

BANKS REOPEN THROUGH HELP OF DEPOSITORS

Three Closed Institutions in Youngstown Saved by Co-Operation.

By Scripps-Howard Newspaper Alliance
YOUNGSTOWN, O., July 12.—On Oct. 14, 1931, Youngstown's three largest banks, with deposits of \$60,000,000, failed to open.

By Thursday of this week all these banks will have been reopened. Back of these facts, believed to constitute something of a record in bank recovery, is a story of community effort and co-operation.

On the morning of Oct. 14, 1931, Youngstown awakened to find that only two of its five large banks were doing business. Both together were about the size of any one of the three closed institutions.

The larger of the two remaining banks, the Mahoning National, was in good condition. Persons acquainted with the banking situation knew that the other, the Commercial National, was tottering and that its failure probably would be only a matter of days or weeks.

Strain Too Great

It was the same story that had been told in many other communities. Building and loan associations had ceased paying money to depositors. Bank depositors rapidly were withdrawing their funds. The banks could not stand the strain.

Before the day was over, plans were under way for bank reopenings. Depositors' meetings were held in various sections of the community. Work was started first on the First National bank, third oldest national bank in America.

Stockholders and depositors got together. Federal bank examiners added their co-operation. Stockholders took big losses. New stock was sold. Some large deposits were promised. The Commercial National was absorbed and depositors in that institution saved.

A new bank known as the Union National was chartered and opened in the banking rooms of the old First National. A federal bank examiner was made president. Depositors did not lose a penny.

Depositors Give Help

The problem of the other two banks was more difficult. It was necessary there to tie up some deposits over a period of time. To do this, it was necessary to obtain consent of the depositors. These two banks, the Dollar and the City, were state banks with thousands of small depositors.

The task of obtaining depositors' consents for the reopening of the Dollar and the City was conducted like a Community Chest drive. Teams were appointed. Depositors were called on by volunteer solicitors, through the mails and newspapers.

This task consumed months, but it went ahead steadily and successfully. In each instance, ap-

'Siamese Twins' Common Among Michigan Fish



—Science Service Photograph.

Many Abnormal Members of Finny Tribe Found in Hatcheries.

By Science Service
LANSING, Mich., July 12.—"Siamese twins" among fish are a common occurrence in Michigan. The state fish division reports that probably no other living species produces more abnormalities than fish.

In the state hatcheries, two-headed fish are not unusual, and instances have been noted of five perfect heads to a single body and tail. While these fish do not generally live past the stage when artificial feeding becomes necessary, they occasionally do live to the adult stage.

A few years ago a legal sized perch having two heads was caught in a lake near Cadillac.

proximately 90 per cent of the depositors signed the agreements.

The final boost was given by the Reconstruction Finance Corporation, which made loans to both of the banks. But without community co-operation and months of work, neither could have been reopened.

The Dollar bank reopened two months ago, freeing all checking accounts and part of the savings accounts. The City bank will open July 14, freeing part of its checking accounts and part of its savings accounts. The remainder of these accounts will be freed gradually as conditions warrant.

There will be no losses to any depositor, although in each instance stockholders have sustained heavy losses.

CITY UTILITIES RULE IS MADE EASIER BY BILL

Measure in Senate Enables Municipality to Retire Bonds With Profits.

Removal of barriers to municipal ownership of utilities is the objective of a senate bill presented by Senator C. Herman Fell (Rep.), Carbon.

Under its provisions, a utility may be purchased by a municipality through a bond issue and the bonds retired from operation profits.

Heretofore, with the exception of water plants, a city has had to bond itself to make such purchases and often was barred by the 2 per cent constitutional restriction on bonded indebtedness.

Bills requiring the same utility valuation to be used for tax assessments and rate making have been introduced in both houses.

A house bill to take jurisdiction over municipally-owned utilities away from the public service commission and place it in the hands of local city councils or boards of trustees also has been introduced.

Backed by State League
The measure is backed by the Municipal Rights League of Indiana.

First bill introduction challenged in either house of the legislature was a measure introduced in the senate Monday afternoon calling for repeal of the 1931 statute requiring the use of Indiana coal in all state public institutions.

The bill was presented by Senator Frank S. Southworth (Rep.), Plymouth, and challenged by Senator William B. Hoadley (Rep.), Bloomington, on the grounds that its purpose was not a matter of special session action.

A roll call vote obtained the bill's admission, but Hoadley had it referred to the committee on mines and mining, where he expects it to be killed.

Grocers Fight Bill
Township trustees would be enabled to abandon high schools upon petitions signed by one-half of the legal voters of the township, if a bill introduced by Representative William E. Wilson (Dem.), Greenfield, is enacted.

