

ADS. WILL TELL BANKERS' STORY

American Bankers Association President Announces Move to Stimulate Newspaper Advertising

NEW YORK.—Plans for stimulating wider use of informative newspaper advertising by banks in promoting public understanding and confidence in regard to existing banking conditions and methods have been announced by R. S. Hecht, president of the American Bankers Association, as a part of his organization's activities in aid of business recovery.

A general groundwork was prepared through a nationwide survey of advertising by banks relative to their willingness to extend justifiable loans to industry and trade. This, he said, revealed that a large number in all parts of the country, are pursuing aggressive policies along this line and encouraging their customers to develop forward-looking business plans. "It is our aim to aid in fostering this constructive attitude wherever possible," he said.

The Theme of New Advertising

The association's Advertising Department, under the direct supervision of the general executive officers, has prepared, at the headquarters in New York City, an informative advertising series for the use of member banks in the association to aid them in developing in their own communities better general public understanding regarding banking, Mr. Hecht said.

"The underlying theme of this advertising is that sound banking is based on helpful human relations and that it has a unity of interest with the people of its community which binds them together with a common purpose," he said.

"We are confident that if a clear understanding of this is brought home to the people in all our banking communities, it will go far in restoring the public confidence which good banking deserves. A bank in which people do not believe is doubly safe, it is to the public interest for the people to have confidence in their banks."

The Place of Advertising

"We feel that bank advertising has a special public duty to perform in this connection under existing conditions. The copy which will be supplied in the service we have developed will not only aid the individual bank in promoting the use of its own facilities but is also aimed to bring about with the aid of newspaper advertising a clearer public viewpoint regarding the essential part it occupies in the life of its community."

Mr. Hecht emphasized in regard to the new advertising facilities being offered to the members of the association that they are not a profit making venture and that there is no intention to disturb existing advertising arrangements, the idea being that these institutional services shall supplement rather than replace present plans, or that they will give assistance to member banks now lacking satisfactory arrangements.

MANY BANKS LONG LIVED

In the United States—
168 Banks over 100 years old,
2,472 Banks over 50 years old,
10,391 Banks over 25 years old.

There are in the United States 168 banks that have been in continuous existence for more than one hundred years. There are 2,472 banks over fifty years old, while 64% of all the banks in this country, or 10,391, are twenty-five years old or older.

In other words, practically two-thirds of the banks in this country have come through several successive periods of depression and panic, including 1907, 1914, 1920 and 1929-33.

The Oldest Bank

The oldest bank in the country, which is in Boston, was chartered February 17, 1784.

In the 64% of banks that are twenty-five years old or older is lodged a major portion of the banking resources of the nation. In commenting recently upon the stability of a great majority of the banks in the United States, Dr. Harold Stonier, Educational Director of the American Bankers Association, said:

"The fact that we have so many banks that have been in existence a long period of years is an eloquent tribute to the genius of American managerial ability, for no other country has experienced such wild gambling eras and resultant periods of business stagnation as those through which our country has passed at frequent intervals during the past century."

NEW WEALTH FROM SOIL

New wealth which comes from the soil is of special interest to those to whom falls the responsibility of maintaining our credit structure.

Unless agriculture is successful farm borrowers cannot ultimately succeed, neither can the banks they serve. Foreclosure sales are not a sound basis for good farming or good banking. Bankers, therefore, are as much interested in the permanent success of the agricultural industry as are the farmers, whether the deposits come directly from farm patrons, or indirectly through the ordinary channels of business.—D. H. Otis, Director of Agriculture, American Bankers Association.

What Others Say of Age Pension

IS IT ABSURD?

