

Society and Personal

(Continued from Woman's Page)

To Vacation**At Del Ray**

Mr. and Mrs. Lafon Riker, and Miss Lilly Hunter left Thursday to motor to Del Ray, Florida, where they have taken a cottage for the rest of the winter. Mrs. Riker's sister, Mrs. C. H. Syme, and Mr. Syme, of Washington, D. C. will join them in February.

Able To Leave**Hospital**

Mrs. E. H. Gabhart was able to be moved Saturday from Dr. Gabhart's hospital on Lexington avenue, to her home on Chestnut street, and is continuing to improve.

Former Resident**Very ill**

Mrs. Walter Edwards was called to Corbin Wednesday evening by a message that her daughter, Mrs. W. D. Grote, was seriously ill and had just passed through an emergency appendix operation.

Beautiful Dinner**For Relatives**

Mr. and Mrs. George W. Edwards entertained the following relatives at a beautiful dinner Monday evening at their home on Chiles street: Mr. and Mrs. J. Hal Grimes, Miss Carolyn Grimes, Mr. and Mrs. Henry Cleveland Wood, Mr. and Mrs. N. B. Smith, Miss Neva Williams, Mr. Rothwell Edwards. The table decorations were roses and baby's breath in silver vases, and white candles in silver candlesticks.

Visiting in Frankfort

Mrs. Grace Flaherty will go to Frankfort the latter part of the week where she will be the guest for ten days of her sister, Mrs. E. P. Buntton, and Mr. Buntton.

III in Louisville

Mr. Muscoo VanArsdale, of Louisville, is very ill at St. Mary and Elizabeth Hospital in that city. Mr. VanArsdale formerly resided in Harrodsburg and has many relatives here.

Pleasant Rook Party

Miss Margaret Ransdell entertained the following friends at her home on Beaumont avenue: Misses Lucille Black, Wilma Yates, Mattie Sallee, Harrodsburg; Misses Marion Hanks, Eddie Crossfield, Bryan Shely, Lawrenceburg, and Byford Black, Harrodsburg.

Visitors**Return Home**

Mr. and Mrs. George H. Harrel, Louisville; Mr. and Mrs. W. C. Adams and son, Billie, of Johnson City, Tenn., have returned to their homes after visiting their mother, Mrs. J. H. Stone, and sister, Mrs. Dalton Brown and Mr. Brown, Lexington road.

Marriages Of Popular Sisters

Mr. and Mrs. C. L. Strader, of Canadian, Texas, formerly of Harrodsburg, have announced the marriages of their two daughters, which occurred during the holidays.

Miss Doris Strader and Mr. Frank Little, of Fredonia, N. Y. were married on Christmas Day. The bride wore blue with white trimming, and blue accessories. She carried pink roses. Mr. and Mrs. Little will reside in Fredonia.

The marriage of Miss Gladys Strader to Mr. Harold Houck was solemnized during the closing moments of the old year, at 11:50 o'clock on New Year's Eve. Her dress was cerise crepe with brown accessories, and she wore a corsage of yellow roses. Mr. Houck is teaching at Salamanca, N. Y., but his home is in Fredonia, where they will reside at the close of the term.

The brides are both popular and charming young women, who were reared in Harrodsburg.

Breakfast For Visitor

Miss Mary Elizabeth Ransdell entertained at her home on College street with a breakfast on Tuesday Dec. 31, in compliment to Miss Martha Riker Hume and her guest, Miss Nancy Flournoy, of Charleston, West Va. Covers were laid for Miss Hume, Miss Flournoy, Misses Boone Nichols, Emily Frankel, Susan Covington, Margaret Cheek, Margaret Stites, of Danville; Mary Louise Native, of Versailles; Misses Loulie Ruth Vivion, Dorothy Dean, Ann Tilden Bohon, Gertrude Brown, Jane Dawson Vandyer, Anne Dedman, Josephine Garrison, Joanna Coleman, Nancy Lee Johnson, Mary Elizabeth May, Mardie Hume, Virginia Lee Sims, Dee-die Allen, Catherine Bisset, Naomie Gritton and Lois Sullivan.

Condition Of**Mrs. Rue Encouraging**

The condition of Mrs. Wallace C. Rue is reported as encouraging after a major operation Wednesday morning at the A. D. Price Memorial Hospital. Her son, Mr. Nelson Rue, came from Franklin, Tenn., to be with his mother and to join his wife who is with Mr. and Mrs. Rue.

Returned From Cincinnati

Mr. and Mrs. R. P. Curry have returned from an extended visit with their daughter, Mrs. C. E. Ford, and Mr. Ford, in Cincinnati.

Spent Part Of Week Here

Mrs. H. C. Bohon, who is on the staff of a hospital in Huntington, West Va., spent part of the week here with Mr. Bohon and their son, Mr. Henry Bohon, at the Dixie Inn.

WOULD PROTECT BANKING FIELD IN RURAL AREAS

American Bankers Association Announces Purpose to Combat Return of Excessive Number of Banks

CITES LAX CHARTER POLICIES IN THE PAST

Finds a Chief Cause of Bank Failures Was Too Many Banks—Existing Sound Banks Serving Communities Well

NEW YORK. — Existing sound banks, especially the small banks in the rural districts which are serving their communities well, should be protected from any return of the over-banked local conditions caused by former lax chartering policies, which were mainly to blame for the unfavorable failure record of the past, says the Economic Policy Commission of the American Bankers Association. This is brought out in a report covering an investigation by the commission of bank failures and public policies in chartering banks.

