

WANT ADS

FOR SALE—Fresh Jersey milk cow. John L. Dickert, phone 2621. 1tc

WANTED to buy—Shelled Corn. Apply to D. E. Tribble Co. 1tc

FOR RENT—Resident home for rent. T. L. W. Bailey. 1-24-2tp

HAULING—Let us do your hauling—both local and long distance. Will give satisfaction with new truck and reliable driver. Day phone 213, night 272. Frank Boozer. 1tc

FOR SALE—Coker No. 5 cotton seed. \$1.10 per bushel. Tan Ray, Route 2, Clinton, S. C. 1tc

57 ACRE FARM for rent, at west city limits. Just the spot for dairying, trucking and chickens. O'Daniel & Reid. 1tc

TRADE in your Silk Mill stock or your Masonic Temple stock on a piano. O'Daniel & Reid. 1tc

BABY CHICKS—Our hatchery is now operating. Hatches off every week after March 1st. Book your order now to insure getting what you need. Clinton Hatchery. 1tc

LOST—A pair of glasses with black rims and gold ear-piece. Reward if found and returned to C. W. Weir, phone 247. 1tp

FOR RENT—Rooms furnished or unfurnished, with all modern conveniences for light housekeeping or rooming. Close to town. Garage necessary. Mrs. W. T. Putnam. 1tc

STRAIGHT SALARY: \$35.00 per week and expenses. Man or woman with rig to introduce Poultry Mixture. Eureka Mfg. Co., East St. Louis, Illinois. 1tps

HATCHING—Now is the time to reserve space for hatching your eggs in March and April. Special quantity prices. Few trays left for next week. Clinton Hatchery. 1tc

TWO APARTMENTS TO LET—First floor apartment, seven rooms including bath; excellent garden; garage; \$30 per month. Second floor apartment five rooms, including bath; garage if desired; \$22 per month. Location 108 South Broadway. Apply to Jacobs & Company. 2-21-2tc

BANKERS IN NATIONAL MOVE FOR UNIFORM FINANCIAL PRACTICES

Would Promote Greater Consistency Among All the State Laws in Respect to Banking Conditions—Uniformity of Practice and Understanding Will Make for Greater Convenience, Efficiency and Safety for All Business.

By S. J. HIGH
President State Bank Division, American Bankers Association

RAPID interchange of business and the quick transportation of goods in the United States, coupled with almost instantaneous means of inter-communication by telegraph, telephone and wireless, have welded the country into an economic unit. The nation is not, in a business sense, conducting its affairs in water-tight compartments, as in a measure it did in the days of slow travel and remote places, but styles, methods, commodities and business practices flow freely today in all directions. Therefore it is desirable that finance, trade and industry throughout the country operate along generally uniform or at least consistent lines, so that a contract or an agreement or obligation in connection with business transactions shall mean virtually the same thing in all parts of the country. Particularly necessary in this connection is the establishment of uniform financial and banking practices so as to facilitate the flow of trade along accepted and understood lines.

Banking in the United States is recognized as a semi-public type of business and is therefore subject to laws to define the scope and character of its activities. These laws at present set up under which banking is conducted in various parts of the country since they come from both state and federal authorities. The national banks are all chartered by the federal government and therefore operate on the same lines in every state of the Union, but there is no such regularity in respect to the conditions under which the state banks chartered by the respective forty-eight states must conduct their business. All state banking codes, while they have similarities, also have many great dissimilarities in respect both to the national bank laws and the banking laws covering state bank operations in other jurisdictions.

Bankers Move for Uniform Laws
The State Bank Division of the American Bankers Association, which latter includes in its membership banks of all descriptions throughout the country subject to all the variations of state and federal banking laws, is committed to the effort to bring about greater consistency and uniformity among the statutes of all these various jurisdictions. This body is conducting a vigorous nation-wide campaign urging that active steps be taken to secure greater co-ordination in banking legislation, more equitable conditions and more uniformly efficient public supervision of banks in the several states.

The organization is particularly concerned with fostering this movement to bring about more uniformly desirable conditions throughout the United States in respect to the public supervision of banking institutions by the state banking departments. It is on record as favoring the policy that the important office of state bank commissioner should be kept as free from entangling partisan politics as the judiciary itself and should be completely detached from all other functions of state government.

It is also on record as favoring the policy that the tenure of office of state bank commissioners should be made more secure and lasting than is now the case in many state jurisdictions and that this important public officer be granted sufficient compensation and discretionary power so that the office shall attract and retain the services of men of outstanding executive ability and successful banking experience.

