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KENSINGTON

The Woman's Club of Kensington will hold its second meeting of the season at the home of Mrs. Robert V. Rusk this afternoon at 2 o'clock. Owing to illness, Mrs. Meritt O. Chance, speaker for the day, will be unable to be present. In her place Mr. Frank T. Hoadley will discuss the European Situation.

The Speakers at the Club Institute to be held at 1:45 p. m., on Friday, October 30, at The Cabin, Kensington Meadows, will be Mrs. Rebecca S. Greathouse, Washington attorney, and Mrs. Emil Crokin, President of the Maryland League of Women Voters. The subject for debate will be the Equal Rights Amendment, with Mrs. Greathouse defending, Mrs. Crokin opposing.

MRS. T. J. WILCOX DIES

Mrs. T. J. Wilcox, mother of Mrs. U. S. A. Heavener, died Wednesday morning at the home of Mr. and Mrs. Heavener in Kensington. She was eighty-five years old. Funeral services will be held at Catonsville, Maryland. Mrs. Wilcox is survived by one son, Harry Wilcox of Richmond, and four daughters, Mrs. Heavener, Mrs. Thomas Horms of Catonsville, Mrs. Emery Comm of Towson and Mrs. W. I. Cole of Baltimore.

FIELD TRIALS SET BY FOX HUNTERS

George A. Willson of Lay Hill will be master of hounds at the annual field trials of the Maryland Fox Hunters' Association, to be held in this county October 19-23, it was announced by Secretary Otto Anderson.

Judges will include:

Mounted—Philip Bowen, Ellicott City; Frank A. Bradley, Federalsburg; Josiah J. Hutton, Brookeville; N. B. F. Johnson, Midleothian, Va., and Franklin Thompson, Goshen.

In Automobiles—Clarence L. Gilpin, Olney; William A. Marlow, Lay Hill; Emmett Trott, Owings Station, and John A. Wheeler, Burnt Mills. W. B. Randall of Washington will be acting field judge.

The hounds will be cast at 6:45 each morning, the first day at Ednor Orchards, near Ednor, and on the other mornings at locations to be announced. The derby will be run on the first two days and the all-age on October, 21 and 23. Headquarters will be the farm of Forrest Beall, near Norwood.

A bench show will be held on the afternoon of October 20 at Fairland Hunt Club, while an oyster roast will be staged October 23 at headquarters. Bench show judge will be be Lancelot Jacques of Smithburg.

CIVIC FEDERATION PRESENTS 5 PROPOSALS

Five recommendations dealing with monetary matters will be presented to county officials by the Montgomery County Civic Federation with the unanimous adoption of a report submitted by the Committee on Public Finance and Budget.

1. Preparation by the county auditor of a voucher for common use throughout all county activities. The system would permit him to make a proper audit and allocation of all expenditures.

2. Creation of a central purchasing department to purchase all supplies needed by any branch of the county government, regardless of the quantity or amount involved. The department would seek bids on all materials and supplies above $50.

3. A complete audit of the operations of the Liquor Control Board from its inception.

4. A complete audit of all special assessment projects undertaken by the county in the suburban districts since the passage of the law authorizing such improvements.

5. Arrest of all county residents operating their automobiles on District of Columbia license plates to halt loss of "substantial amounts of revenue."

FARLEY IS INVITED TO SILVER SPRING

Elaborate ceremonies will mark the laying of the corner stone of the new $125,000 post office at Silver Spring, October 24, with civic organizations collaborating with post office officials in arranging the celebration.

Representative David J. Lewis, author of the parcel post act, through whose efforts largely the post office building was obtained, will make the principal address. Postmaster General James A. Farley has been invited to speak.

County officials, representatives of the Post Office Department and civic leaders of Montgomery County and Washington will also be invited to participate. Postmaster Howard A. Griffith has been named chairman of the General Committee. Fred S. Lutes is secretary.

Under present arrangements the program will open with a parade at 1 o'clock from Georgia avenue and the District line to the new post office. Units invited to march will include the Silver Spring National Guard, local school children, Boy and Girl Scout Troops, American Legion Posts, several bands and floats, and groups from civic and fraternal groups and business houses.