Our critics say that the old age pension plan is absurd at it will break the nation to pay continuously about two billion dollars per month. Yet they loudly applaud the administration for borrowing ten billion and tossing it out in huge scoops labeled with various combinations of the alphabet without making any provisions for payment other than that of the same old taxation system already breaking the backs of the taxpayers. Townsend shows how this pension fund can be obtained from the public painlessly each month, put immediately into circulation, and returned each month into the same communities whence it originated, insuring prosperous times by volume of circulation rather than by trying to borrow ourselves rich. Then again, who informed the agricultural department that we had too much pork and must slaughter six million or more pigs, that their carcasses will be used not for food but for fertilizer? How did we discover there was too much wheat and cotton when millions of men, women and children are half-clad? If you can't buy bread, buy cake. If you can't buy cotton buy wool. Ridiculous? Yes, it is contrary to nature or reason. But it is here in spite of the prophecies of the rabble of just a few years ago. No, they could not see anything coming but greater prosperity; we were just pessimists, radicals, opposed to optimism. Their optimism has turned out to be chaos with the rich richer and the poor poorer. Of course, they do not like to be reminded. With a suicide every 28 minutes and 46 per cent increase in insanity within five years, some still have the audacity to call us a pessimist once in a while. But back in 1928 we were pessimists right; it rang in our ears all the day long. But every dog has its day. Now at last a certain man became so pessimistic, optimistic, distracted or something, that he suddenly became distinguished—Dr. Townsend. Like Christ himself, this eminent man is being ignored by some, ridiculed to scorn by some few plutocrats who are without charity, honesty, and so distorted, so perverted that they are socially dead. But Dr. Townsend has started something. He deserves sympathy, compassion and cooperation. He shows charity, honesty, meekness, yet with determination to bring about a more humane social order. There is not the enthusiasm there should be. Too busy trying to exist; let George do it; \$200 per month is too much, you could not spend it; I have a better plan; it ought to be \$25 a month. Another says the age should be 40. I might lose my farm. It might eliminate the NRA. But Dr. Townsend sure has started something and you can call me a radical, but don't call me a republican or a democrat.

—C. R. Edgar
Stayton, Oregon
Capital Press.

To The Business Men

You who are in the selling and manufacturing game of life, do you realize that if the Townsend Plan is enacted into law at the next session of Congress, that there would be distributed through old age pensions alone, approximately \$400,000,000 every month of the year in Salem, and that there would be another \$200,000 to \$350,000 spent in Salem? Can you merchants longer continue to show you are indifferent to the Townsend Plan of National Recovery? We are only asking you club membership for the good of all the people, and you will enjoy a permanent steady trade from a happy prosperous elderly class, and also from the younger men and women who are employed, under the Town-

send plan, at good wages. Poverty will be wiped out. There has been a central club organized, which meets at the library on State streets on December 4. Wake up men and merchants; your own welfare is at stake along with the earnest workers of the plan. You owe it to the nation to help with this great humanitarian Plan for National Recovery. Help Help, Help, now; get ready for Congress. We want 40,000,000 names on petitions by December 20 and 20,000,000 names on our club record books. Remember, it is your cause as much as anybody's else. There are approximately 20,000 names on Townsend petitions in Salem and Marion County. Why not you, you old selfish thing, come on; get in touch with Dr. E. Davis, 201 Oregon Building, Salem, Oregon.

Pensions or Poorhouses

Who owns America today, the money changers of the people? Forty per cent of our people have been reduced to the shambles of poverty. Not one ray of hope is left in the hearts of these people except to beg for a job and work for a pauper's dole. Millions more honest and hard-working toilers are facing the same tragic end. The money changers' rule is despotic and supreme, while misery, crime, death and destitution continue to devour and enslave our people. These same pious money changers have built 99 more pleasure yachts during the past year. Legislative bodies, judges, court hours rings and parties cannot escape the clutches of this national blood-sucking octopus, the money changers' monopoly. Likewise newspaper men, educators and writers are all victims of this hideous nightmare of human destruction. But out of the womb of this national shame of chaotic misery and wholesale debauchery a child of peace today is being born. The birth pains of its deliverance are far flung and world wide and are bringing to us the dawn of a new age. The Townsend old age pension crusaders are marching and keeping step with this new age thought, and their voices cry aloud like John the Baptist in the wilderness. Make straight the paths of human justice; make money circulate instead of hiding; make our old people happy instead of miserable; make all money the servant of man instead of his master.

