

SILVER DOLLAR BRADY RENTS' PENTHOUSE FOR PRIZE HORSE



Silver Dollar Brady, wealthy cowboy from Dallas, has the world's first hotel "penthouse corral" 17 floors above Chicago. Brady and his horse are shown here "at home" looking out over the skyline.

"More Silver Dollars in circulation will bring back better business conditions a whole lot faster."
That's the idea of Silver Dollar Brady, who arrived in Chicago with the intention of getting more Silver Dollars in circulation.
Brady, big, six-foot wealthy rancher from the West, walked into the Hotel Sherman, his prize horse trailing behind. First, he registered with the horse at his heels... then both man and beast went into the coffee shop and had a bite to eat.
He had wired for reservations for himself "and horse," and was given a penthouse high above the street

on the 17th floor, with a special corral, hay, oats and all, for his horse.
"The trouble with paper dollars is, you don't feel 'em in your pocket," Brady said. "Now, it's different with Silver Dollars. You know you got 'em. They seem to mean a whole lot more. But because they're heavy, you spend 'em a lot quicker."
Brady said he was going to urge merchants to pay their employees in Silver Dollars.
"Then you just watch business boom," he said.
Brady himself wears a valuable belt made of old and rare Silver Dollars.

BANK GROUPS MAKE NATIONWIDE SURVEY

American and State Banking Associations Collaborate in Investigation

LOAN SERVICES STUDIED

Activities of the Government in the Banking Field Are Reviewed and Position of Banks Analyzed

NEW YORK.—Detailed bank researches, covering all phases of practical operating and economic facts and conditions related to banking, are being made by the American Bankers Association. The resulting material is being placed at the disposal of all state banking associations, which in many instances are extending the researches of the national association in their own states. These activities are said to be a part of the general program of banking development which is being carried on by the organized banking business.

Among the most extensive researches being conducted by the American Bankers Association is that of its Committee on Banking Studies, which is making a detailed survey of Federal Government lending agencies and policies. The basic material, which is kept up to date by continuing studies, shows where the Government agencies get the money they lend, what liability the Government assumes, what subsidy it extends, what return it gets, for what and to whom the money goes and on what terms it is loaned.

The Government in Banking

"It is not the intention of the committee to express its viewpoint about any agency," says the foreword to this material. "Its intention is only to determine the facts. These facts properly assembled and presented should help banks to meet Government competition if and where it exists. The committee believes the Government entered the lending field at a critical period in order to aid banks and financial institutions. If the time has come for the Government to withdraw, it is the duty of bankers to demonstrate their readiness to take care of all sound credit needs."

It adds that the banks must be equipped with full factual material as to the Government's emergency lending activities and practices, and that full cooperation has been given the committee by Government agencies in obtaining facts. Binders of the material gathered have been placed by the committee in the hands of state associations.

Investigation of Postal Savings

The Committee on Banking Studies has also made a survey of the Postal Savings System throughout the United States to ascertain to what extent it is competing with chartered banks. Questionnaires were sent to banks in all places where Postal Savings depositories are operated and their answers will be analyzed as a basis for the committee's findings.

The Bank Management Commission of the American Bankers Association has made a nationwide survey covering the movement among banks to increase their earning abilities "through fair and legitimate rates for services they render their depositors." It has developed a plan of account analysis as a basis of fair charges.

"All business in order to justify its existence is founded on the economic principle that a reasonable return should be expected from services rendered," the commission says.

Personal Income Loans

The Bank Management Commission has also formulated methods for installing and operating personal income loan departments in banks. "This plan contemplates making loans primarily to individuals and small business concerns, based upon the character and assured incomes of the borrowers, as distinguished from the usual basis for commercial loans," the commission says.

It points out that a large part of the population is not now making use of available bank credit and that "to these people the personal loan department extends a valuable service which at the same time is profitable to the bank." It adds that it is "the duty of the banks to educate the public to come to the bank for all financial services. Small borrowers should be informed that the local bank is willing to care for their demands."

Other Researches

Other researches are being made by the Economic Policy Commission of the association dealing with shrinkages in liquid commercial loans caused by economic changes in the nation's business methods while the National Bank Division has made studies of the lending and investment powers of this class of bank, the present status of the real estate investment field and of detailed data by states on earnings and expenses.

The Savings Division has gathered the facts showing savings in banks of all types, the number of savings depositors, the per capita savings for the country as a whole and the effects of current economic and social changes upon the savings habits of the American people.

The association's State Bank Division has issued the most recent figures available as to the detailed conditions of state banks, showing steady improvement in the position of the state banks with marked expansion in their aggregate resources, while the Trust Division has compiled a guide to fees with a recommended cost accounting system.

YOUNG AND CHIC FOR SCHOOL DAYS



New York-Paris Fashions

YOUNG and practical for the school wardrobe is this blouse of Cosmo, a spun rayon fabric of wooly type. The simple tailored style shown in the illustration features a maple leaf pattern in red on a rich green background. The plastic buttons of the front closing and patch pockets are in red matching the red leaf of the fabric. This is a blouse that may be worn tucked in, or outside the skirt and, in popular fall colors and patterns, can be made to blend well with the new wool colors in skirts.

Jungle Superstition on Trees

Members of a jungle tribe of Bengal are most unwilling to fell trees and when they have to one of the party is always ready with a green sprig which he places in the center of the stump when the tree falls as a propitiation to (or rather as a new home for) the spirit which has been dislodged so roughly, pleading at the same time the necessity for doing so.

Hawaiian Proverb

An old Hawaiian proverb declares that "man is like a banana the day it bears fruit", i. e., he dies after his work is done. Modern Hawaii, more than other part of the nation, is rich in legends and folklore.

How We Perspire

The amount of perspiration normally discharged by a healthy person varies from about one and a half to five pints a day. The amount increases with exercise and high temperature.

500 STOCK EWES--- One, two, three years old. Oscar Sanders, M. C. Sorrell, C. B. Sullivan.

Mexico an Immense Country
Mexico contains 28 states, two territories and a federal district which embraces the City of Mexico. The country, laid across the United States, would stretch from New York to Salt Lake City.

First Royal Gardener
Sargon I, founder of the ancient Akkadian empire, is looked upon as the first royal gardener.

That Which Brings Joy
What are the things that give men the keenest joy? Precisely the things which belong to no one; such as national glory, the greatness of the past, the supreme work of poetry, remembrance of noble deeds, the sea, the virgin plain, the forest, the desert, and the snowy peaks of mountains.

First A. M. E. Church
The first African Methodist Episcopal church in the Northwest territory was started in February of 1824 at Cincinnati and the first A. M. E. conference west of the Allegheny mountains was organized at Hillsboro, Ohio, in August of 1830.

Doing One's Own Thinking
There is a time in every man's education when he arrives at the conviction that envy is ignorance; that imitation is suicide; that he must take himself for better for worse as his portion, that though the wide universe is full of good, no kernel of nourishing corn can come to him but through his toil bestowed on that plot of ground which is given to him to till.

Synthetic Jewels Old
Synthetic jewels were first produced a century ago when the French chemist Gaudin fused alumina, variously colored, in an oxyhydrogen flame.

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