

DUGANSVILLE

(Mrs. Claude Davenport, Cor.) Mrs. Lottie Edwards and little daughter, Pytha, of Harrodsburg, are visiting Mr. and Mrs. Louis J. Sims. Rev. and Mrs. F. T. Howard and family, Rev. G. R. Tomlin, Mr. Bruce Edwards, Harrodsburg, and Miss Julia Camie were Sunday visitors of Mr. and Mrs. H. C. Robinson. Mr. and Mrs. Edgar Yates and family were visitors of her mother, Mrs. Robert Burns, and Mr. Burns, near Bohon Tuesday. Master Garnett Robinson, of near Cardwell, returned home after spending the week end with his grandparents, Mr. and Mrs. H. C. Robinson. Miss Opal Long is visiting relatives at Anderson, Ind. Mr. Horace Adkinson is visiting his parents, Mr. and Mrs. Burgess Adkinson, Frankfort. Many from here enjoyed the revival services at Bethel Baptist church



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which closed Sunday, August 23 with 22 additions to the church. Misses Vieta and Irene Long, of Sharpville were week end visitors of Miss Elizabeth Long. Mrs. Vernice Pinkston and daughters were Monday visitors of Mr. and Mrs. Horace Stratton. Mr. J. H. Runch spent several days last week with Mr. and Mrs. Ansel Reed, Lawrenceburg. Mrs. Mahala Edwards, who was quite sick several days last week is better. Mr. and Mrs. Bradley Disponett and family, Versailles, spent Saturday night and Sunday with her parents, Mr. and Mrs. George Riley. Mr. E. E. Davenport was the Sunday visitor of Mr. and Mrs. Claude Davenport. Mr. and Mrs. Howard Gritton have returned to Harrodsburg after several days visit to his parents, Mr. and Mrs. Roscoe Gritton. Mr. and Mrs. Sam Taylor, Mr. and Mrs. Junius Taylor and son, Tulsa, Oklahoma, Mrs. Festus Robinson and children of this place and Mrs. Bernice Poulter and children were Monday visitors of Mrs. Rene Davenport and family. Because of the illness of Rev. Clark, presiding Elder of the Methodist church of this district, Rev. G. R. Tomlin, Harrodsburg, delivered two inspiring sermons at Hebron Methodist church, Sunday. Master Charles Johnson has returned to his home at Bohon after several days visit to Mr. and Mrs. Festus Robinson. Miss Sarah B. Alford has returned from a ten days stay with relatives in Louisville. Misses Ruth Robinson and Sarah B. Alford spent several days last week with Miss Eloise Leonard, Kirkwood. Mr. and Mrs. J. S. Million, Versailles, are visiting relatives here this week. Mr. and Mrs. Clint Demaree had as their guests Sunday, Mr. and Mrs. Shelby Million, Mr. and Mrs. J. S. Million, Versailles. Rev. E. E. Sexton, Lexington, Rev. D. L. Druin, Campbellsville, were guests of Mr. and Mrs. Claude Davenport Wednesday. Rev. Druin is assisting in the revival at the Hope-well Baptist church, of which Rev. Sexton is pastor.