Literally tens of thousands of these gray haired old Townsend petition circulators, aroused to action have combed the highways, streets and alleys of every town, city and state in the nation, and have signed up more than 32 million crusaders in a few short months as a living monument and protest against those money changing pirates who never did an honest day's work in their lives, while millions of honest and gray haired hard working fathers and mothers must join the beggars' bread line and look forward to their last peaceful resting place—sweet sleep in a pauper's grave.

Regarding Geo. Creel and his Utopia write-up in the Saturday Evening Post, mentioned in Mr. Stone's letter from Monmouth in last week's issue, let us say by way of information that for many years Mr. Creel has been on the job helping to decide derail and disrupt every growing movement directed toward justice for common people. During the world war he was official propagandist for the Wilson administration, boiling up the selected dope for the newspapers for four long years, making this country safe for the money changers if not for democracy. This year when Upton Sinclair launched his campaign to end poverty in California, Creel was again on the job with his derailing and dividing propaganda

HI-WAYS TO HEALTH by ADA R. MAYNE OREGON DAIRY COUNCIL

ECONOMICAL WINTER DESSERTS

Desserts are often looked upon as the least important part of the meal but they can be made to take on new importance. Squeezing extra calories into a meal can be done easily by serving a substantial dessert. When desserts are made with milk, butter and eggs they furnish not only energy but the necessary protective elements—the vitamins and minerals, which make them highly nutritious foods.

Fruits, either dried or canned, can be used in combination with milk and eggs and will add variety, as well as food value. Fruits are actually cheap at present and are a good investment, because they too are protective foods. Of the dried fruit, prunes, apricots and peaches are the most widely used.

Leftover breads of all kinds have numberless possibilities and can be transformed into delicious puddings and cakes. Bread crumbs are really a quickly available form of flour that is seasoned, cooked and ready for use. Desserts made with rice or tapioca, fruit short cakes and fruit whips all add protective value, as well as energy value to the low-cost meals.

The following recipes are suitable for cold weather desserts.

Baked Rice Custard

- 4 eggs, yolks
- 3 cups milk
- 2 cups cooked rice
- 1 cup granulated sugar
- ½ tsp. grated lemon rind
- 4 egg whites
- 6 tbsp. sugar
- ½ tsp. salt

to save the money changers. Now that the Townsend old age pension crusaders are sweeping the country, east, west, north and south, Mr. Creel as a newspaper man again appears on the field of action with his same brand of dope to discredit, derail and divide. Will the people ever learn these old foxy tricks of the money changers and end this tragedy of human suffering?

—W. J. BUTLER

Beat egg yolks thoroughly, add milk and stir until well blended. Then add rice, sugar, salt and rind. Turn into buttered baking dish or in to individual buttered molds. Place molds in a pan of hot water, then put into a moderate oven and bake until firm or for about 25 minutes. Cover with a meringue made of the egg whites and six tbsps. of sugar. Brown in slow oven (300 F.) for about 15 minutes.

Indian Pudding

- 2 qt. milk
- 1 cup corn meal
- 1 cup molasses
- 1 cup finely chopped suet
- 1 egg
- 1 tsp. salt
- ½ cup butter
- Cinnamon and ginger

Scald 1½ quarts of the milk and gradually sift into it the corn meal, stirring all the time. Add the suet, molasses, well beaten egg, salt and butter. Powder with cinnamon and ginger to taste. Mix well and pour into buttered baking dish. Bake in a moderate oven 300 deg and bake for 3½ hours. After the pudding has been baking for one-half hour pour the remaining two cupsful of milk over it, but do not stir. Serve hot with vanilla ice cream. This pudding may be made a day or two before Christmas and reheated just before serving.