The Parade will be held coincident with a parade already scheduled by the Montgomery Firemen's Association, which is holding its annual convention here the same afternoon.

Following the parade, distinguished guests will be greeted by a Reception Committee, after which the corner stone laying ceremonies will take place and the speakers will make their addresses.

NINE SITES OFFERED FOR POST OFFICE

Nine bids were submitted for prospective sites for the new post office building that is to be erected at Bethesda, Md., under the $115,000 allocation made three weeks ago by the Interdepartmental Committee of the Post Office and Treasury Departments.

The proposals opened publicly by City Postmaster Vincent C. Burke, will be carefully examined from the standpoints of suitability of location and the cost of the land before any selection is made by Federal Government officials.

Five of the bids were offers of specific tracts, the lowest being a quotation of $25,000 received from George H. Lamar and the others ranging upward to a $45,000 bid presented by the Edgemoor Land Office. The latter concern made three proposals, including one for $30,000.

The four remaining bids set forth tracts which may be purchased in whole or part, the price ranging from $1 a square foot, the bid of Walter E. Perry, to $3 a square foot received in offers from Thomas S. O'Brien and Lee Counselman, agent for Dora S. Counselman.

It is expected the examination of bids will be carried out immediately and a decision reached within a few days.

ACTS TO HALT ILLEGAL TRANSPORT OF LIQUOR

The Montgomery County Liquor Control Commission has moved to halt the transportation of liquor into the county in larger quantities than allowed by Maryland law.

Chairman Ralph S. Fowler said the State law prohibiting the transportation of more than one quart of liquor at a time for sale or consumption, or not more than two quarts per month is being violated by both merchants and individuals.

The board announced its intention to stop deliveries in the county of liquor purchased in District of Columbia stores. The board also voted to call a conference of all wholesale and retail beer dealers next Monday to consider two new regulations governing beer sales.

GOV. NICE BACKS BOYS' CLUB MOVE

Expressing the belief that such a step would tend to check juvenile delinquency, Gov. Harry W. Nice wholeheartedly indorsed the plan to organize a boys' club in the western suburban district of Montgomery County.

The Governor at the same time voiced the hope that efforts of sponsors to obtain the building situated in the county's newly acquired park land at Somerset for use as a club house would prove successful.

Advocates of the club are endeavoring to secure the structure from the Maryland-National Capital Park and Planning Commission. It was used as an administration building when the Department of Agriculture's experimental station was located at somerset.

LEWIS AND STEAGALL TO SPEAK

Representative David J. Lewis, Democrat, of Cumberland, Md., and Representative Henry B. Steagall, Democrat, of Ozark, Ala., will address a Democratic rally at Bethesda Md., on October 19.

The Indian Sun Dance

The Indian ceremony known as the sun dance is in use among Plains Indians and lasts from one to eight or ten days. It is generally held about the time of the summer solstice.

Just in - Montgomery

Miss Margaret Hagen, director of Red Cross service at St. Elizabeth's Hospital, was the speaker at a meet-annual roll call dinner of the Montgomery County Chapter of the American Red Cross, Tuesday night at 6:30 o'clock at the First Baptist Church.

The basement of St. Michael's Catholic Church, Silver Spring, Md., has been remodeled. The lower church will be used only for 9 o'clock mass at present, while six masses will continue to be said in the main church. The Rev. T. A. Calman, pastor, announced the formal dedication of the new school and rectory of the parish will take place October 26 when the Right Rev. Michael J. Curley, archbisop of Baltimore, will be guest of honor.

To fill vacancies, the supervisors of elections for the county have appointed Mrs. Anne D. Smith and Paul R. Merrill Republican judges of election for the third precinct of Rockville district and Darnestown district, respectively. The following, all Republicans, will serve as doorkeepers: Darnestown district, Emmett Foster; second precinct of Olney district, Elbin Leishear; eighth precinct of Wheaton district, Augustus Klippstein.

As the recipient of the most blue ribbons, Mrs. George Tillman was awarded the sweepstake prize, a gold ribbon, at the sixth annual flower show of the Community Garden Club of Rockville. A special prize was awarded to Mrs. A. L. Quaintance for receiving more blue ribbons than any other member of the club. The award for the best rose in the show went to Mrs. Eugene W. Scott, and that for the best dahlia to Mrs. J. L. Bishop.