HOW THE BANKS AID THE GOVERNMENT

Normal and Emergency Credits Met by Advances of Commercial Banking Credit

NEW BRUNSWICK, N. J. — The American commercial banking credit system is an absolute essential in the financial operations of business and government. Harold G. Moulton, President of the Brookings Institution of Washington, D. C., said here recently in an address before the Graduate School of Banking conducted under the joint auspices of Rutgers University and the American Bankers Association. If the flexibility and expansibility provided by commercial banking credit were eliminated, Dr. Moulton declared, "it is scarcely too much to say that the economic system itself would shortly be destroyed." "Normally the amount of credit extended by commercial banks to the government is small in amount and for the purpose mainly of financing temporary requirements in anticipation of tax collections or bond sales. But in periods of war and acute depression, when the financial requirements of government expand with great rapidity, the expansion of commercial bank credit is on a tremendous scale. Such is the case at the present time. How Public Needs Are Financed. "The purchase of government securities by individuals and by the commercial banks provides the government with the means by which its manifold activities are financed. The Treasury obtains the funds, with which the Reconstruction Finance Corporation and other government credit agencies finance their operations, through the sale of securities, largely to commercial banks. These funds, in turn, have gone to the assistance of distressed banks and other financial institutions, to aid industrial and agricultural enterprises to finance new public and private capital construction, and to provide relief to the unemployed." Dr. Moulton declared that it is not true that the world depression was caused by a breakdown of the American banking system "which did not, in fact, occur until the depression had been under way for more than three years." He added: "Nor is it true that the world maladjustments existing in 1929 can be explained simply by undue extensions of commercial banking credit in the preceding years. These maladjustments involved world agricultural, industrial, commercial and financial relations."

MODERNIZE RE-MODEL



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THE return of better business all over the country is finding first expression in an ever increasing boom in small home building, remodelling and modernizing. Large contractors and builders are finding it difficult to obtain sufficient skilled workmen; material costs are bound to go higher. Now is the time to repair, remodel or modernize your home.

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FARM ACCOUNTING REVEALS LESSONS

Principles of Sound Business Management That Apply to All Farms

An analysis made of detailed records kept by a group of Wisconsin farms revealed several important lessons and the principles of sound business management derived from them apply equally well to other farms, says an article in the Bulletin of the Agricultural Commission of the American Bankers Association. The article says: "Investment costs, including interest, depreciation, repairs, taxes and insurance, are approximately two-thirds of all farm costs. Furthermore, these costs are largely independent of the production program of the farm. "This means that if a farmer cuts his production of crops or livestock he increases his investment costs per unit of product produced, as a smaller number of units must then carry as large an expense load as before. This illustrates the importance, from the standpoint of costs, of operating a farm at or near capacity. "Investment mistakes are more costly than many others because they can not easily be corrected. If a farmer pays too much for his farm, his investment costs will be abnormally high as long as he owns it. If he constructs a \$4,000 barn, when a \$2,000 barn would have served his purpose, he will have excessive barn costs, year after year, during the entire service life of the structure. "This emphasizes the importance of a knowledge of investment values and the specific investment requirements of individual farms. Determining Real or False Economies. "In working for greater economy, it is essential that the farm manager be able to distinguish between a real and a false saving. This can be done only through a careful estimate of the contribution to income, over a period of time, of each item of expenditure. Only if more is saved in expense than will be lost in income, can a contemplated cut in expense be designated as a real saving. "For example, dropping dairy herd improvement work may result in a yearly expense reduction. The question to decide is what effect the dropping of this work will have on the present and future income from the dairy herd. If the estimated loss in livestock receipts due to a lowered efficiency in feeding and breeding is greater than the original saving, then it would obviously be a false economy. "Substantial savings can be effected in many farms through the use of more home grown garden produce and farm cured meats. Why pay out money for products of this kind that can be produced much cheaper at home? The money saved from the family food budget can be used for the purchase of many things that will make the farm home a more comfortable and pleasant place to live."

