The Evening Herald

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THURSDAY, MARCH 19, 1925

THE CHARITY CHECK ACCOUNT

The problem of the small checking account still bothers the banks. Some bankers predict that in time banks throughout the United States will refuse, uniformly, to carry checking accounts averaging below the profitable minimum, yet at present they are far from being unanimous in that position.

An officer of one of the large national banks in Minneapolis makes this statement: "In this bank, unprofitable does not of itself mean undesirable."

This bank, it seems, feels that it has spent too many years cultivating a spirit of friendliness between itself and its customers to "cold shoulder" the small account now. It does not close out the small account for being such—overdrawers and "NSF-ers" are another thing—but it does believe that the small account should help pay its way. Its attitude is fairly representative of that of the other banks in the city.

Minneapolis banks, which since 1915 had been making a 50-cent monthly service charge on accounts under $100, this spring raised the charge to $1. Because of a liberal policy toward new business, they are thought to carry more small checking accounts in proportion to the total number of accounts than banks in any other American city. This is due to the emphasis placed in their advertising for years, on the advantages of a checking account and done so effectually that many persons of small income who have such accounts perhaps ought not to have them.

How this problem of the small account is being met in many cities was disclosed in the survey made last year by the Missouri Bankers' association's committee on analysis of accounts. According to its findings, in each of sixty-three cities having aggregate bank deposits of ten million dollars or more, a service charge was regularly made by all or some banks, while in two others—Milwaukee and Helena—it was made "rarely." The charge ranged from 25 cents to $1, on balances of under $50 to under $300. In only twelve cities was a $1 charge reported, and in some of those it was not levied uniformly by all banks.

HUNT'S WASHINGTON LETTER

By HARRY B. HUNT
NEA Service Writer

WASHINGTON, Mar. 19.—After more than a year of rigid retirement, following the death of President Wilson, Mrs. Edith Bolling Wilson, his widow, yielded her seclusion for the first time to participate publicly in the annual meeting of the Women's National Democratic Club here, on March 7.

Mrs. Wilson received members of the club at her home, following a pilgrimage by them to the tomb of the late president in Bethlehem chapel, and later presided over a table at a dinner given by the Democratic women.

That Mrs. Wilson chose the occasion of the club's annual meeting to resume active public contacts again is said to be due to the fact that, shortly before his death, the former president urged her to do whatever she could to assist this organization, which he regarded as offering immense possibilities for service to the party.

* * *

That women are less politically minded than men was evidenced during the stay in Washington, following the inauguration of Mrs. Nellie Taylor Ross, governor of Wyoming.

Mrs. Ross—or, "Governor" Ross—was hailed by the women of Washington, irrespective of party.

Republicans and Democrats alike forgot that in her election a Democrat had won the governorship of a great state.

The thing that mattered, and the only thing that mattered to them, it seemed, was that a woman had won a governorship. For in the present state of their political evolution, women are women first and political partisans second.

* * *

Whether Frank B. Kellogg, as secretary of state, will swing a "big stick" in international affairs remains to be demonstrated. But one thing is conceded as certain:

He will swing the "wickedest club" to be found anywhere in the capital's diplomatic golfing corps.

Kellogg will take precedence at the head of Washington golfists this summer not merely because he is ranking head of th ecabinet, but because, in addition, he is actually an expert at the game.

His golfing had no little to do, it is said, with his popularity as American ambassador in London.

Both Colonel George Harvey and John W. Davis, who had set high marks as golfers while representing the U. S. in the land where golf had its birth, had won favor because of their skill with the mashie and midiron. But neither Davis nor Harvey could hold a candle to Kellogg in the "ancient and honorable" pastime.

Kellogg was golf champion of the senate, during his service in that house, and the senate has many members who are better golfers than they are legislators.

Tom Sims Says

Spring is the mating season. The birds mate. But they don't have any house rent of grocery bills.

At last women are becoming men's equals. Here and there you find one who really doesn't want to marry.

