

## ADJUSTING BANKING TO CHANGING NEEDS

By ROBERT V. FLEMING  
Vice President American Bankers Association

**B**ANKERS recognize that changing conditions require new methods of doing business. However it is their responsibility to retain those essential and sound financial principles 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 difficulties 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.

Roberta Williams shopped in Portland Saturday and visited at the home of her sister Shella.

## BOOKLET ON FARM CREDIT

A booklet has been published by the Agricultural Commission, American 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 customers and their banks.

## Timberline

SEEN AND HEARD

What's this about Frances Bergerson? 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 immediately jumped around and howled bloody murder. Finally after she couldn't get anyone to take out the paper she took it out herself and was HER face RED. The reporter doesn't know. He has dyschromatopsia.

The guy that figured out the names of all these animals certainly had a sense of humor. He named man the homo SAPIENS.

"There ain't no justice," says Thelma Lincoln when she wanders into the French class very late and is snickered at.

"Now that we're having good weather," says many, "let's skip school."—The same old story, but oh, the results.

"Latest Method of Wrecking Typewriters"—a new book to be released soon by Peggy Byers. Miss Byers is expecting it to be one of 1935's best sellers.

Richard Lewis can't figure out the technicalities of gravity. How could he—being up in the air three-fourths of the time.

Angeline Alice Knupe Buddy Hoffman Marilyn had a string in her mouth and Beulah Reed pulled it. Extracting a baby tooth?

Hey, wait a minute! Speaking about homo sapiens, how about homo genus? We have a lot of them here.

And then there is the good old Pithycantropis erectus. Some of them here too.

Here are the results of some tests: The rooks answer correctly, the sophomores get a few right, the juniors guess at them, and the seniors give up. That's what old age and superiority does to you.

Part of this actually happened: Miss Crary: "Give an example of a diphthong."

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

Miss C.: "Correct."

What this Timberline needs is a lovesick advice column, or what ever you call it.

Bert Mills said so much about the apple pie at the football

banquet that we wonder if he 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 crypt so that will be all for this time, homo sapz.

The members of the entire Glee club are:

Soprano—Alice Baker, Doris Rae Estey, Gertrude Epping, Dorothy Blitterswyk, Sara McGee, Catherine McKensie, Esther Froembling, Mildred Woods, Lilly Ann Murphy, Ruby Condit, Elaine McKinister, Ruth McKinister, Marjorie Lange.

Alto—Alice Hoffman, Hazel Lloyd, La Verne Thompson, Doris 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 for the recent financial aid extended to us. With this help we can pay our debts and buy new music.

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## LOCALS

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.

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

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