Baked Maple Custard

- 2 large eggs
- 1-8 tsp. salt
- 1-3 cup maple sugar or maple syrup
- 2 cups milk, scalded
- ½ tsp. maple flavoring

Beat eggs lightly. Grind maple sugar through the food chopper and add to the eggs. Add salt and then milk, stirring during the addition. Cook over hot water until mixture forms coating on silver spoon. Remove from stove, add flavoring, and set aside to cool. Serve with whipped cream on top.

Meiers Leave on Visit to South
PORTLAND, Jan 16. — Former

Governor and Mrs. Julius L. Meier will leave tonight for New York where they will embark on a voyage to Havana and other gulf points. The Meiers will be accompanied by Mrs. Abe Meier, Mrs. F. M. Sellar, Mrs. Louis Lang and Mrs. Julius Lang. Mr. and Mrs. Meier will visit Florida for several weeks.

CHANCE FOR GOOD PAY FOR RELIABLE YOUNG MAN

Installation and service work on electric refrigeration and air conditioning equipment. No experience needed. Prefer man with fair education now employed and mechanically inclined. Must be willing to train spare time evenings in Central Point in order to qualify. Earn while learning. Write, giving age, phone, present occupation UTILITIES ENGINEERING INSTITUTE 404 N. Wells St., Chicago, Ill.

STANDARD ROOFING CO.

Builders of Watertight Roofs
ESTIMATES AND INSPECTION WITHOUT CHARGE
Phone 865-J
10th & Fir Medford

ROXY 20¢ Any Time, Children 10¢

Saturday Only, Jan. 26
Bob Steele in "SON OF OKLAHOMA"
Sun., Mon., Jan. 27-28
Warner Baxter in "GRAND CANARY"
Tues., Wed., Jan. 29-30
"WOMAN UNAFRAID" with Lucille Gleason—Skeets Gallagher Also a Featurette with Buffalo Bill in "PAIS OF THE PRAIRIE"
Thurs., Fri., Jan. 31-Feb. 1
Chester Morris in "EMBARRASSING MOMENTS"
Continuous Shows, Sat. and Sun. 1:30 to 11 p. m. Daily Mat. 1:45. Eve. 7 p. m.

Buzz
Squeal
Howl
or



HAPPINESS ON THE AIR TONIGHT

Is your radio standing in the corner—silent, dusty, unused—carrying memories to all the family of weird, disturbing noises—or, is it a musical instrument, a companion for all the family, to which you point with pride.

This year's radio will prove a revelation to those whose sets are four or five years old. All extraneous noises practically eliminated. Tone quality of such purity it must be heard to be believed. Naturalness of tone that thrills and beauty that inspires.

Half the money paid before will get a radio today that is a good one. Why not trade in your old set? It will prove the best investment in entertainment and companionship for the entire family you have ever made.

We do not sell radios, but your local radio dealer will be proud to show you the latest instruments. A new radio for Christmas would prove a revelation to the entire family. Ask your dealer about radios today.

The California Oregon Power Company

Medford's Greatest Entertainment

CRATERIAN

Mats. 25c. Eves. 35c. Kids 10c

Ends Saturday
WALLACE BEERY
"The Mighty Barnum"
Prevue Sat. Nite

Sun., Mon., Tue.
LORETTA YOUNG
JOHN BOLES
in
"The White Parade"

Starts Wednesday
WILL ROGERS
"The County Chairman"

RIALTO

Adults 25c. Kiddies 10c

Fri., Sat.
JOHN WAYNE in
"The Trail Beyond"
From James Oliver Curwood's
"WOLF HUNTERS"
Prevue Sat. Nite

Sun., Mon.
CAROLE LOMBARD
CHESTER MORRIS
in
"The Gay Bride"

Tue., Wed., Thur.
SYLVIA SIDNEY
"Behold My Wife"