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MEMBER

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MEMBER

NEW PARIS VOGUES

Old-fashioned ruchings made collars for new style frocks in the Paris fashion shows of 1936.

They also rippled down dress fronts to form frilled vests or jabots. Even starched white linen took a turn around the edge of a black wool cape. This made a still fluted border for the cape and an upturned frill collar.

Pleats were outstanding. Whole jackets were sunray pleated and entire skirts knife pleated from waist to hem. Panels of pleating were let into capes and blouses.

This vogue was likewise extended to the evening. Lanvin displayed a silver lame evening wrap having both the body and the sleeves knitted. Patou showed long evening capes of sheer crepe with the fronts falling in close pressed pleats.

Beading was also a feature. Many day dresses were trimmed with narrow beaded bands. These bands made collars and belts or served to accent pockets and other details. In afternoon frocks the beading was often massed on the sleeves or placed on the shoulders in epaulette style.

ADAIR CO. BOY DIGS UP OLD FRENCH COIN

An ancient French coin, bearing the date 1827, was unearthed last week by Charles Miller, 14, son of Mr. and Mrs. Albert Miller, in the front yard of Mr. Miller's home three miles from here on the Burkesville road.

The coin, a silver five franc piece about the size of an American dollar, was discovered in a copper box, alone, except for dust, which may at one time have been paper money or other money.

The coin is remarkably well preserved, showing little or no wear, and no evidence of its long burial. It bears a likeness of Charles X of France, who ruled in France from 1824 to 1830. Around its edge is the inscription, "Domine Saluum Fac Regem."—Adair County News.

"Tropical England"

"Tropical England" is the name often given to that group of the British Isles where the Scillonians live, 30 miles beyond Land's End. The people resident being called "Islanders" and do not like any reference to their abode as "rocks," for, bleak as the rocks appear from the passing transatlantic liners, they are gardens of luxuriant beauty, surpassing anything on the English mainland.

Castles in the Air

If you have built castles in the air your work need not be lost, that is where they should be; now put the foundation under them.

BANK CHARTERING POLICY REVIEWED

State Official Declares Correct Principles in Licensing Banks Are Essential for Sound Banking Conditions

PHILADELPHIA. — Sound public policy in chartering banks was discussed by Carl K. Withers, Commissioner of Banking and Insurance of the State of New Jersey, before the Eastern Conference on Banking Service, held here recently under the auspices of the American Bankers Association. He declared that "few questions bearing on the future stability and security of our banking systems loom as more important than that of a sound policy to be pursued in the chartering of banks."

Alluding to competitive policies of both state and national banking authorities to charter the most banks in the past, he said that "this country was over-banked, and that aside from any other consideration, economic or otherwise, this condition was brought about largely through an unwise, unsafe and unthinking charter policy, alternating between the state and national systems, which has marked and hampered banking progress in this country since its very inception."

He declared political considerations in connection with the chartering of banks, saying: "Political influence has no more place in banking than it has in the deliberations of our highest tribunal—The Supreme Court of the United States. Until this is recognized and brought into being within both our state and national systems, we may never feel safe against the shifting sands of political expedience."

As to the "element of sometimes ridiculous competition heretofore existing between the state and national systems," he said that much may be said in favor of the progress made in recent years. In many states there exists a practical working agreement between local supervising authorities and the federal authorities, whereby all charter applications are mutually considered on a basis of community need rather than competitive advantage as between systems. In some states this arrangement goes even further in the refusal of the one authority to even consider a charter while pending with the other, he declared.

Aside from the competitive and political aspects of our future charter policy, he continued, there are several others more individual and local which merit consideration. Among these he mentioned honesty of purpose, community need, the character of management and adequacy of capital.

Most state laws make reference to the "character, responsibility and fitness" of the incorporators of a new bank, he said, continuing: "So important do I conceive this factor to be, that I place it first among those for consideration, for unless the motive is sound, honest and sincere, there is little likelihood that the resultant institution in its service to the community will reflect other than the spirit of its founders."