It is also a part of this policy that the bank commissioner's ability to serve well should be strengthened by providing him with adequate forces of bank examiners, selected on the basis of merit from men having the requisite qualifications of honesty, ability, training and banking knowledge to carry out the duties of their offices on the highest plane of usefulness to the public as well as to banking.

The Trend of State Laws
The Association's State Bank Division has recently concluded a nationwide survey of state banking legislation and conditions and in general has discovered a definite trend along the following lines:
There is a distinct tendency among the states to raise the minimum capital required for banking institutions to \$25,000 and also to give the bank commissioners or the banking boards sole power as to the granting of charters for new banks, thus enabling them to use discretion as to the need or desirability of added banking facilities or the fitness of the organizers to enter the banking field. In this connection many states are creating banking boards to act in an advisory capacity with the state bank commissioners.
There has also been observed a tendency to increase the compensation of the bank commissioners and to lengthen their terms of office and to give them power to appoint necessary deputies and examiners so as to build up an adequate force to carry out their responsibilities and duties. An important augmentation of the powers of



S. J. HIGH

bank commissioners in some states is found in laws giving them complete charge of insolvent banks and their liquidation as distinguished from more costly liquidation through the courts.

In the Public Interest

Distinctly in the public interest are laws prohibiting or limiting an officer or director of a bank from borrowing from his own bank unless his collateral security is approved by a majority of the board of directors of the bank. Also there is recent legislation noted providing for closer supervision and regulation of building and loan associations, credit unions, finance companies and private banks.

In some states measures have been enacted broadening the field for investment of funds of savings banks and trust companies, which have materially enhanced the service that these institutions can render, particularly in the way of co-operation with their customers in personal financial management. Another type of legislation, important especially to banking in view of the frequent efforts to defraud banks, is that which makes the issuance of worthless checks a misdemeanor with specific penalties.

The State Bank Division of the American Bankers Association endorses in the fullest degree in principle the development of banking laws along the foregoing lines and is actively engaged in fostering the spread of such legislation wherever its services are considered useful both to banking and to the public. Uniformly sound banking institutions and practices, together with common methods and understanding, will materially add to the convenience, efficiency and safety of business in serving the well-being of the public in all parts of the nation, especially in those transactions involving dealings between different localities.

AMERICA LEADS THE WORLD IN SAVINGS

The past year saw the greatest gains in savings in a single twelve-month ever recorded in the United States, bringing the total savings deposits in banks to over \$23,400,000,000 on June 30, 1928, held in more than 53,000,000 individual accounts, it is reported by the American Bankers Association. These are the biggest figures in this field shown by any country in the world.

These figures are indicative of prosperity more general than any time since the business depression of 1920 the report declares. Only three states failed to show a gain and the 1928 volume of savings constituted an increase of more than \$2,327,000,000 above the 1927 figure. The gain per inhabitant for 1928 over 1927 was \$17 and the gain in number of savings depositors was 2,496,079, an increase of 5.2% as against a growth in the population of the country of 1.2%.

The gain in savings per inhabitant in New England and the Middle Atlantic states over the previous year was \$26. These groups of states, with 29.9% of the population of the United States and 52.8% of the total savings deposits have the largest savings rate \$41 per inhabitant, of any area in the world. The per capita savings for the United States as a whole this year stands at \$237 as compared with \$224 last year.

"An acre of alfalfa for every cow in Howard County, Iowa," is the slogan adopted by the county bankers association there after watching several hundred thousand dollars go out of their county last winter for feed.

Cathedral Made Dear by Old Associations

After Canterbury cathedral had been restored from the great fire of 1174, pious Englishmen—so revered the beauty of this stronghold of the church of England that they came from far and near and even those not so religiously inclined made their "Canterbury pilgrimages." For 300 years this was kept up and many an inn sprang from existence to prosper in the shadow of the sacred edifice. In time some of these pilgrimages became less of a religious exercise than a favorite summer excursion and their history is shadowed in our word "canter" which is the shortened form of "Canterbury gallop."

Another interesting thing associated with this cathedral is the division of the Bible into two chapters. Stephen Langton, who died in 1228, was cardinal and archbishop of Canterbury besides being a statesman of no mean f.o.c.e. This was the age of the beginnings of organized learning and Cardinal Langton after distinguishing himself as a teacher, gave his time a standardized text of the Vulgate—there being up until then almost as many versions as there were Bibles. It was in this work that he made the innovation of dividing the lengthy books into chapters, thus making specified passages much easier to find.—Detroit News.

