

The Needlework Guild

The Needlework Guild of America was started in 1885 by a small group of Philadelphia women who made garments by hand for needy families. The organization took its pattern from one introduced in England in 1882 by Lady Wolverton of Dorsetshire. All the clothing distributed by the members must be new.

Rabies in Dogs

Long-haired dogs are less apt to have rabies than short-haired ones, according to the American Medical Association Journal, because long hair often removes saliva from the teeth of infected attacking dogs.

The First Lighthouse

The Pharos of Alexandria, one of the Seven Wonders of the Ancient World, was perhaps the first lighthouse. Upon the top of a 400 foot tower built on an island just off the Egyptian city, two wood fires were kept constantly burning. Candles were next used to furnish warning signals, followed by lamps burning first whale oil, then kerosene, kerosene oil vapor, acetylene gas, and now electricity.

Guayule, Mexican Shrub

Guayule is a shrub native to Mexico and southern Texas which resembles sage brush and which can be harvested with machinery.

FIELD AND GARDEN SEED

The success of your crop, the yield and profit from your labor, all depend upon the quality and vigor of the seed you plant. Good seed pays for itself many times over. And good seed is the only kind we sell.

ADAMS BROS.

HARRODSBURG, KY.



the same kind we have been having that have sold so well, will be back again Friday and Saturday. We shall also have canned Lobsters and Crab-meat. So good for salad.

OUR SPECIALS FOR FRIDAY AND SATURDAY

HEINZ CATSUP	Large size 2 for 35c
	8oz. size each 10c
JELLO Six Delicious Flavors	each 6c
Only 3 to a customer	
BROOMS The best we have seen since Heck was a pup. Dust pan with each	69c
Post Toasties or Kellogg Corn Flakes	3 for 25c
Our MEATS meet with approval. The best is always the cheapest and Sanitation is our motto.	

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116 East Lexington St.

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Reserve District No. 8

REPORT OF CONDITION OF**THE MERCER COUNTY NATIONAL BANK**

Harrodsburg, in the State of Kentucky, at the Close of Business on March 4, 1936

(Published in response to call made by Comptroller of the Currency, under Section 5211, U. S. Revised Statutes)

ASSETS	
Loans and discounts	\$ 665,173.15
Overdrafts	919.30
United States Government obligations, direct and/or fully guaranteed	212,054.42
Other bonds, stocks and securities	173,297.25
Banking house, \$26,000.00; Furniture and fixtures, \$4,000.00	30,000.00
Real estate owned other than banking house	2,750.00
Reserve with Federal Reserve Bank	72,151.08
Cash, balances with other banks, and cash items in process of collection	280,772.26
Other assets	1,453.46
Total Assets	\$ 1,438,570.92

LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	682,010.80
Time deposits of individuals, partnerships, and corporations	396,755.00
State, county, and municipal deposits	155,464.59
Deposits of other banks, including certified and cashiers' checks outstanding	575.57
Total of items 14 to 18, inclusive:	
(b) Not secured by pledge of loans and/or investments	\$1,234,805.96
(c) Total Deposits	\$1,234,805.96

Capital account:	
Class A preferred stock, 500 shares, par \$100 per share, refundable at \$100 per share	50,000.00
Common stock, 1,000 shares, par \$100 per share	\$100,000.00
Surplus	20,000.00
Undivided profits—net	33,764.96
Total Capital Account	203,764.96

Total Liabilities	\$1,438,570.92
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State of Kentucky, County of Mercer, as:

I, H. C. Bohon, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

H. C. BOHON, Cashier.

Correct—Attest:

JAS. I. PETERS,
JOE SANDUSKY,
JAMES HUFFMAN.

Directors.

Sworn to and subscribed before me this 18th day of March, 1936.

O. L. STAGG, Notary Public.

My commission expires Jan. 4, 1938.

BANKERS ARRANGING REGIONAL MEETINGS

Studying New Legal and Economic Conditions Affecting Bank Management

STRESS PUBLIC RELATIONS

American Bankers Association Sponsor of Meetings as Part of Nationwide Program of Banking Development

PHILADELPHIA.—Fifteen hundred bankers from fifteen eastern states met here in January in a two day conference devoted to discussions on legislative, managerial, operating and public relations problems of the banking business. This was the first of a series of meetings planned by the American Bankers Association in its nationwide program of banking development under the leadership of Robert V. Fleming, president of the association. Similar conferences will be held in southern and western sections of the country.

"It is the purpose of these working conferences to bring to association members and other bankers a thorough knowledge of the changes in banking laws and rules, provide discussion of better public relations so that there shall be greater cooperation and understanding between the banker and his customers, and to give opportunity for a survey of the problems incident to the Government's competition with our chartered institutions," Mr. Fleming said in opening the meeting.

To Help Government Quit Banking

The discussions at the conference showed that the bankers are ready to make it easier for the Government to relinquish many of its emergency financial services as soon as possible by demonstrating how their institutions are able to render full banking facilities to the public on sound lines.

Bankers generally have recognized that in times of emergency the Government had to come to the assistance of the people where chartered institutions were unable to do so on account of such conditions, Mr. Fleming said. They also realize that possibly many functions which the Government is performing are of nature which cannot be handled by chartered institutions under the principles of sound banking.

On the other hand, he said, "we should survey all emergency lending measures of the Government to judge which of these activities can be properly and soundly taken over by banks in their respective communities."

The attending bankers devoted time to considering the Banking Act of 1933 and the many related regulations and discretionary powers under the Federal law. These were explained by O. Howard Wolfe of Philadelphia, who said he had made a count of the various places in the act where provision is made for discretionary power to be exercised by government officials through regulations.

