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est scientific equipment; expert in-
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tage. We have many interesting
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TURE AWAY When you move.
We buy furniture, stoves or what
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Alberta

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verted into cash and articles that you
want may be lying idle in your neigh-
bor's garret. USE THE WANT ADS.

ADJUSTING BANKING TO CHANGING NEEDS

By ROBERT V. FLEMING
Vice President American Bankers
Association

BANKERS recognize that changing
conditions require new methods of
doing business. However it is their
responsibility to retain those es-
sential and sound financial prin-
ciples upon which this country was
founded and has grown to be what
is still the richest
nation in the world.



R. V. FLEMING

Many of our dif-
ficulties have
arisen from lack
of confidence and
from misunder-
standing. There-
fore it behooves the banker to bend
every effort to create a better public
understanding of sound banking and
thereby bring about that united effort
and cooperative spirit which will hasten
the day of national recovery and
restore to the banker the confidence
of the public to which he is entitled.

As an approach to the realization of
this ideal, bankers should carefully
scrutinize every application for a loan
to see if it is bankable and, if it is
not in bankable form, then make fur-
ther examination to see if the loan can
be made so, in order that the uses of
credit may be stimulated.

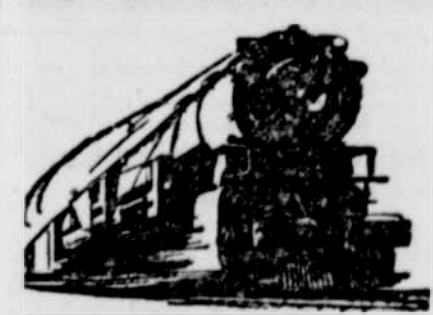
Explaining Loan Factors to Customers
We must not expect our customers to
be bankers and understand all the fac-
tors which we must consider before
granting a loan. If we find that a loan
is not, and cannot be made, bankable,
then I think we should take pains to
explain to the applicant the reasons
why it cannot be granted.

There are other measures which I
think it important for the banker to
undertake in order to eliminate the
misunderstandings which have arisen
and overcome the sentiment which
exists. Under present conditions we
have to operate under many laws and
regulations, and also watch what fur-
ther legislation is being proposed which
affects our methods of operation and
may not be in the best interest of the
communities we serve. Nowadays it
seems at times we must sit with a law
book in one hand and a book of regula-
tions in the other in order to make cer-
tain we are discharging our daily duties
and functioning strictly in accordance
with the law. All of this is very try-
ing, yet I think in the end we shall be-
come better bankers.

I believe it is the duty of every
banker today to endeavor to under-
stand the public he serves. In addition
to his daily duties, trying as they are,
he should participate in the activities
of his community, so that, with the
fund of information available to him,
he may be as helpful as possible in all
public and civic matters

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bottom at 2¢ a mile and less.
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cars cost as little as 80¢. For de-
tails, see your local agent or
write J. A. Ormandy, 705 Pacific
Building, Portland, Oregon.

Southern Pacific

ROBBERS' ROOST

by

Zane Grey

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THE STORY

CHAPTER I.—Jim Wall, young cow-
puncher from Wyoming, in the early
days of the cattle industry, seeks a
new field in Utah. He meets Hank
Hays, who admits to being a robber,
and tells Wall he is working for an
Englishman named Herrick, who has
located a big ranch in the mountains.
Herrick has employed a small army of
rustlers and gun-fighters, and Hays
and others are plotting to steal their
employer's cattle and money. Hays
wants Wall to throw in with the
rustlers.

CHAPTER II.—At the little settle-
ment of Green River, Hays gets into
an argument with a gambler called
Stud, over a poker game. Wall saves
Hanks' life by bluffing the gambler out
of shooting. With Hays and two other
rustlers, Happy Jack and Lincoln, Jim
Wall starts out for Herrick's ranch.
In camp the first night out, Jim re-
grets the step he has taken, but it is
too late to turn back.

CHAPTER III.—The four men arrive
at the ranch. Herrick announces that
his sister, Helen, is coming to the
ranch. Hays unfolds his plan of get-
ting possession of the 15,000 head of
live stock on the Herrick ranch. He
tells the rustlers to ride away to drive
off the first bunch of cattle. Jim re-
mains behind to shoot it out, if neces-
sary, with Heeseman, Hays' rival
among the cattle rustlers. Jim sees a
dust cloud, which he is certain de-
notes the arrival of Heeseman and his
gang. He stands with rifle ready.