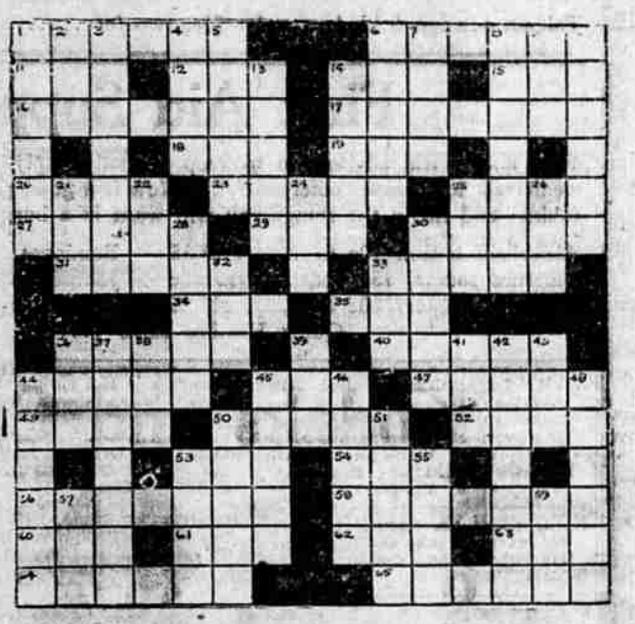
Women are nice people. But they sometimes refuse to agree with you in all the things about which you are mistaken.

The first sign of summer is when you wish it was winter again.

A baby's idea of heaven is a place where it is against the law for its father to sing.

THE BUSY MAN'S NEWSPAPER

TODAY'S CROSS WORD PUZZLE



HORIZONTAL

1. Where folks between 6 and 16 trudge to five days a week.
6. What the submarine tages to get to work mornings (pl.)
11. Also.
12. By way of.
14. Big snake.
15. Kindled.
16. Various cavities in the anatomy.
17. Pastorally.
18. Joined.
19. Before.
20. System of weights commonly used for gold.
23. Term in higher mathematics (pl.)
25. Hideous giant.
27. Vampire.
29. The color that makes a bull mad
30. Wailed.
31. To examine and try metal.
33. The way every one should stand
34. To rap lightly.
35. To observe.
36. To discard as refuse (also slang for fight)
40. A citrous fruit.
44. Of or pertaining to a wall.
45. Stir.
47. Defies.
49. Token.
50. Glances.
52. A roll of motion pictures.
53. Established value (broker's term.)
54. One in cards.
56. Those who live under the same meridian, but on opposite parallels of latitude, equidastant north and south of equator.
59. Warded off; avoided.
60. A game played for stakes with three or five cards.
61. Dined.
62. Road house.
63. An egg drink.
64. Swaggers.
65. Calm.

VERTICAL

1. Commences.
2. Portable bed.
3. Things of dreadful nature or condition.
4. An egg cell.
5. A fruit similar to the lemon (pl.)
6. Journeys (especially by auto)
7. Unusual.
8. The reverse of logic.
9. Nothing.
10. Named, called.
13. Out of bed and moving.
14. Kind, class, stock.
31. Long narrow inlet gradually diminishing depth.
22. Opposite of no.
24. Coarse bag for fishing.
25. Rock containing metal.
26. To soak flax.
28. Native.
30. A confession of religious faith.
32. To yelp.
33. Snake-like fish.
36. To total.
37. The Supreme Being.
38. Hastened.
39. A short poem suited to be set to music.
41. To damage.
42. A complex derivative of quinoline (X is unkeyed letter.)
43. Born.
44. Ethics.
45. The nest of an eagle.
46. Animal similar to giraffe.
48. Blacksmith's hammer.
50. Agreements between two or more persons.
51. Scrutinizes.
53. Substance similar to coal secured from Irish bogs.
55. A sea eagle.
57. Negative adverbial particle.
59. An age.