Collector Had Noted

Pussy's Rubber Heels

There is a saying to the effect that "Possession is nine points of the law," but in these days of repossession many strange experiences are the lot of the man whose job is to bring back the goods. One such individual tells the story of a case wherein he had repeatedly made calls, but could never find the party at home. At least the bell ringing was always ignored. Noticing one day that the threshold of the front doorway was worn quite thin, so that one could look into the hallway some few inches, the collector decided to leave his card, and after noisily walking down the steps returned again very quietly and saw his card being picked up.

He said nothing and when he finally gained admission, later in the week he remarked to the woman that he had called several days earlier and found no one at home. She replied very sociably that "I knew you must have been here because I found your card. It was in the middle of the hall floor where the cat must have pulled it in and was playing with it."
The collector looked at her very coolly, remarking, "Yes, I know. I saw his rubber heels."

Hopeless

An airplane flew over an Irish asylum, much to the consternation of the inmates. Next day two of the latter were discussing the strange machine. One said:
"Do you know, I dreamt last night I made one of those contrivances and flew to Australia in sixty minutes."
"That's strange," said the other, "for I had a similar dream, only I went to Melbourne in sixty seconds."
"How did you go?"
"Right through the earth."
"Look here, my friend," said the other, "you're not a lunatic—you're a blithering idiot."

Be Charming

In the world there is no duty more important than that of being charming. Without the jeweled presence of the humming bird, how gloomy would be the recesses of the forest! Is it not one of the most delightful duties of life to shed joy around you; to scatter happiness with your every word and movement; to cast a light into the dark corners of our life; to be the gilded cord that leads our destiny, and to be the true spirit of beauty and harmony?—Victor Hugo.

Ancient Roman Art

One of the most beautiful examples of art as practiced by the ancient Romans is known as the Trajan's column. Situated in Rome, this tower, which consists of twenty-three tiers, soars into the air, an imposing figure, covered with about 25,000 gloriously sculptured figures.
The tower was built to celebrate the victories of the Emperor Trajan, whose remains are buried beneath this beautiful structure.

Times Have Changed

"Ah," sighed the old-time actor, as he came back from a last appearance on the stage, "there was a time when I had the whole audience sobbing every time I recited that pathetic poem. Now they sit there like a lot of mummies!"
"No," said the stage hand, "the only way you can make a modern audience sob is to make them peel onions during the recital of your sob stuff or spray 'em with tear gas."—Cincinnati Enquirer

Oh, They Come!

A particularly stout lady affirmed in a very tight riding habit was taking her morning center in the flow accompanied by her husband. Suddenly a button, unable to stand the great pressure, flew off the lady's coat.
"Dear, dear," said the lady fretfully, "what makes these buttons come off?"
Her escort quivered with excitement for he had thought of something funny.
"Ahem! Force of habit, my dear," he grinned in reply.—London Answers

Coolidge Nears Time To Retire

Washington, Feb. 4.—One month from tonight President Coolidge once more will be a private citizen.
In front of the White House, along Pennsylvania avenue, workmen are already busy erecting the stands from which the parade in honor of the inauguration of his successor will be reviewed, furnishing for the chief executive a constant reminder that his retirement from office is rapidly approaching.
And inside the executive mansion, preparations are going forward for

removing the Coolidge household goods. When Mr. and Mrs. Coolidge traveled to Northampton, Mass., to vote last October, their special train carried numerous articles for which they expected to have no use during the winter months, but now everything that is their own property is being prepared for shipment.
As yet there has been no official indication regarding what Mr. Coolidge intends to do after March 4. Rumor has followed rumor and newspaper reports have had him contemplating many jobs from executive positions in large corporations to college presidencies.

FOR MILADY

Armand Cold Cream Coty's Extracts
Armand Bath Salts Coty's Powder
Armand Rouge Coty's Rouge

Sadler's Hand and Face Lotion
Palmer's Fiesta Beauty Aids
Cutex for Manicuring

Norris and Huyler's Fine Candies
Most Complete Line of Magazines

Fine Stationery
Kodak Developing
"Milady's Drug Store"