CHAPTER IV.—Heeseman tells Wall
that Hays, who once was his (Heeseman's)
partner and double-crossed him. Her-
rick delegates Jim to go to Grand
Junction to meet Miss Herrick. Jim
gets Barnes, a young cowboy with
him, to tell her that he (Jim) is a
desperado of the worst type. Barnes
loses so, but the girl treats the in-
formation lightly.

CHAPTER V.—On his arrival at the
ranch, with Helen, Jim is confronted
by Hays, who betrays unusual inter-
est in the coming of Miss Herrick. Jim
tells Hays that Miss Herrick brought
a Wells Fargo package, probably of
money. Jim goes riding with the Her-
ricks and greatly impresses Helen with
his revolver shooting.

CHAPTER VI.—The cattle drives to
Grand Junction are started. Jim Wall
finds himself falling in love with Hel-
en. He coaches her in riding western
style, and finally kisses her. She is
angry and dismisses him, but relents
and asks him not to leave the ranch.
Hays goes on ahead, the driver with
the stolen cattle. The leader has sold
the cattle and brought back the money.
A quick getaway is imperative. Hays
tells Jim to go on ahead. The rustlers
will join them at a certain canyon.
The riders arrive at the canyon and
find Heeseman and Jim's rival, Smokey,
Hays and a lieutenant are sighted with
Helen Herrick—a captive.

CHAPTER VII.—The gang is about
to break with Hays over the abduc-
tion, but he explains that he robbed
Helen to go on ahead. He has a ransom.
Realizing that Helen will be worse off
if she falls into Heeseman's clutches,
Jim Wall rides on with Hank and his
men. Heeseman's riders are discovered
in pursuit. After a running battle in
which Latimer, one of Hays' men, is
wounded, Hays leads the gang into a
canyon retreat, difficult of access and
easy to defend—The Robbers' Roost.

CHAPTER VIII.—After camp has
been made, Jim seeks out Smokey Slo-
cum, and secures his promise to aid
in case Helen is threatened with harm
by the villainous Hays. Jim hears a
wild cry in the night. Before he dies,
Latimer, who was wounded in the fight
with Heeseman, tells Jim and Smokey
that Hays has held out some of the
money he stole from Herrick.

"—I, I've been shot before, but I
never had this queer feelin'. . . Now,
Jim, if I git to sinkin' don't keep me
from knowin'. If I'm dyin' I want to
tell you and Smokey somethin' thet
I'd keep if I live. Savvy?"

"Sparrow, I couldn't honestly ask
for that confession yet," replied Jim.
"You might pull through. But I prom-
ise you, and I'm shaking your hand
on it."

"Good. Thet eases my mind."
On the walk across the oval Smokey
said very seriously: "Jim, I reckon we
better have Sparrow tell us tomorrow
—whatever he has on his chest. Thet
is, if we want to know it. Do you?"
"I'm sure do, Smokey. If it's somethin'
Latimer must confess it's somethin'
we ought to know."

That night Jim moved his bed closer
to the grove, farther from the camp-
fire, and it commanded a view of the
rise of ground where anyone passing
could be detected above the horizon.
Even after he had crawled under his
blankets he watched.

But nothing passed. The hours wore
on until the utter loneliness of the
deep pit weighed heavily upon Jim's
oppressed breast.

He fell asleep and dreamed that he
was riding a gigantic black horse with
eyes of fire, and that there was a
white flower growing out from a pre-
cious spot.

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DOWN, down he fell into the abyss.
Down, down he plunged into blackness.
And suddenly a piercing, terrible cry
rose from the depths.

Jim was sitting upright in bed, his
brow clammy with sweat, his heart
clamped as in a cold vise. What had
awakened him? The night was silent,
melancholy, fateful. He swore that a
soul-wracking cry had broken his slum-
ber. Then he remembered the dream.
The rest of the night he dozed at inter-
vals, haunted by he knew not what.

One by one the members of the gang
appeared at Happy Jack's calls to
breakfast.

Jim was the last to arrive, except
Hays, who had not yet appeared.

After the meal Jim, as was his cus-
tom, hurried