The Lessons of the Past
"Too often in the past have charters been granted to promoters pure and simple—not always pure, and by no means simple. The country was dotted with such. The experience has been costly and, it is to be hoped, the lesson well learned, not only by charter-granting authorities, but the public."

Other factors to be considered as among the most important in granting new bank charters, he said, are the number of institutions already serving the area, the record of earnings of existing institutions, the number of failures since 1920, and the reasons therefor, public convenience and advantage, the reasonable prospects for growth of the community, expectation of profitable operation and whether a branch bank could serve as well.

"Sound public policy demands that no new banks be chartered unless there is a definite, necessitous and permanent need," he declared. "Sound mergers, consolidations and the sensible extension of branch banking are much to be preferred to any general movement toward a flood of new charters. But here again we must guard carefully against monopoly or unbridled branch competition, either of which might become as dangerous as the organization of new banks."

Public Confidence

Challenging a recently published statement that there is an "apparent loss of public confidence in banks," William A. Boyd of Ithaca, N. Y., asks why, if this were true, bank deposits are constantly increasing. "I maintain that any banking institution which has continued to serve its community since the trying days of 1929 must be enjoying the respect and confidence of that community, and I am sure that the very large majority of banking institutions which have come through this depression have never had to 'regain' public confidence," he says.

Trust Institutions

A directory of trust institutions published by the Trust Division, American Bankers Association, lists 2,853 institutions having aggregate capital funds of \$4,416,000,000 and total resources of \$35,443,000,000. It shows a total of 6,949 men and women engaged in this phase of bank work. The trust institutions comprise 1,356 state-chartered trust companies and banks and 1,497 national banks with trust departments located in 1,684 cities and towns.

BRITISH SCHOOL FEES MADE EASIER TO PAY

A scheme to assist prompt payment of British parents of school fees is to be launched by education and insurance interests at London. Many parents have found it difficult to pay out large lump sums, but under the new scheme a school is to be guaranteed by insurance companies the receipt of fees on the actual date that they are due at the commencement of each term and the parents are to spread the fees over each year by the payment of 12 equal monthly payments.

It is proposed that the school should allow a nominal discount on the amount of the fees due and that the parents should agree to pay an equally small sum of say 2½ per cent of the fees spread over the year.

Try an ad in our Classified column.

ARMY VACANCIES

The U. S. Army now has vacancies for young men over eighteen years of age, of good character and in good physical condition. If under twenty-one years of age applicants must have their parents consent. The length of enlistment is three years and successful applicants will receive board and lodgings, clothes, medical and dental attention, and twenty-one dollars a month to start with. All applicants must apply in person, for examination, to the U. S. Army Recruiting Station, Post Office Building, Lexington, Kentucky, Victor, W. Hamilton, Recruiting Sergeant.

The Cross-Fox

A cross-fox is simply a color variety of the common red fox, having a more or less definite dark cross-shaped mark on the back and shoulders.

FIRST SHAKE COSTS \$40

Charles McWilliams, of Baltimore, found it expensive to shake his fist at his wife. The incident occurred in Magistrate's court where McWilliams had already been fined \$25 on a charge of disturbing the peace, after a squabble with his wife. The judge fined him \$10 when she shook his fist at his wife and said, "Wait until I get out."

Island of Crete History

Crete, the third largest island in the Mediterranean, is the place where naval power originated. King Minos of Cnossus, in Crete, was its founder. He was the first ruler to acquire dominion over the sea. Civilization in the island dates back to 3400 B. C. It is believed that the alphabet originated in Crete. The island lies midway between Europe, Asia and Africa.