Authority is given trustees to send children attending high schools to similar schools within or outside the township lines at his discretion. Wilson declared this to be an economy measure where the number of high school students is too small to make worthwhile the upkeep of a separate high school.

Opposition to the commissary plan of distribution of poor relief, as provided in a house bill, was voiced Monday night by the Indianapolis Retail Grocers' Association.

The association met at 927 North Meridian street. It also was decided to fight the proposed 10 cents a pound tax on oleomargarine.

Files Suit to Bar Willie Rogers
OKLAHOMA CITY, July 12.—E. B. Howard today appealed to the state supreme court in an effort to bar William Cornelius Rogers from appearing on the Democratic runoff

Just a Star!

When Is the Law the Law? And Is an Assessor an Officer?

Twinkle! Twinkle! Little star. In the back of McCloskey's car. You can park where ever you are. And play the speed laws over par. —To a "Miss Little on the Loose."

Now listen my children and you shall hear of the daily antics of little Twinkle! Twinkle!

Twinkle Star is on the back of a Ford sedan, owned by the county commissioners, and driven by John C. McCloskey, Carter township assessor, and his appraisers.

The car license says "65-746." That is, the car's license says "65-746" if you're a good fifty feet away, but rather closer children for your first lesson in astronomy of license plates.

At near-sighted focal point you see that the car's license is actually "65-746" and that the star is a separate "icky-bicky" plate, children, and has been affixed to the regular license.

Now turn the page, children to your second lesson.

"Stars on auto license," says the great big "policemen" at the state house, "are no longer in use to designate law enforcement officers. Any one using a star might be arrested for impersonating an officer."

Now get this, children, stars are not in use but one might be arrested for impersonating an officer for using one.

County commissioners say they can't understand why McCloskey's car carries a "star," unless it is to enable his appraisers to "overtime park" while they scrutinize a piece of real estate.

Now that'll be all today, children who pay taxes. For your home-work you will please look into the heavens at Three-Star Hennessey and see if you can find the answer to: "Is a township assessor a law enforcement officer?"

PROBE TEACHER OUSTER

Firing of Texas Educator Investigated by Professors' Association.

By United Press
LUBBOCK, Tex., July 12.—Charge of Dr. John C. Granbery to similar schools within or outside the township lines at his discretion.

Dr. Albert P. Brogan, member of the University of Texas faculty, has been appointed by the professors' association to investigate.

Fred Kubeck Taken to Prison
Unable to provide appeal bond, Fred Kubeck, alleged Muncie bootlegger, sentenced to serve eighteen months in the Muncie liquor conspiracy case in federal court, was taken to Leavenworth penitentiary Monday to begin serving his term.

He made the trip with Frank A. Holmes, deputy United States marshal.

LOUIS HAMILTON POINTED OUT AS JACKSON KILLER

Son of Slain Grocery Head Names Defendant as One Who Fired Shot.

By Times Special
LEBANON, Ind., July 12.—Rising to his feet from the witness stand in Boone circuit court today Chester Jackson pointed out Louis E. Hamilton as the man who fatally wounded his father, Lafayette A. Jackson, Indianapolis chain grocery owner, in an attempted robbery of his main store, May 27, 1931.

The state is expected to rest early this afternoon in the trial of Hamilton, who is charged with first-degree murder.

Plan of Prosecutor Herbert E. Wilson and his aids to complete evidence Monday was delayed by a legal fight over admissibility of Hamilton's purported confession to police.

The state was victorious in getting the alleged confession before the jury, but the defense succeeded in keeping it out of the court record. Police detailed the account of Hamilton's arrest and his alleged story of the Jackson slaying.

They said Hamilton was questioned at police headquarters seventeen hours before he signed a confession.

Hamilton took the witness stand and testified that police used force to make him confess the crime.

On cross-examination, the state scored another victory by bringing out facts regarding Hamilton's prison record. It was disclosed that he served five months in the Kansas industrial school at Hutchinson for attempted manslaughter at 17, and served five years in the Kansas

penitentiary for automobile theft. Police denied Hamilton was subjected to duress or abuse.

The state is to call, as a rebuttal witness, Miss Sue Sawyer, invalid neighbor of Hamilton's family in Iola, Kan. Her testimony will attack Hamilton's alibi that he was in Iola at the time of the Jackson murder.

HAY FEVER AND ASTHMA TREATMENT ON FREE TRIAL

Dr. J. Lane, a druggist at 1413 Lane Building, St. Mary's Kan., manufactures a treatment for Asthma and Hay Fever in which he has so much confidence that he sends a \$1.25 bottle by mail to anyone who will write him for it. His offer is that he is to be paid for this bottle after you are completely satisfied and the one taking the treatment to be the judge. Send your name and address today, stating which trouble you have.—Advertisement.

