

## FINDS STATE BANKS WELL SUPERVISED

**Bankers Body Sees Less Politics in Banking Departments With Better Facilities in the Hands of the Responsible Officials.**

A survey of state banking departments by the State Bank Division, American Bankers Association, discloses a distinct tendency the past five years to take bank supervision out of politics, to increase the discretionary powers of bank commissioners, to lengthen their terms of office, to supply them with adequate forces of qualified examiners and to relieve banking departments of duties foreign to banking, says a recent statement issued by the association.

"We have consistently urged that the office of bank commissioner be a free from partisan politics as the judiciary itself and that it be divorced from all other functions of state government," the statement says. "Further, that his term of office be made more secure and lasting, with sufficient salary and power granted to attract and retain the services of men of outstanding executive ability, courage, resourcefulness and successful banking experience.

"Five years ago the first survey of state banking departments by the division demonstrated the need for improvements. On the basis of data now in hand it is evident that, through the revision of statutes in many states, rapid steps are being taken in the right direction. One by one the states are coming to recognize the primary importance of strong, competent banking departments. The demand for increasing the effectiveness of banking departments is beginning to be met."

**How Bank Commissioners Are Chosen**  
The office of bank commissioner is now operated as an independent department of state government in thirty-four states, the bankers find. In two states the bank commissioner is elected at general elections; in one he is appointed from eligible lists of the civil service and in another, he is selected by the banks. In one state the bankers' association elects a list of five names from which the governor appoints one as superintendent of banks; in another he is appointed by the State Corporation Commission and in another by the State Banking Board.

"Terms of office of bank commissioners have been lengthened in several states during the last five years," the report says. "In 23 states the term is four years, in one, five years, and in three it is six years and in some the term is indefinite. A short term is condemned on the grounds that the commissioner has insufficient time to become thoroughly conversant with his field work. A longer term permits his rendering useful service through capitalizing his experience. Five years ago the average length of service was less than three years, while now it has risen to five years.

**Higher Standards Required**  
"Signs of an awakening to the necessity of making successful banking experience a qualification for bank commissioner are evident. While eleven states report no banking experience necessary, the majority require experience of this sort, ranging from two to five years. Twelve states now have banking boards, with powers ranging from acting in an advisory capacity to full power over all state banks to issue and select charters.



**Firestone TIRES**

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--at the--  
**Black and White Garage**

"A healthy sign is the number of reports which disclose that the commissioners have full power to appoint bank examiners or that these appointments are made from civil service lists. This power is now granted to the commissioner by twenty-seven states. Three require that selection be from civil service lists. Complaints are still made in a few states of political pressure in the appointment of examiners, but the contrary seems to be true in a growing number of states. The most capable commissioner cannot successfully perform his duties unless he is able to command the services of efficient, honest examiners. The safety of depositors is dependent on their work, and their appointment, fitness and compensation are highly important. The number of examiners has increased 25 per cent in the last five years."

### BANKERS TO HOLD GREAT CONVENTION

Cleveland, Ohio, has been designated for the 1930 annual convention of the American Bankers Association. This organization, which numbers about 20,000 banks with \$65,000,000,000 in assets, is annually the nation's most important financial event. The attendance ranges between five and ten thousand.

Cleveland is especially significant in the history of the Association's educational traditions since it was in this city, when the organization last met there in the year 1899, that the original resolution was presented looking to the formation of an educational section. This subsequently resulted in the American Institute of Banking in which are now enrolled 35,000 bank men and women engaged in the study of the technical and scientific phases of the business.

**Letter's Form Changed**  
The letter U was originally a curve or rounded form, of the letter V, and not distinguished from it. By the Tenth century V came to be used by preference as the capital initial form. The two letters, however, were not given separately until about 1800.

### UMATILLA ITEMS

Mrs. Roy Pauli came up from Portland Wednesday morning and visited with friends until Saturday evening when she returned to Portland.

Mr. and Mrs. Ted Rogers have returned to Umatilla after a short stay in California.

Mrs. H. C. Bramer was a Portland visitor Friday.

Mr. and Mrs. Jerry Swartz left Thursday night for Portland.

Mrs. Wm. Switzer and nephew Francis Stephens motored to Portland Friday returning Sunday.

