

**THE IONE INDEPENDENT**

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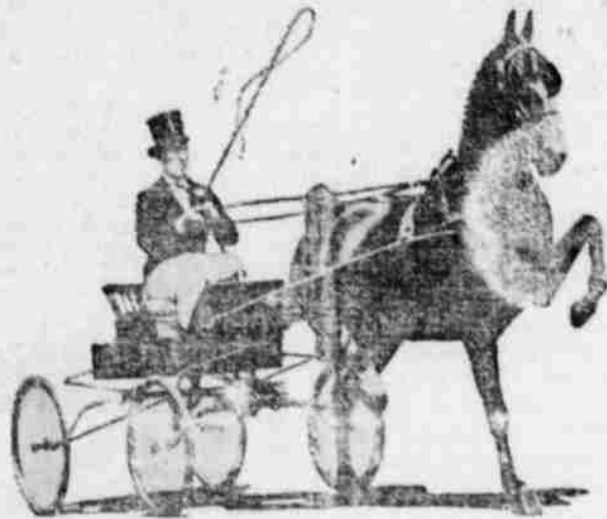
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Friday, Sept 19, 1930.

See *Bristow and Johnson's Saturday an Monday Specials.*

**Carnation's Queen To Compete**



"Carnation Lavendula" B. M., 15.1, 7 years, of Carnation Farm Stables, Pomona, California, owned by E. A. Stuart, Seattle, President Emeritus of Pacific International.

A return entry in the Horse Show of the 20th Annual Pacific International Livestock Exposition, Portland, Oregon, Oct. 25 - Nov. 1, will be one of the outstanding harness horses of this country and a consistent stake winner in the premier shows each season - "Carnation Lavendula".

This year's Horse Show with its Premium List of \$35,000 promises to attract the greatest aggregation of entries ever recorded. In the seven evening and three afternoon programs will be provided spectacular and sterling performances, including the contests for Six-Horse Teams. Here, too, will be seen for the first time recent importations by the Aaron M. Frank Stables. The provisions made for amateurs are sure to create increasing interest in this popular division of the Exposition.

**Wheels of Long Ago**  
Jointed wooden dolls and crochets with movable jaws were among the toys of Egyptian children of ancient days. The Roman children played with tops and hoops and probably at chariot racing, with improvised chariots.

**No Really White Elephants**  
The biological survey says that there is no such breed as the white elephant. Merely an occasional albino specimen occurs as in all animals.

**Wire Wheels Stronger**  
Wire wheels are considered stronger than wooden ones, because they have more resiliency. Wooden spokes are apt to crack or split under sudden strain caused by bumps in the road, while wire spokes prove more durable.

**CECIL NEWS**

Continued From Page 1  
Krebs in Montana mentioning a blizzard and snow storm on August 27. Children had great sport snow balling following the storm.  
Miss Mildred Morgan left on Monday for Portland where she will spend the winter at the Holes Gabbert home.  
Mr. H. Summerfeldt, of Portland is a guest of his sister, Mrs. John Krebs, at Cecil. Mrs. Krebs will go to Portland with her brother, when he returns and spend a couple of week visiting with relatives.

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Evenings and Sunday by appointment.

Ione Independent  
JOB PRINT

**SEES HEAVY GLASS ON FUTURE BANKERS**

American Bankers Association Official Declares That Banking Changes Creating Large Bank Systems Will Call for Broader Social Viewpoints.

Large scale group or branch banking will inevitably bring a new era of banking organization and operations to the United States and bankers will have to develop "new conceptions, new administrative methods and new economic views," Rudolf S. Hecht, Chairman of the Economic Policy Commission of the American Bankers Association, recently told the members of the American Institute of Banking.

The Institute is the educational section of the association and he emphasized the point that the new era in banking demanded "that we must stop our education so that banking shall be fortified for new responsibilities."  
"What the Future Calls For"  
"We must broaden our social conception of banking," Mr. Hecht said. "Not only for the technical operations of the new banking must we fit ourselves, but both as individuals and an organized profession we must charge ourselves with serious consideration of the social problems that are involved. Already we hear murmuring and fears and doubts as to whether the changes that are coming about in banking in the extension of group and branch systems do not constitute the looming of a new financial menace, a monopolistic threat not only to the individual unit banker, but to the financial liberty of society in general. I am stating these things merely as facts that must be taken into consideration in our studies."  
"Public opinion cannot be ignored by any business, least of all by banking, which is admittedly semi-public in character and is, therefore, subject to special supervision by the constituted authorities. If banking develops tendencies that give rise to public fears, we must so conduct ourselves as to reassure all doubts."  
"For this is true,—that business succeeds only by serving society—that no business can permanently prosper which does not both render service to the public and at the same time convince the public that it is rendering that service. Banking, therefore, must take cognizance of what the public is saying of this new era in its development."

"It must be part of the technique of modern banking administration, whatever form our enlarged institutions take, to avoid the creation of monopolies, or even the appearance of such a centralization of financial power as to be able to exercise an undue influence over public or private finance or other lines of business. The public's right to the safeguards of fair competition must be observed."  
Must Preserve Individual Initiative  
"It must also be an item of management that individual initiative and opportunity shall be maintained. If America has outstripped other nations in the distribution of the benefits of the progress, it is due to the fact that there are no barriers of social caste or business tradition against advancement for character, ability, and initiative. American business has learned that it serves itself best by encouraging by every practical means individual ambition and initiative, and harts itself most by repressing or neglecting them. Competition for efficiency, both within an organization and between organizations, will prevent any institution from long enduring in which maintenance of opportunity and recognition of initiative are not controlling principles of management. As heads of the greatest of our financial and industrial institutions stand men who started from the humblest of beginnings. Through all the grades of executive authority and reward stand men in positions in keeping, generally speaking, with their individual merits. I, personally, see no reason for fearing that the enlarged banking organizations which the future may hold would necessarily supply future bank employees with any less opportunity for achievement than unit banking."

"Again, a major consideration of administration in any multiple form of banking organization must be its public relations in every community it touches. Its foremost consideration must be actually and visibly to serve the economic upbuilding of that community. No system will be long tolerated whose local members work, or are suspected as working, to draw economic strength from one place to enlarge the financial power of another. The local unit bank has always been part and parcel of the communities where it lives—and no system can last which does not make it a major principle of operating technique to serve, and not exploit, the communities into whose business lives it enters."

**Growth of Banking Education**  
DENVER, Colo.—At the American Institute of Banking convention held here last month the growth in the effort among bank employees to provide themselves with banking education was shown by the fact, as reported by one speaker, that 12 years ago the institute had 80 study chapters, today 298, and that its enrollment in the study courses had grown from 11,000 to 45,000, or an increase of over 300 per cent. The graduates number nearly 14,000. The Institute is the educational section of the American Bankers Association through which bank workers are given instruction in theoretical and practical subjects relating to their business.

**WILLOWS GRANGE**

at that time the first and second degrees will be given Lexington and Willows candidates. Supper will be served by the 4th Club of Lexington. All members welcome including first and second degree members. Remember the date, September 20th at Lexington.

**Need No Great Skill**

The six musical instruments that are considered the easiest to play are the harmonica, ukulele, tenor banjo, mandolin, saxophone and guitar.

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