See Fair Store Ad Pages 6 and 7

See Fair Store Ad Pages 6 and 7

TRY A WANT AD IN THE TIMES. THEY WILL BRING RESULTS.

LEADER STORE'S THIRD ANNUAL PICNIC & OUTING

Broad Ripple Park — Thursday, July 14th — Store Closes 4 P. M. Thursday

FREE ADMISSION TO PARK UNTIL 8 P. M. GET TICKETS AT LEADER STORE

\$100,000 UNLOADING SALE

AT THE LEADER

Snaps

The By-Word for One Day—Super Values at the Leader!

To the First 200 Women Wednesday Morning
OCTAGON LAUNDRY SOAP
10 bars 15c
(Limit 10 Bars)

39-IN. RAYON FLAT CREPE
37c Yd.
White, pastel and dark grounds; polka dot, floral and fancy patterns.

MEN'S, WOMEN'S & MISSES' 80% WOOL
SWIM SUITS
59c
All colors and all sizes.

KOTEX
Sanitary Napkins
3 Boxes 40c
(Limit 3 Boxes)

MEN'S 69c SHIRTS
44c
Fancy broadcloth, madras and rayon patterned shirts. All sizes, 14 to 17.

\$1.00 GALLON THERMOS JUG
69c
Aluminum top, large aluminum screw cap, crockery lined. A marvelous value.

CHILDREN'S ANKLETS
10c
First quality mesh also rayon and waffle weave anklets in pastel colors. Sizes 6 to 10.

BIRDSEYE and Flannelette DIAPERS
12 for 65c
(Limit 24)

REGULAR 79c "KEDS"
59c
Guaranteed first quality, 1932 stock, brown and sun tan. Sizes 11 to 2, 2½ to 6.

PURE SILK BIAS SLIPS
84c
Bias cut front and back, lace trimmed top and bottom, flesh, peach and white. Sizes 34 to 44.

800 WASH Frocks

A special purchase makes possible this low price.

39^c

• LINENES
• PRINTS
• WHITE
• PASTELS

Cool summer styles, appropriate for street, shopping, home and afternoon wear. Well made, neatly finished. All sizes for women and misses, 14 to 48.
LEADER—Second Floor.

1,000 Shirts & Shorts

For Men and Young Men

12¹/₂

[FIRST QUALITY]

Vat dyed broadcloth shorts with elastic sides, 3-button yoke front and balloon seat. FULL CUT. Sizes 28 to 46.

Ribbed white athletic shirts. Knit of fine combed yarns. Sizes 32 to 46.
LEADER—Main Floor.

We're Unloading

300 Boys' 15c Play Suits Also Rompers, Croppers and Wash Suits. Sizes 2 to 6 5c

26 Boys' 49c Whoopee Pants Elastic Tops, Broken Sizes, Soiled 25c

110 Boys' 10c White Sailor Caps (soiled) 3c

250 Boys' 89c to \$1.19 Wash Suits Sizes 2 to 9 59c

300 Boys' 69c Play Suits Broken Assortment 29c

96 Boys' 29c Dress Shirts Sizes 8 to 15 19c

500 Men's 50c & 75c Ath. Union Suits Soiled 25c

256 Men's Rayon Union Suits Sizes 36 to 48 35c

76 \$1 & \$1.50 Bicentennial Table Lamps 59c

98 39c Congoleum Mats, Sizes 24x54 .. 19c

225 Yds. Ruffled Curtain Goods 10c Value Yd. 5c

147 Child's 25c Nainsook Union Suits Size 2 to 12 9c

100 Boys' & Girls' 25c Summer Hats 5c

43 39c Heavy Terry Bath Mats 15c

200 Long Handle Fly Swatters, Each .. 2c

125 Yds. Table Oil Cloth Brown and Tan Only .. Yard 10c

125 Prs. Infants' Rubber Jiffy Pants .. 5c

600 Women's Purses 37c and 19c

2,000 Prs. Women's Mesh Hose Firsts and Irregulars 13c

350 Prs. Boys' Golf Hose Solid Colors and Fancies 12c

1,000 Prs. Women's & Misses' Hose 10c & 5c Odds and Ends of Pure Silk, Chardonize and Rayon Hose