Dorothy Laah spent the week-end in Starbuck.

Bill Young spent the week-end in Portland.

The students who won in the district track meet at Hermiston went

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to Pendleton Saturday where they competed in the county meet. A few came back with ribbons designating first while a larger number came back with second places. They were accompanied by Mr. Skoen, Mr. Buhman and Mr. and Mrs. Tom Slattery.

Mrs. J. W. Connell and daughter Gladys were Portland visitors Saturday.

Mr. and Mrs. Earl Benseal spent Friday in Pendleton.

Mrs. Basil Hickman and children are visiting in Spokane.

Mr. and Mrs. D. C. Chapman were Pendleton visitors Saturday.

Al Kennedy who has been working in The Dalles is again working in Umatilla.

Mr. and Mrs. H. O. Thompson and family motored to Pendleton Saturday.

Dan Ford and Dwight Mahoney accompanied the track meet contestants to Pendleton Saturday.

Wallace Mahoney, Bill Harvey and Albert Veig went to Portland Sunday night.

### DILLEY'S DICTIONARY

Cricket—A small inlet or stream.  
Curtail—The appendage of the hind most part of a dog.  
Deduce—Mussolini.  
Degma—A female canine with pups.  
Doze—The quantity of medicine to be taken at one time.  
Envy—A diplomatic agent below an ambassador.  
Example—Hen fruit aptly.  
Folst—Before all others.  
Foundry—The receiving end of a lost and found department.  
Fuzzy—Inclined to grumble; seditious; fretful.  
Gush (slang)—An expression of surprise.  
Halter—An armed sentry.—The Jester.

Material reduction of the hop acreage all up and down the Pacific coast is the only solution of the present unfavorable market conditions, according to Mayor T. A. Livesley of Salem, who has returned from a three-weeks' tour of the east. "There is no chance of cleaning up the 1929 crop in Oregon until late this year," said Livesley, "and I am convinced that the 1930 carryover will exceed 30,000 bales."



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REPRESENTATIVE  
23rd DISTRICT  
(Umatilla County)

Asks for re-nomination on Republican Ticket.

BE SURE TO READ PAGE 23, CANDIDATES' PAMPHLET, REPUBLICAN PARTY, SENT OUT BY SECRETARY OF STATE.

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—Republican Candidate For—

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UMATILLA COUNTY

A competent business man, a pioneer, a substantial taxpayer and informed on the economic conditions of the state and county.

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## ANNOUNCING NEW SCHEDULES

Effective May 1st, 1930, changes in schedules are made by Union Pacific Stages to afford the greatest possible conveniences to the traveling public. Travel over our lines is comfortable and means a real saving in transportation costs.

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Blue and cream coaches of the Union Pacific Stages leave at the following hours:  
For Portland—10:10 A. M., 1:11 P. M., 6:10 P. M., 11:27 P. M.  
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PENDLETON, OREGON

A statement from  
**HARRY L. CORBETT**  
Republican Candidate for Governor

"I aspire to the office of governor because I should like to be of service to the state in which I was born, which my ancestors helped to develop and in which my children will live after me."

"I will enforce the laws with sincerity and justice and will appoint no man to enforce a law who does not observe the law."

"I will use ceaseless vigilance to prevent waste in state expenditures. I will be ready to spend a tax dollar for progress if convinced that the state will receive full value for it."

"I believe in the steady completion of our highway system. I shall continue to oppose interfering with the duties of the State Highway Commission for the purpose of log-rolling. The state will pass the peak of its road bond retirement in 1932, and I hope that greater aid may then be given our program of market roads."

"If elected, I will not be obligated to make any appointment in return for political support.  
"I will make every appointment on the basis of merit.  
"I will work for the greater development and welfare of Oregon.  
"These things I shall take upon myself as a serious duty and a solemn pledge to the people of the State."

**Vote for Harry L. Corbett**

Paid Adv., Corbett for Governor Com., Floyd J. Cook, Field Mgr. 508 Corbett Bldg., Portland, Ore.

WE are still undecided as to our location at press time, but we will remain in Hermiston and continue our business as in the past.

**CHAS. G. BURK Inc.**