"The Commission's study gives an impressive revelation of how great a part mistaken public policies in the chartering of banks played in creating the unsound banking structure which finally collapsed with the Bank Holiday in March 1933," Robert V. Fleming, president of the association, says in a foreword.

"Over-production of banks, literally by thousands, over many years in the face of insistent warnings not only from bankers and others who recognized the danger, but even more so from the mounting records of bank failures themselves, is clearly shown to have constituted as a whole one of the greatest single economic errors in the history of the Nation."

A Recurrence Feared

He refers to fears of a recurrence of over-banking recently expressed by Federal banking authorities to the powers given the Federal Deposit Insurance Corporation by the provision of the Banking Act of 1935 over the admission of banks to membership in the insurance fund, to strengthened state laws and to the policies now being followed by both national and state supervisory authorities aimed to safeguard the nation against over-banking.

"But sound laws and conscientious officials are not of themselves always sufficient safeguard in any field of our complex national life unless they have the active support of public opinion," he adds. "It is the purpose of the American Bankers Association to aid in marshaling public opinion in support of both national and state supervisory authorities in their efforts to strengthen and protect the banking structure."

The Economic Policy Commission summarizes its findings in part as follows:

"The facts show a distinct causal relationship between the over-chartering of banks and the abnormal bank failure conditions that prevailed from 1920 to the bank holiday in 1933. It is desirable that studies be made on the basis of experience to develop standards governing the number of banks or the volume of bank capital which can be successfully operated."

"Such a study would embrace the question whether banking facilities can best be supplied to the rural districts by small unit banks or by branches from banks of substantial capital in larger centers. Existing sound banks, which are serving their communities well, should be protected from any return of the over-banked local conditions caused in the past by lax chartering policies."

Banking Officials Queried

"An inquiry among state bank commissioners shows a preponderant opinion against increasing materially the number of banks, coupled with the fact that present laws give them sufficient discretion to prevent a repetition of the grave errors of the past."

"Under prevailing abnormal conditions, with the Federal Government extensively exercising loaning powers in competition with the banks, and with industry itself so largely supplied with funds as to render it to a great degree independent of normal bank borrowing, the banking structure even with its present reduced numbers, finds it difficult to support its existing capital investment and operating personnel."

"These are new factors, intensifying the need for highly prudent and restrictive chartering policies. We urge the retirement of the Federal Government from the banking business as rapidly as the return of normal business conditions warrant."

Conference on Banking

NEW YORK. — An eastern states conference on banking services will be held by the American Bankers Association in Philadelphia January 23 and 24 as a part of the organization's nationwide program or bank development, it has been announced.

Robert V. Fleming, president of the association, will preside over the meetings. It is stated that this conference will be the first of several to be held in various parts of the country presenting the program of details of which are now in the course of preparation.

The general topic of the conference will embrace the managerial, legislative and operative problems confronted by all classes of banks. An outstanding phase of the meetings will be the development of plans for promoting a general better public understanding in regard to bank functions and policies.

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Store-Wide Reductions To Unload Our Shelves Before The Arrival Of Spring Goods

Fur Trimmed Coats=Half Price

\$15.00 WINTER COATS, now . . .	\$ 7.50
\$25.00 WINTER COATS, now . . .	\$12.50
\$29.50 WINTER COATS, now . . .	\$14.75
\$35.00 WINTER COATS, now . . .	\$17.50
\$39.50 WINTER COATS, now . . .	\$19.75
\$49.50 WINTER COATS, now . . .	\$24.75
\$59.50 WINTER COATS, now . . .	\$29.75
\$69.50 WINTER COATS, now . . .	\$34.75
\$79.50 WINTER COATS, now . . .	\$39.75

Children's Coats-Half Price

\$ 7 Children's Coats, now \$3.50
\$10 Children's Coats, now \$5.00
\$12 Children's Coats, now \$6.00
\$15 Children's Coats, now \$7.50
\$18 Children's Coats, now \$9.00

Fur and Plain Trimmed

Dresses—Half Price

\$ 5.00 Dresses, Now	\$2.50
\$ 5.90 Dresses, now	\$2.95
\$ 7.90 Dresses, now	\$3.95
\$10.00 Dresses, now	\$5.00
\$15.00 Dresses, now	\$7.50

Cantons, Prints and Chiffons—All Colors

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NOW
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\$15.00 OVERCOATS AND SUITS, now	\$ 9.50
\$20.00 OVERCOATS AND SUITS, now	\$12.50
\$25.00 OVERCOATS AND SUITS, now	\$16.50
\$35.00 OVERCOATS AND SUITS, now	\$22.50
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"HARRODSBURG'S BUSY SPOT"

Fisher Fierce Fighter
Although the fisher weighs only about ten pounds, it kills foxes, lynx, raccoons and deer. Even a zoot leopard was killed by a fisher which broke into its cage.

Matécumbe, Indian Name
The name Matécumbe with reference to the Matécumbe Keys in Florida is derived from the language of the aboriginal Indian inhabitants and means "place of sorrows."

Capture Sun's Energy
American forests capture and store as much of the sun's energy each year as is contained in 1,600,000,000 tons of coal.

Sacred Bull of Siva
The sacred bull of Siva was named Nandi.

Made-Up of Canada
The Dominion of Canada is made up of ten provinces.

Cruisers and Battleships
The cruiser is built more for speed, the battleship for strength of armament.



Llama Long Domesticated
There is no record of the Peruvian llama ever having lived in a wild state. It is believed to be the oldest domesticated animal.

The Zambezi River
The Zambezi is the largest river of Africa entering the Indian ocean.