SADLER-OWENS PHARMACY
CORNER AT UNION STATION
Phones 377 and 400

WHEN YOU WANT

Dry Cleaning

THAT PLEASES—PHONE US

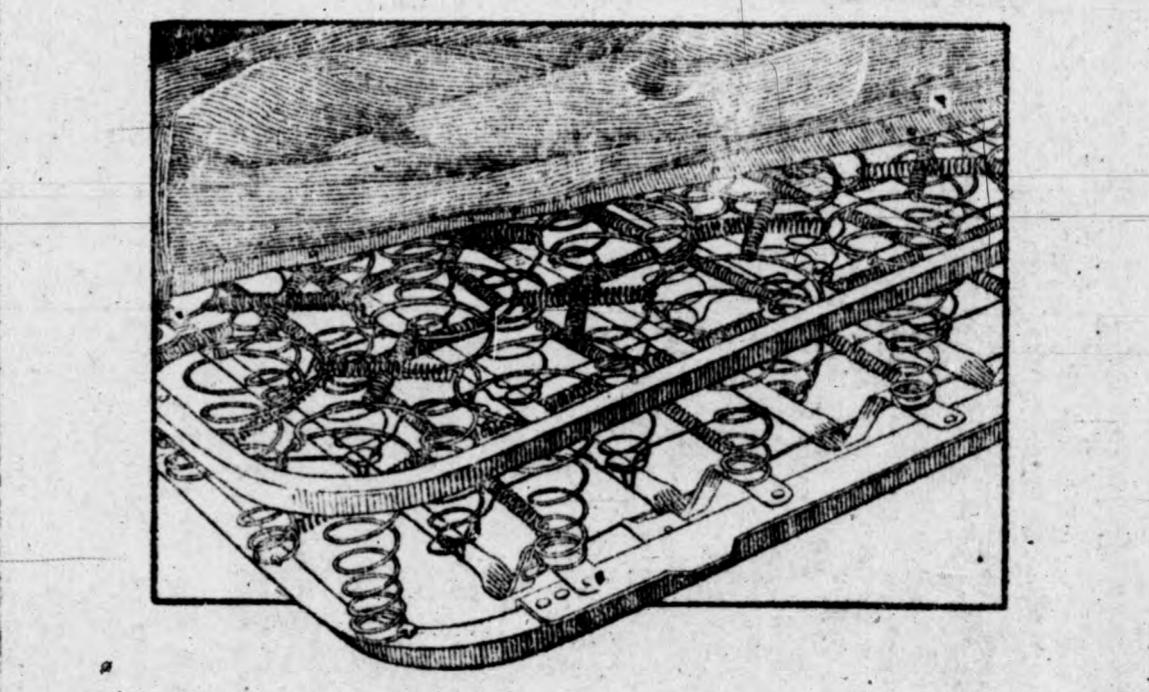
Our proven process and modern equipment enables us to give you service unsurpassed— together with our knowledge of the business and our desire to please,

PHONE US FOR THAT SUIT, DRESS OR ANYTHING ELSE.

Buchanan's

"KLEANERS WHO KLEAN" PHONE 28

Dry Cleaners and Steam Laundry



The Ace Spring gives a Bed Foundation

It's a true saying that "a bed is as good as its spring."
By all means—get a good one. It may cost a dollar or two more than some other—but it's sleep insurance. And the slightly higher cost is more than equalized through a longer period of service.
Take this Ace Spring for example. Every coil in it (and there are more than in most springs) is made of tested wire. It will give just enough to support as well as rest the body. Small governor springs prevent side-sway. There is no rocking. Angle-iron top binding prevents tearing of sheets.

Wilkes & Company
Clinton—Two Stores—Laurens

GIFTS THAT LAST

J. B. FRONTIS
JEWELER

BREAD

OUR BETTER FLAVOR COMES FROM Quality Ingredients and SKILL

CLAUSSEN'S
Since 1841—South's Favorites

666
is a Prescription for
Colds, Grippe, Flu, Dengue, Bilious Fever and Malaria
It is the most speedy remedy known

PAINFUL INDIGESTION

"I SUFFERED a good while before I found something that would help me," writes Mr. E. W. Berry, of Neosho, Mo. "My trouble was indigestion, pains in my chest and a tight, bloated feeling that would make me feel smothered."
"Speaking of this to a friend of mine, he told me that Black-Draught was good for this trouble. I went over bought a package. It certainly did help me, so I continued to use it."
"I am in the transfer business, and sometimes when I would be hungry and ready to eat, I would have a call and would have to eat later. Then I would eat too much or too hurriedly. This would cause indigestion. After I started using Black-Draught, I found it did me a world of good. It is splendid for biliousness and stomach troubles."

THE FORD'S
Black-Draught
For CONSTIPATION, INDIGESTION, BILIOUSNESS
WOMEN who need a tonic should take Cardui. In use over 50 years.