Mrs. William Harding of Fairland was elected president of the Federation of Catholic Women's Clubs of Montgomery County at the sixteenth annual convention of that organization in St. Martin's Hall. Mrs. Parker Weller of Beallsville was named vice president; Mrs. Ernest Burgdoff of Chevy Chase secretary; Mrs. Roger Shaw of Rockville, treasurer; Mrs. Joseph Herrick of Kensington, auditor, and Miss Mary Gloyd of Middlebrook, parliamentarian.

Leo A. Rover, formerly United States attorney for the District of Columbia, and Dr. E. V. Wilcox, secretary of the Independent Farm Council, will be the principal speakers at an old-fashioned barbecue to be staged Saturday afternoon on the farm of Walter Brown, on the Glenmont-Colesville road, near Colesville. Rover will discuss "communism" and Dr. Wilcox will speak on "Farming Under the New Deal." The affair will be sponsored by the Landon-Legore Club of Montgomery County.

Morris Stern, Rockville merchant, was made president of the Rockville Chamber of Commerce at the annual election of officers succeeding Otto W. Anderson, county agricultural agent. The other officers chosen were: Vice President, L. Fletcher Schott; secretary, Raymond C. Karge; treasurer, Buell M. Gardner; Executive Committee, the officers and F. Bache Abert, Bernard T. Broius, Rowan F. Erb, Donald A. De Lashmutt, George H. Lamar, Townend Howes and Almus R. Speare.

George E. Good, president of the North Woodside-Montgomery Hills Citizens' Association, has announced the chairmen of standing committees as follows: Police and fire protection, A. E. Laughlin; constitution and by-laws, J. B. Matre; membership, Mrs. J. G. Pratt; legislation and legal action, Charles M. Irelan, Jr.; public utilities and transportation, E. Clyde Algire; schools, William H. Reynolds; sanitation and public health, Dr. J. Marion Bankhead; streets and lights, James T. Reside; home grounds beautification, Leo P. Watson. Mrs. J. B. Matre is chairman of the Dance Committee, Mrs. Robert W. Benner is in charge of the Bridge Parties Committee, and Mrs. Good is chairman of the Silver Teas Committee.

Whether Montgomery residents would be better served by discontinuing the present county old-age pensions in favor of the new Federal old-age pension plan was discussed Tuesday afternoon at the weekly meeting of the county commissioners in Rockville. Miss Dorothy A. Everson executive secretary of the county welfare board, and Mrs. Alice Hostetler, of the welfare board staff, conferred with the commissioners for two hours, after which the commissioners voted not to discontinue county pensions for the present. Several commissioners expressed preference for the county plan, which does not require pensioners to sign over real and personal property. County pensions, while considerably smaller than Federal allotments, were held by board members to encourage self-help and generally better suit the county residents than the new Federal policy.

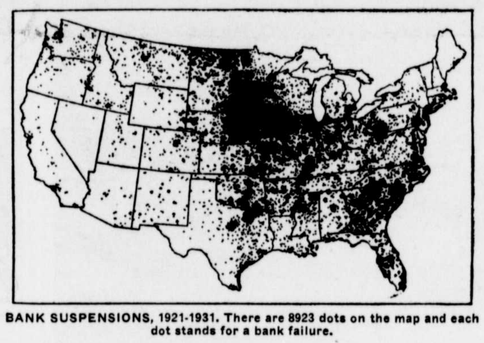
Security of Bank Deposits Now At All-Time High

No a Single National Bank Failure in Past Year, Which Is a 55-Year Record for National Banking System

Security of bank deposits struck an all-time high this month, with the official announcement that during the past year not a single National Bank has failed. This is a 55-year record.

Since the establishment of the national banking system in 1863, there have been only three years out of the entire period that have equalled the present record, and those three perfect years were so far back in banking history that the present generation has well-nigh forgotten them. They were 1870, 1871 and 1881.

Since Federal Deposit Insurance went into effect, on January 1, 1934, there have been only 66 insured bank failures. In every case the insured deposits were paid off at once.