CARDWELL

(Miss Geneva Litteral, Cor.) Mrs. Mattie Salmon, of Harrodsburg, was the week-end guest of her parents, Mr. and Mrs. E. G. Holiday. Mr. and Mrs. Henry Isham spent Sunday with Mr. and Mrs. Willie Litteral. Mr. and Mrs. Fannie Gardner and daughter, Ellen, of Cornishville, were Sunday guests of Mr. and Mrs. Lawrence Catlett. Mr. James Devine, of Ohio, has been visiting relatives here. Mr. and Mrs. Hubert Devine and family spent Saturday with Mr. and Mrs. Archie Freeman. Mr. and Mrs. H. B. Litteral and daughter spent Saturday with Mr. and Mrs. John Devine, of Maceville. Misses Velma Votaw and Frances Catlett and Messrs. Charlie Claunch and Edwin Patterson motored to Chenault Bridge, Sunday on a picnic. Mr. and Mrs. Hansford Dean spent Sunday with Mr. and Mrs. Hansford Newby. Mr. and Mrs. Riker Warner and family spent Sunday with Mr. and Mrs. Lawrence Warner, near Grapevine. Mr. and Mrs. Kail Yeast and family, of Harrodsburg, were Sunday guests of Mrs. Lindy Votaw. Mr. and Mrs. Ansel Devine and children, of Harrodsburg, spent the week-end with her parents, Mr. and Mrs. F. D. Harmon. Misses Rena Gowans, Vivian and Geneva Litteral, Messrs. Clifford Bugg and Cecil Schooling were Sunday guests of Mr. and Mrs. Aaron Patterson, of Perryville. Mr. and Mrs. Archie Freeman spent Sunday with her parents, Mr. and Mrs. Jim Devine, of Harrodsburg. Miss Mary Bell Harmon is visiting her sister, Mrs. Ansel Devine and Mr. Devine, of Harrodsburg. Mr. and Mrs. Green Holiday and family spent Saturday with Mr. and Mrs. Charlie Peavler of Harrodsburg.

HOPEWELL

(Miss Wilma V. Taylor, Cor.) Mr. and Mrs. E. P. Yates and family had as guests Sunday Mr. and Mrs. James Shirley and family, of Harrodsburg. Mr. and Mrs. Hartford Lane and son spent Sunday with Mr. and Mrs. R. W. Dean. Miss Mary Jones is spending this week with Miss Wilma V. Taylor. Miss Mabel Gritton spent the week end with Miss Irene Graham. Miss Isabelle Hurst is spending the week with Mr. and Mrs. Hartford Lane. Mr. and Mrs. S. S. Royalty and son, attended the birthday dinner of her father in Lexington. Mrs. D. Dickerson is suffering with a sprained ankle. Mr. and Mrs. Duard Woods and family, and Mr. Lee Woods, of Oklahoma, are visiting their brothers, Mr. and Mrs. Elmer Woods and Mr. and Mrs. Omer Woods. Mr. and Mrs. E. P. Yates and family spent Tuesday with Mr. and Mrs. Robert Hurst and family. Miss Myrtle Kelly and Miss Wilma V. Taylor went to the Cincinnati Zoo Thursday. Mr. and Mrs. Merritt Whitenack have been visiting Mr. and Mrs. Harve Whitenack. Miss Katie Springate spent Sunday with Mrs. Dora Springate.

Postal Error Causes Death

Love tragedy followed some one's carelessness in a village post office in Bohemia, Jugoslavia. A girl whose lover went to the United States waited for his invitation to come and marry him. It never came and, losing hope, she committed suicide. When her lover heard of this he shot himself. That was six years ago. The other day the town's post office moved into a new building. An old cupboard was pulled down. Behind it was a letter from a young man who had made good in America. It asked the girl who took poison to become his wife.

Noisiest Bird

The scream of the peacock can be heard a mile away, but the noisiest bird in the world is the cockatoo. A single bird can make a din which could drown a dozen motor car horns and dim the sound of a steam whistle. The bell-bird of Brazil is a runner-up to the cockatoo. This white bird is about the size of a pigeon. It lifts its head in the air and makes a noise that sounds like the bang of a hammer on an anvil.

Cholera Routed Birds

One of the strangest phenomena occurring with the cholera epidemic that spread throughout Ohio in the summer of 1854 was the apparently instinctive departure of all the flies and the birds from regions where the disease was prevalent. After the epidemic had taken full control of Van Wert county, for example, not a bird or a fly could be seen, but by the time the epidemic itself was under control and on the wane these creatures reappeared.

Hawaii Started Bobbed Hair

Bobbed hair for women had its American debut in Hawaii. In ancient times native women wore their hair short and men wore theirs long. But a haircut was no such easy matter as nowadays. They saved it off with a knife of sharks' teeth.

Legends of Bible

Hawaiian legends, many of which have been almost forgotten since the islands became part of the United States, duplicate in many instances those of the Old Testament.

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