B. M. Royalty General Store

BANG! BANG! DOWN GO THE PRICES

Sugar, pure cane	100 lbs.	\$4.85
LARD	Partridge, pure	50 lbs. \$5.85
	Partridge, pure	20 lbs. \$2.49
	Pure	50 lbs. \$5.69
Macaroni or Spaghetti	3 boxes	10c
Pork & Beans No. 2½ can.	2 cans for	15c; 4 cans 29c
Corn, Country Gentleman, Fancy,	3 cans 25c; 12 cans 95c	
Coffee, Peaberry	3 lbs 45c	
Cocoa	2 lb. box 15c	
Jelsert	box 5c; 6 for 25c	
Jello	3 boxes 20c	
Dry Salt Meat	lb. 12½c	
See us for quality meat, home killed baby beef, "Pete" Houchins, butcher.		
Sweet Potatoes, Nancy Hall,	Nice yellow and sweet 3 lbs. 10c	
Onion Sets, Yellow, Danver, at give-away prices	2 gal. 25c	
Onions, Yellow Danver 3 lbs. 10c		
Head Lettuce, crispy and firm	each 5c	

Our new spring line of Friedman-Shelby Shoes are now open and ready for sale. See us for bargains, smart styles and beautiful designs.

Harrodsburg's Headquarters for good cheap wall paper. We want eggs and all kinds of country meat, see us for better prices.

Bring us your cream, "Ma" Darland, operator.

**THESE ARE CASH PRICES
GOOD FOR THREE DAYS ONLY,
FRIDAY, SATURDAY, and
MONDAY.**

 Phone 646 North Main.
Harrodsburg.

Kroger's

FANCY WASHINGTON

APPLES

Box Fruit—Every Apple Individually Wrapped

4 lbs. 19c

A Very Low Price

Iceberg Lettuce	1 lb. head 5c
Yellow Onions wght. when packed	5-lb bag 12c
Bananas	3 lbs. 19c
Grapefruit	5 large size 25c

SEED POTATOES

Select Cobblers	100 lb. bag \$2.10
Select-Triumphs	100 lb. bag \$2.25
Select Early	
Ohio	100 lb. bag \$2.10

OIL SARDINES

No. ¼ cans 15c

PINK SALMON Solid pack 2 tall cans 23c

NAVY BEANS

10 lbs. 27c

BLOCK SALT 50 lb. size 3 for \$1.00

CORN MEAL 25 lbs. 49c

KARO SYRUP Red or Blue Label 5 lb. bucket 27c

PENICK'S SYRUP 5-lb. bucket 25c

PANCAKE FLOUR Country Club 5-lb. bag 21c

CORN

Standard Quality

4 cans 25c

TOMATOES

3 No. 2 25c

PICKLES Sour or Dill 2 qts. 25c

BUTTER Country Club lb. sticks 35c

PURE LARD, Swift's 2 lbs. 27c

FISH Boneless Fillets 2 lbs. 25c

CREAM CHEESE Fancy Wisconsin lb. 19c

Sugar Cured—Shankless—Whole

SMOKED PICNICS 5 to 7-lb. Average lb. 19½c

JEWEL

COFFEE

3 lb. 45c

1 lb. pkg. 15c

COUNTRY CLUB MILK

3 Lg. cans 20c

3 Sm. cans 10c

Embassy

PEANUT BUTTER

2 lb. Jar 25c

BARTLETT PEARS

Standard Quality

No. 2½ Can 17c

COUNTRY CLUB

BRAN OR CORN FLAKES

2 Large Pkgs. 19c

It doesn't take a million to dress like an heiress

STYLE

B.B. SMITH & Co.

QUALITY

LEXINGTON, KY.

Aristocratic Coats

Spring coats so beautiful in detail you'll feel like an heiress when you try them on... but like a thrifty young woman when you buy one. We purchased them with an eye to their fine manners... to their unusual workmanship... to their smart styling. They're the sort of coats our fastidious customers approve... that our budget customers find it easy to pay for. Carolyn, Printzess, Redfern, Shaggytex.

19.95 - 29.50

AND UP



Champion Dresses

Creme dresses born to the sporting manner, designed with a nicety of detail which makes them champions. Colors we think you'll be particularly fond of... brilliant South Sea Island shades, dainty pastels in the colors of flowers. You'll like, too, the interesting contrasts... the triangle scarfs, the floppy bow ties with their matching belts. An aristocratic collection. Carolyn, Jeanne-Barrie.

16.95 - 19.95

AND UP