150 Prs. Kleinerts 75c Bathing Slippers 39c

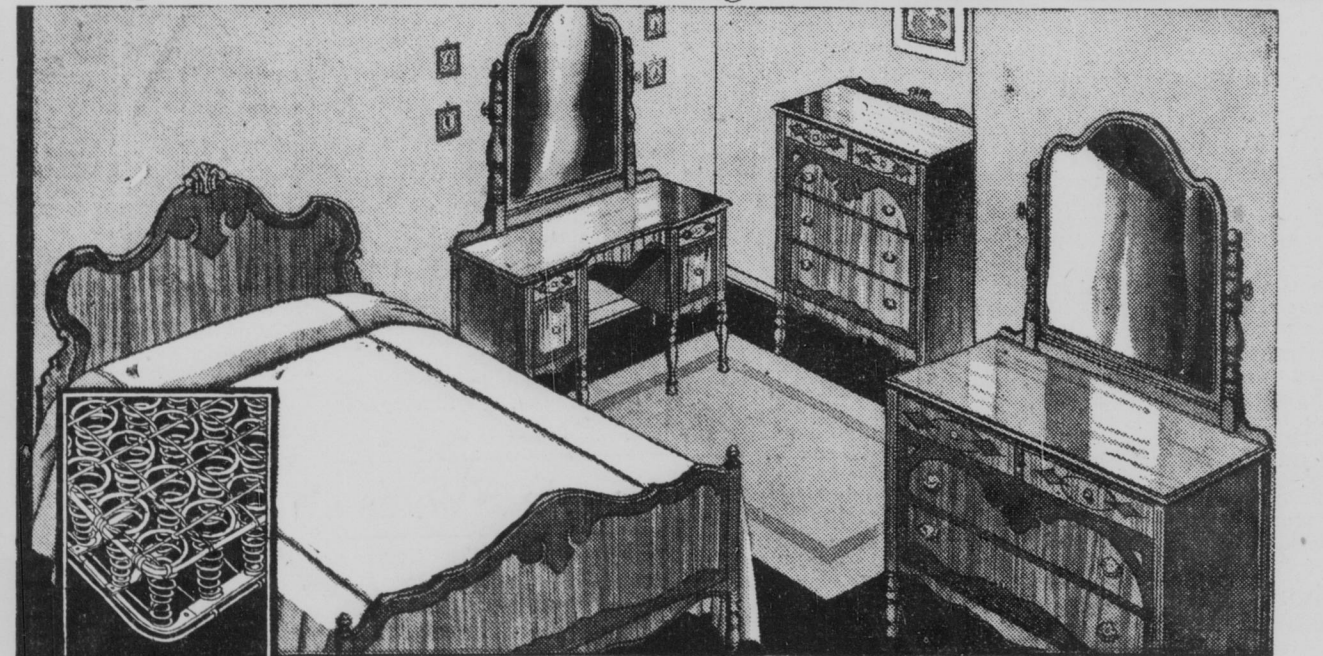
Closing Out Princess Pat Powders and Creams 30% to 50% Off Regular Prices

Many Other Items Being Unloaded That Are Not Advertised

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WASHINGTON—AT—DELAWARE ST.

Striking "French" Creation—Stunning Wood Tones—Smart Lines!



A New Achievement in Craftsmanship

SUITE . . . With Spring and Mattress included.

...A new arrival...a pre-fall special...of a striking new design and beauty, and of much higher quality than the price indicates.

Loveliest of veneers...in stunning wood tones...enhanced by carved ornamentations...perfectly constructed throughout French Vanity...Chest of Drawers...full size Bed...Rome" Coil Spring and a Hirschman Mattress...all complete for only

Kirk's Summer Budget Plan! 5% Down Delivers It!

\$59

"Tapestry" Chair
5.95
Tapestry chairs of beauty and originality...scoop seat...glorious covers of colorful Tapestry...Regular \$8.50 value.

5-Piece Set
6.79
Folding bridge set of comfort and good style, four chairs with padded back and seat, sturdy table, 5 pcs. in green.

Chairs
\$1.19
Kitchen chairs, ready for decoration, graceful design, built for years of service...limit of 4 to a customer.

48-Inch Swings
2.38
Only six left, regular \$4.75 wood swings, to close them up, we offer them at ½ off. All complete.

Dressers
12.85
Regular \$19.75 Dressers, in a rich walnut finish has a swinging mirror and spacious drawers...every well made.

5-Piece Dinette
16.50
Extension Table and four Diners...choice of three beautiful color combinations...a wonderful suite, priced wonderfully low.

Lamps
2.95
Table Lamps that will add a touch of splendor to your interior...vast assortment...pottery bases in all colors.

Tables
5.75
Occasional tables in walnut, graceful lines and neat design. 50c a Week!

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TRADE-IN YOUR OLD FURNITURE