BANK SUSPENSIONS, 1921-1931. There are 8923 dots on the map and each dot stands for a bank failure.

Today more than 98 percent of all the depositors in insured banks are protected by insurance. American banking has become the safest and soundest in the world.

The benefit of the Roosevelt administration's banking insurance is two-sided—it helps the bank as well as the depositor. The man who has worked hard to attain security and who deposits his money in a bank where it can be used, instead of letting it lie idle, is no longer jeopardizing his substance, or gambling that the bank he chooses will be safe. He is no longer risking his savings on human fallibility.

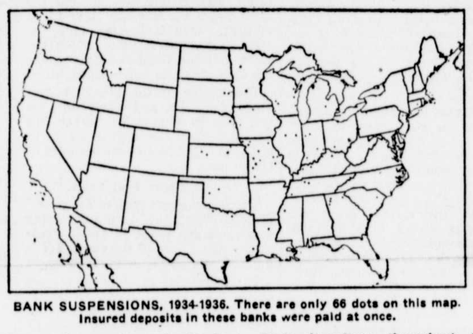
Operations of the deposit insurance system are clearly shown in the reports of the 66 banks which have closed since Jan. 1, 1934. Depositors promptly received their deposits up to $5,000 for each depositor.

And the current statement of the government's Deposit Insurance Corporation shows that the income received from its investments has been more than sufficient to pay off operating expenses and losses, leaving its insurance funds intact!

Deposit insurance was an essential part of the Roosevelt Recovery Program. During the previous administration, 8,450 banks failed. When President Roosevelt took office the banking situation had become a national calamity. Prompt and courageous action by the President averted complete ruin.

One of the first acts of President Roosevelt, upon assuming office, was to declare a nation-wide bank holiday. He promised that banks would be reopened as rapidly as possible, and that when they reopened, the money of the depositors would be safe. As he expressed it, the "fear of fear" had to be banished.

The Farm Credit Administration went to the rescue of mortgaged farms. The Home Owners Loan Corporation went to the rescue of individuals and corporations in many fields. The Agricultural Adjustment Administration, the Commodity Credit Corporation and other agencies met the emergency, stopped the tidal wave of deflation and depression, and brought about the march toward recovery instead of chaos.



BANK SUSPENSIONS, 1934-1936. There are only 66 dots on this map. Insured deposits in these banks were paid at once.

No part of this whole program was more important than the creation of a sound banking system, in which the depositor could have complete confidence.

Bank depositors throughout the country are sincerely interested in the re-election of President Roosevelt because they want the present system continued. The attitude of his opponents is not entirely clear, but some doubt is shed upon their willingness to support the system of deposit insurance by the statement which Governor Landon made to the American Bankers Association in 1933, when he said:

"In my judgment the guarantee of bank deposits, if carried out in this country to its logical conclusion, will completely destroy the entire banking system."

President Roosevelt believes that the days of unregulated, free-booting banking have gone forever.

A national association of bank depositors has declared that President Roosevelt's staunch and courageous advocacy of deposit insurance is one of the outstanding contributions of the century to the well-being of the American people.

Cuckoo Selects Nest of Other Bird to Lay Eggs

In appearance the cuckoo is much like the sparrow hawk or kestrel, and just as most of the smaller birds will attack a hawk when they see it in the air, so will they attack the cuckoo when it shows itself.

The cuckoo has kept a secret for thousands of years. From earliest records, notes a writer in Tit-Bits Magazine, going back to the ancient Greeks, it was thought that she laid her egg upon the ground, picked it up in her beak, carried it to the selected nest and dropped it in, but investigation proves that the cuckoo lays her egg directly into the nest.

When the female cuckoo is ready to lay, she will sit on a perch almost motionless from half an hour to six hours, and this corresponds to the time that any other bird would sit on the nest before laying. Then she glides down to the selected nest, for during the previous days she has carefully watched the owners. She wastes no time, but goes quickly to it, stealing one of the eggs. Holding this in her beak, she moves her body on to the nest, lays her own egg in the place of the one removed, and flies off with the stolen egg. This is devoured, sometimes while she is flying away, but more often when she reaches a convenient perch.