YESTERDAY'S SOLUTION

The more you talk the less it counts.

A man is a person who thinks being late for his meals is no trouble.

Many single men think they can enjoy life more with their present habits than they could with a wife.

Trying to keep two people from marrying results in a married couple for enemies.

OUT OF THE AIR

By JULIUS MUELLER
Manager Radio Dept., Baldwin Hardware Co.

After successfully teaching pupils assembling in ten different Oakland schools, in drawing and penmanship by radio through KGO, station in Oakland, instruction will now be started in coaching teachers and instructers personally, who will in turn instruct classes, according to Dr. Virgil Dickson, head of the Oakland Public school research department. The lesson will be "How to draw a Bird."

According to Mr. Dickson, it has been customary for supervisors and directors to meet after hours and give instructions in methods of teaching subjects. Such meetings are usually held in an auditorium centrally located. Naturally much time has been lost in transportation and teachers days made longer consequently.

The "How to Draw a Bird" lesson by radio, which is expected to be an improvement over the method formerly employed, will be listened to by teachers in their homes, and rest rooms of the various schools, or anywhere that they care to listen in. As a result, a few minutes of radio instruction during which listeners may have tea or other refreshments will inform teachers how to draw a bird so that it will not be taken by pupils the next day as a sketch of a hungry dinasaur.

Experts in the research department of the Oakland schools declare that broadcasting has the following advantage over the old method:

(1) Saving of time taken by transportation.

(2) Opportunity for teachers to relax and to work in a more comfortable environment.

about twenty five minutes, part of which may be music to help tuning in.

(4) Outlying districts not employing instructors for special subjects will greatly benefit.

school work.

Miss Miriam Sellander, head of the art department of the Oakland schools will appear before the KGO michrophone, said that her drawing lessons will take twenty min-

(3) Meeting time reduced to utes over the air, but has taken two weeks preparation time.

Program for Friday

KOA—Denver, 7:10 studio program by Dinkey Matthews music company, orchestra music, and vocal offerings.

KFOA—Seattle, 8 p. m. The Times program.

KGW—Portland, lecture provided by the University of Oregon Extension department. 10:30 Hoot Owls program.

KLX—8 p. m. the Piggly Wiggly girls, Hawaiian club render special selections. 9 p. m. DeMolay band of Oakland.

KPO—San Francisco, 8 p. m. the Cleveland Six orchestra. One act play by members of the Theatre Arts club.

KFI—Los Angeles 8 to 9 p. m. Aeolian Organ recital. 8 Herald program sponsored by Shell orchestra. 10 Concert Piano recital.

KHJ—Los Angeles 8 p. m. Western Auto Supply company sponsor program.

KNX—Hollywood, 8 to 9 West Coast Theatres by remote control. 9 p. m. Listenwalted & Gough courtesy program. 10 program by the Elite radio shop.

PAR on April 2

COPCO 7% *Preferred Capital Stock advances to* $100 a share

Seven months ago The California Oregon Power Company made a public offering of 10,000 shares ($1,000,000.00) of 7% Preferred Capital Stock for subscription by its customers and friends in the territory it serves.

Today, only half of the entire offering remains unsold.

Approximately 5,000 shares have been purchased direct from the Company at the price which has heretofore prevailed—$98.00 per share, with convenient terms at $5.00 per share per month if desired, and with interest at 6% allowed on all installments paid.

Increased Value for Investors

Prevailing market conditions, the country-wide demand for good hydro-electric securities, and the approaching completion of the Company's new developments, which will materially increase the net earnings, now justify this increase in price of the Preferred Capital Stock.

Announcement of the advance of $2.00 per share on April 2, 1925, is published at this time for the advantage of stockholders and prospective purchasers.

For information concerning the 7% Preferred Capital Stock and interest-bearing partial payment plan, ask any member of our organization or simply clip and mail the coupon below.

YOUR PARTNERS IN PROGRESS

Ask any member of our organization
—or mail this coupon —today!

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