 15 vote not to grant seven day licenses in motion picture houses. The decision prohibits the showing of pictures on Sunday evenings.

Mustn't Keep Shifting It's all right for a young man to start at the bottom of the ladder if he doesn't keep moving around from one ladder to another.—Lee Angeles Times

THE THINKER LEADS MODERN PROGRESS

By JOHN G. LONSDALE, President American Bankers Association

THE greatest need of the world today is interpreters of our times—modern Danieles in agriculture, finance, politics, industry—who can see through the fog and haze that enshroud our difficult problems and advise, instruct, and influence those who are either indifferent or limited in their perceptions.



John G. Lonsdale

Though the thinker and the interpreter, unknown situations are disclosed or puzzling conditions explained in logical light. The American people are so constituted that they can meet and combat any situation once it is known and understood.

Some one has defined prosperity as something the business man create for the politicians to take credit for. But America's present-day prosperity can be defined as a product resulting from the business man's ability to study and to interpret. Huge corporations maintain research staffs and special bureaus to interpret the times for them. Any industry that goes blithely on its way day after day without due regard to significant trends in trade and business.

Keeping Up With Change Leaders of finance have discovered that they cannot remain passive in an age when all the rest of the world is in a transitional stage. The modern banker not only must know about the changing styles in other lines of business, but above all must be alert to the transformations which are taking place in his own.

Fearsome Creature Maud Rex Allen says: "As known in Japan, the conception of the dragon is undoubtedly derived from the products of the imagination of the early Chinese, who were especially fond of evolving supernatural forms by combining parts of various animals. It is essentially a serpent, with horns of a deer, the head of a horse, eyes like that of a red worm, scales like those of a carp, ears like a cow, paws like a tiger and claws like an eagle. It has flame-like appendages on shoulders and hips. On either foot are three, four or five claws—the imperial dragon of China has five; that of Japan three."

Tribe of Philistines Reality and even individuality has been given to the Philistines, who for so many generations have been no more than a name, by some of Sir Frederic Petrie's observations on discoveries in Palestine. It was while searching in the trenches made by Lord Allenby's troops in Palestine that the most curious revelations were made about missing epochs in Biblical history.

City an Object Lesson The architectural development of the city of Washington has been characterized as a "clinic in architecture," results of importance to the entire nation being worked out in this "clinic."

Study of Seents The most important strides in the manufacture of artificial scents has been made within the last quarter of a century, when Leon Gloesdan, a student at the University of Zurich, began some experiments with odors. Conducting some of his work in his room he produced results that led the landlady to request his departure. He secured a room in a poorer section, where he thought his stench would be unnoticed, but the result was the same. He finally accomplished some wonderful results in the compounding of delightful scents by artificial means.

Forty million gallons of denatured alcohol was used during the winter season as an anti-freeze, according to the state motor association.

OREGON STATE NEWS OF GENERAL INTEREST

Principal Events of the Week Assembled for Information of Our Readers.

Taking advantage of brilliant moonlight, Jefferson county farmers are working tractors during the night hours, in preparing wheat lands for spring planting. In the vicinity of Culver 20 tractors are being used night and day in plowing.

Final agreement has been reached between Marion county officials and the forest service under the terms of which the county will match forest funds to gravel the road between Detroit and Breitenbush this summer. The cost is estimated at \$6000.

A total of 2544 prisoners have been released from the Oregon state penitentiary on parole since the creation of the state parole board in 1911, according to a report prepared by state officials at Salem. During the same period 570 prisoners were pardoned.

Sheep men of the Redmond district report that lambing is about half over and that this is the very best year for several past. The owners of two large flocks have reported that almost half of the lambs have been twins and that there have been a number of triplets.

Ralph A. Young, 22, workman for a cement company, died in a Grants Pass hospital after plunging 200 feet down Marble mountain, a short distance from there. Young was caught in the path of a boulder which was loosened from its foundation by a blast.

Fifty milk producers met at Salem but were unable to decide whether to form a local organization or a unit of the state organization. Most of the producers said they already had been signed up to become members of the state organization, and that they would have no use for a local unit.

Liberty Cap In early Roman times, only freemen were permitted to wear caps. When a slave was manumitted, a small cap, usually of red felt, was placed on his head, and his name was registered in the city tribes. Several Roman commanders hoisted such caps on spears to indicate that all slaves who joined them should be free; and when Caesar was murdered, the conspirators marched forth in a body, with a cap elevated on a spear, in token of liberty.

In the French revolution, the liberty cap was adopted by the revolutionists as a badge of their freedom.

DR. C. L. POLEY Physician and Surgeon Grass Valley, Oregon People can reach me from Moro at night from the long distance booth at Hotel Moro by ringing The Dalles.

Dr. W. N. Morse Physician and Surgeon THE DALLES, OREGON Office at Mid-Columbia Hospital Phone No. Hospital 841

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