Degrees for Presidents

Forty-nine American universities and colleges have conferred degrees on Presidents. Collegiate honoring of Presidents began with George Washington and has continued almost uninterruptedly.

Step on Your Troubles

Jud Tunkins says troubles are like colds. It's unfair to scatter 'em around among innocent bystanders.

Police Ammunition Blast Caused by Fire in Rio

Rio de Janeiro.—Fire in police ammunition stores at General police headquarters caused explosions of artillery shells, hand grenades, rifle cartridges and tear gas bombs.

The detonations threw the thickly populated district into a panic for an hour. The blasts cracked walls and broke window panes several blocks away, menacing another police warehouse containing a large quantity of explosives and tear gas bombs.

While masked firemen fought the blaze, sheltered from flying missiles, confining it to a small area, policemen emptied an adjoining building of ammunition. The police said several thousand shells exploded.

There was no casualties. A shell explosion is believed to have started the fire.

School Teacher Learns She's Recorded as a Boy

St. Clairsville, Ohio.—Bertha Offerdinger, a school teacher, learned that she had been officially recorded as a male for the 36 years of her life. The discovery was made when she applied for a passport and was surprised to find that she had been listed as a boy when her birth record was submitted in 1899 without a first name. An order of Probate Judge Harry Albright was necessary to correct the error.

First Railroad in Ohio

The first railroad in Ohio, which ran from Adrian, Mich., to Toledo, was fostered by our northern neighbor, the Wolverine state. At the outset there was little confidence in the success of the enterprise. It was described in the Michigan legislature, which granted the charter, as merely "a fanciful scheme that could do no harm and would greatly please certain citizens of Toledo."—Cleveland Plain Dealer.

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OYSTER ROAST AT ROCKVILE FAIR GROUND

The fourth annual Oyster Roast and Clay Shoot, under the auspices of the Rockville Chapter of the Izaak Walton League of America, will be held at the Fair Grounds at Rockville, on Saturday, October 24, commencing at 6:30 P. M. Clay targets will be used for the benefit of Men shooters and a special women's class. Admission will be one dollar with shooting fee extra. Beer and oysters free. In case of rain the meet will be held the following Saturday.

BETHESDA P.-T. A. MEETINGS RESUMED

The first Fall meeting of the Parent-Teachers Association of the Bethesda Elementary School was held Wednesday at 2:30 p. m.

Mrs. Oliver Owen Kuhn of Alta Vista, past president of the association and one of its charter members, spoke on "Our School, Past and Present."

Beginning of Volley Ball

Volley ball was invented in 1895 by William G. Morgan, then physical director of Holyoke (Mass.) Y. M. C. A. He created the game to supply the need for a gymnasium sport, that was competitive, yet not combative. A tennis net and a rubber bladder, taken from a basketball, were the crude implements originally used. The game was intended for middle-aged men who could not indulge in a strenuous sport like basketball. It is now an "all-ages" sport, the boys having speeded it up so much that the action is little short of cyclonic. Women also play the game.

Initials on Lincoln Pennies

The initials V. D. B. on some Lincoln head pennies minted in 1909 are those of Victor D. Brenner, the medalist and sculptor who designed the coin. But this part of the design was soon withdrawn by the Treasury department and consequently the artist's initials appear on only part of the Lincoln pennies bearing the date 1909. Many thousands of the initialed cents were circulated, however.

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Flourished 4000 B. C.

The people who lived on the mound Iepe Gawra—14 miles from the Biblical city of Nineveh—flourished at about 4000 B. C., in the dim twilight of history, says the Philadelphia Record. At the time they were making their painted pottery and carving obsidian, the ancestors of the Greeks were crouched in caves during their own Stone age and only savages were living in the Americas. It was 800 years before the Egyptians would begin to think of piling stone on stone to form pyramids.

Many Still Use Bead Counters

About 60 per cent of the world still does its calculating on the ages-old abacus, the instrument with a frame crossed by stiff wires on which balls or beads are strung, writes Robert Frenchick, Los Angeles, Calif., in Collier's Weekly. Not only is it used throughout all Asiatic countries, Russia and in other parts of Europe, but even by some American statisticians.

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