"Confining the count only to the sections which affect practically all of us I found there are forty-eight places where discretionary power is given," he said. "It is a problem of no mean importance, therefore, to master banking law as it is today or may be tomorrow."

Bank Taxation and Solvency

Bank taxation was discussed by Charles H. Mylander of Columbus, Ohio, who declared that "the average American is vitally interested in taxation of banks because solvency may depend to a large degree upon the way in which the taxing power is exercised upon them."

To prove his point he cited earnings figures which showed that, in the year ended June 30, 1934, "for the United States as a whole, national banks used \$14.89 out of each \$100 of net operating earnings, before taxes, in payment of taxes; but in seven of the twelve Federal Reserve Districts the percentage of earnings used for taxes was above the average. It was in practically these same seven districts that the greatest number of bank failures occurred in those hectic years from 1920 to 1933."

As an example of how far taxation can go, he quoted official figures showing that in 1934 a large number of small state banks paid on the average \$34.20 of every \$100 of operating profits for taxes. Mr. Mylander urged that there be "brought home to the average American the self-evident truth that banks, dealing as they do only in intangible property, are not proper subjects for property taxation; that the true measure of a bank's ability to pay taxes is the earnings it can make."

WHEN BANK CROOKS SHOW PREFERENCES

The American Bankers Association reports that non-member banks suffer twice the percentage of burglaries and hold-up robberies as compared with members. Member banks display a sign showing that they receive the protection of the association's detective agents, who cause the arrest of from 150 to 400 bank crooks every year, the organization, which is a non-profit body, says.

"Professional criminals often boast of having sense enough to dodge the far-reaching system of man hunting available to members; so long as there are other banks without this protection," it says. "They recognize that once on the record of the Association's Protective Department, they must pay for every crime with which they can be identified. Detainer warrants have followed them from place to place so that penal servitude for one crime would not exonerate other offenses."

POULTRY**EGG PRODUCTION WINTER PROBLEM****Proper Care and Management Are Vital.**

By H. H. Alp, Poultry Extension Specialist, University of Illinois, WNU Service.

More favorable egg prices plus the seasonal rise places a premium on feeding and managing poultry flocks for high winter egg production.

Value of high egg production during the early winter is shown by farm management records taken from several farms during two years. The first year flocks that produced less than 10 per cent of the year's egg crop in October, November and December brought poultrymen an average of 13.2 cents a dozen for the eggs. Where 20 per cent or more of the year's egg crop was produced during these months the average price for the year was 15.1 cents. In addition the annual production was higher where fall and winter production was increased.

The second year the average price for the flock of low fall and winter production was 10.4 cents as compared to 20.7 cents where fall and winter production was high.

Poor fall and winter egg production is an indication that the flock needs better care and management. The hen should have plenty of fresh, clean water from sunrise to sunset. Plenty of the right kind of feed should be available at all times. The laying house should be kept in repair so that drafts and leaks can be avoided. The entire house should be kept clean, and clean, dry litter should be placed on the floor as often as necessary. Crowding should be avoided with approximately four square feet of floor space allowed for each hen.

Weak, parasite-infested birds should be culled from the flock and only the promising layers kept in the laying house.

Selecting the Cockerel for Breeding Purposes

Cockerels that are selected for breeding purposes should show early sexual maturity. This is indicated by the rapid development of the comb and wattles and the age at which they crow. The size of the body is an important characteristic of a good breeder and may be determined by handling the bird.

High constitutional vigor is an important point as it affects the general appearance, size and shape of the bird, asserts a writer in the American Agriculturist. Cockerels having this vigor are alert, active, refined and well-developed. The head of the vigorous male is wide across the skull, set with full prominent eyes, and has a strong arched back. The body is developed with full round breast and a full abdomen. The shanks are large, containing a large amount of pigment and are well set under the body. If you trap-nest and pedigree your chicks and you have a pedigree of the cockerels, select those cockerels whose dams in their pullet year laid at least 175 eggs, or still better 225 eggs. These eggs should have averaged at least 24 ounces or even more to the dozen.

Trapnesting Pulletts

Pulletts do not lay with such machine-like regularity as to enable the trapnest to mark desirable birds at each month's closing. The number of eggs laid at a given time is but one indication of prospective value. Early maturity, or production at a comparatively early age, is an indication of good early production, though this should be accompanied by good weight and should not be at the expense of size and flesh. A high rate of production is also a mark of value, as it is commonly accompanied by good annual production. These indications may be observed in the first three or four months of laying. The evidences of vigor and ability to maintain weight during production are also to be considered in culling, which, after all, cannot be conducted upon a cut-and-dried formula, with number of eggs laid within a given time the only criterion.

Guard Turkey Breeders

The first consideration with breeding turkey hens is vigor. If it is desired to have turkey hens come into production early in the spring, they should be fed a laying mash all winter, and a grain ration containing yellow corn, oats, and wheat or barley on through to spring. They should be compelled to roost outside all winter, with shelter provided only in severe weather. The worst weather for the turkey flock is when it rains and turns to ice.

Blind Fowls

The causes of blindness in growing fowls are rather obscure. About all that can be said of them, according to a writer in the Rural New Yorker, is that they are due to some affection of the nerves of sight. They may accompany some forms of paralysis or other diseases. Such birds should not be used in the breeding pen and it would probably be a good idea to make use of them for food before such further symptoms as emaciation make the carcass undesirable for the table.

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