### FRIDAY, DECEMBER 28, 1934.

# **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 respon-

sibility to re

tain those es

sential and

sound financial

principles upon

which this

country was founded and

has grown to

be what is still

the richest na-

tion in the

world.



Many of our difficulties R. V. FLEMING

have arisen from lack of confidence and from misunderstanding. Therefore 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 further examination to see if the loan can be made so, in order to stimulate use of credit.

#### **Explaining Loan Factors to Customers**

We must not expect our customers to be bankers and understand all the factors 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 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 further 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 regulations in the other in order to make certain we are discharging our daily duties and functioning strictly in accordance with the law. All of this is very trying, yet I think in the end we shall become better bankers.

I believe it is the duty of every banker today to endeavor to understand 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.

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Roberta Williams shopped in Portland Saturday ar

## VERNONIA EAGLE, VERNONIA, OREGON

#### banquet that we wonder if he BOOKLET ON FARM CREDIT

A booklet has been published by the Agricultural Commission, Am-

erican Bankers Association, on "Factors Affecting Farm Credit," for the purpose of furthering on a national scale the taking of farm inventories and the making of credit statements as sponsored by the commission in cooperation with the state colleges of agriculture and the U.S. Department of Agriculture. The goal is better relationships between farmer

was one of the ones that stole the pie. You're sins always find you out, Bert.

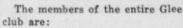
Willa Crowder has been having quite a time lately arguing about the merits of evolution. This paper refuses to take any sides.

The senior room is now being decorated with books of business letters. Anyone not knowing how to write a business letter should go down to the senior (but at your own risk).

Jeanne Hughes groans and coughs and makes terrible faces. A sculptor, eh? Nay, just a sore throat.

Bill Byers took the prettiest spill in the mud the other day and tore his trousers. Too bad, Bill. It's a good thing that Dave Howard took him home.

The linotypist is getting tired of trying to decipher this cript so that will be all for this time, immediately jumped around and homo sapz.

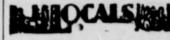


out herself and was HER face Soprano-Alice Baker, Doris RED. The reporter doesn't know. Rae Estey, Gertrude Epping, Dorothy Blitterswyk, Sara McGee, The guy that figured out the Catherine McKensie, Esther Fronames of all these animals cerembling, Mildred Woods, Lilly tainly had a sense of humor. He Ann Murphy, Ruby Condit, Elaine McKinister, Ruth McKinister, "There ain't no justice," says Marjorie Lange. Thelma Lincoln when she wanders

Alto-Alice Hoffman, Hazel Lloyd, La Verne Thompson, Dor-Lindgren, Erma Thompson,

June Michener, Patricia Baker. Alto-Tenor-Charles McGraw. Baritone-Dave Howard, Holly Holcomb, Stanley Parker, Ralph Condit, Elmer Michener, Milton Lamping, Roy Barnes, Dick Lewis, Bert Mills, Garland Monger, Sonny Schalock.

The president of the Glee club wishes to extend heartfelt thanks to the Girls' league fo rthe recent financial aid extended to us. With this help we can pay our debts and buy new music.



Mr. and Mrs. Chas. Holt visited Christmas day with friends in Vernonia and returned to Longview.

Harve Froembling and Lesray Norris were home from Forest Grove for Christmas.

Mr. and Mrs. L. F. Austin and children Richard and Betty of White Bluffs, Wash., where Mr. Austin is superintendent of schools, spent Christmas in St. Helens with his brother, J. R.

Austin. L. F. Austin was an instructor in the Vernonia union high school for several years.



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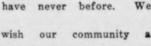
WELDING

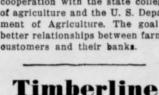
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SEEN AND HEARD

gerson? It seems that someone

caught a mouse and put it in

the waste paper basket. Someone

took out a piece of paper and

put it down Frances' neck. She

howled bloody murder. Finally

after she couldn't get anyone to

take out the paper she took it

named man the homo SAPiens.

into the French class very late

"Now that we're having good

weather," says many, "let's skip

school."-The same old story, but

Typewriters"-a new book to be

released soon by Peggy Byers.

Miss Byers is expecting it to be

Richard Lewis can't figure out

Angeline Alice Knupe Buddy

the technicalities of gravity. How

could he-being up in the air

Hoffman Marilyn had a string in

her mouth and Beulah Reed pull-

ed it. Extracting a baby tooth?

about homo sapiens, how about

homo genus? We have a lot of

Pithycantropis erectus. Some of

Hey, wait a minute! Speaking

And then there is the good old

Here are the results of some

tests: The rooks answer correct-

ly, the sophomores get a few

right, the juniors guess at them,

and the seniors give up. That's

what old age and superiority does

Part of this actually happened:

Miss Crary: "Give an example

What this Timberline needs is

Bert Mills said so much about

a lovesick advice column, or what

Orville B.: "Oy! . . ! ! "

Miss C.: "Correct."

one of 1935's best sellers.

three-fourths of the time.

"Latest Method of Wrecking

He has dyschromatopsia.

and is snickered at.

oh, the results.

them here.

to you.

them here too.

of a diphthong."

ever you call it.

What's this about Frances Ber-

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Drug Co.	John A. Hughes, M. D. Physician and Surgeon	Felephones 611, 1041
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