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Judge of the Eighth Judicial District Court—HON. WM. E. ORR.

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Street Superintendent J. P. King
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City Librarian Irene Mahoney

IN THE EIGHTH JUDICIAL DISTRICT COURT OF THE STATE OF NEVADA, IN AND FOR THE COUNTY OF CLARK

No. 5505

GERTRUDE E. WALLACE, plaintiff
vs.
CARL O. WALLACE, defendant

SUMMONS

The State of Nevada Sends Greetings to Said Defendant:
You are hereby summoned to appear within ten days after the service upon you of this summons if served in said County, or within twenty days if served out of said County but within said Judicial District, and in all other cases within thirty days (exclusive of the day of service), and defend the above entitled action.

This action is brought to recover judgment dissolving the bonds of matrimony existing between you and the plaintiff upon the ground of desertion for the period of more than one year last past, all of which fully appears in plaintiff's verified complaint on file herein, reference to which is hereby made and the same by reference made a part hereof.

Dated this 5th day of October A. D. 1934.

WM. L. SCOTT
Clerk of the Eighth Judicial District Court of the State of Nevada in and for Clark County, Nevada.
By Lucile Bunker, deputy.

(SEAL)

HAM & TAYLOR
Attorneys for Plaintiff
Las Vegas, Nevada
Pub. Oct. 12, 19, 26, Nov. 2, 9.

IN THE EIGHTH JUDICIAL DISTRICT COURT OF THE STATE OF NEVADA, IN AND FOR THE COUNTY OF CLARK

No. 5529

EDITH HANAWALT, plaintiff.
vs.
CLINTON HANAWALT, defendant.

SUMMONS

The State of Nevada Sends Greetings to Said Defendant:
You are hereby summoned to appear within ten days after the service upon you of this summons if served in said County, or within twenty days if served out of said County but within said Judicial District, and in all other cases within thirty days (exclusive of the day of service), and defend the above entitled action.

Dated this 19th day of October, A. D. 1934.

WM. L. SCOTT
Clerk of the Eighth Judicial District Court of the State of Nevada in and for Clark County, Nevada.
By Lucille Bunker, Deputy.

(SEAL)

ROLAND H. WILEY
Attorney for Plaintiff,
Western Union Building,
Las Vegas, Nevada.
Publish Oct. 26, Nov. 2, 9, 16 and 23.

ADVERTISE IN THE AGE
IT PAYS

IN THE EIGHTH JUDICIAL DISTRICT COURT OF THE STATE OF NEVADA, IN AND FOR THE COUNTY OF CLARK

CHARLES W. DARST, plaintiff.
vs.
EVA DARST, defendant.

SUMMONS

The State of Nevada Sends Greetings to Said Defendant:
You are hereby summoned to appear within ten days after the service upon you of this summons if served in said County, or within twenty days if served out of said County but within said Judicial District, and in all other cases within thirty days (exclusive of the day of service), and defend the above entitled action, which is brought for the purpose of securing judgment and decree of divorce from the defendant upon the grounds of extreme cruelty, as more fully appears from the complaint of file herein, which by reference is made a part hereof and to which defendant has referred.

Dated this 1st day of November, A. D. 1934.

WM. L. SCOTT
Clerk of the Eighth Judicial District Court of the State of Nevada in and for the County of Clark.
By Lucile Bunker, deputy.

ROLAND H. WILEY,
Attorney for Plaintiff,
Western Union Building,
Las Vegas, Nevada.

(SEAL)

Publish Nov. 2, 9, 16, and 23.

IN THE EIGHTH JUDICIAL DISTRICT COURT OF THE STATE OF NEVADA, IN AND FOR THE COUNTY OF CLARK

No. 5497

MARION MARIE DeLAWDER, plaintiff
vs.
WILLIAM C. DeLAWDER, defendant.

ALIAS SUMMONS

The State of Nevada Sends Greetings to Said Defendant:
You are hereby summoned to appear within ten days after the service upon you of this summons if served in said County, or within twenty days if served out of said County but within said Judicial District, and in all other cases within thirty days (exclusive of the day of service), and defend the above entitled action.

This action is brought to recover judgment forever dissolving the bonds of matrimony, now and heretofore existing between you and the Plaintiff herein, upon the grounds of extreme cruelty by you toward Plaintiff, all of which more fully shows from the verified complaint on file in the office of the clerk of the above entitled Court to which you are hereby referred, and by said reference, made a part hereof, and a certified copy of the complaint is hereby served upon you.

Dated this 1st day of November, A. D. 1934.

WM. L. SCOTT
Clerk of the Eighth Judicial District Court of the State of Nevada in and for Clark County, Nevada.
By Dorothy Keeler, Deputy.

(SEAL)

FRED S. ALWARD
Attorney for Plaintiff
Las Vegas, Nevada
Publish Nov. 2, 9, 16 and 23.

JOIN THE RED CROSS

Henry I. Harriman, president of the chamber of commerce of the United States, says:

"Ever faithful to its trust, stable and dependable, strongest when the going is hardest, the American Red Cross fully justifies the confidence and support of the people. It has been blessed with a wise and able management which has shown itself equal to the strain of the depression as well as warmly responsive to the call of human need. As an individual business man, I am glad to do all I can to further the work of the Red Cross of which I so heartily approve. And, as President of the chamber of commerce of the United States, I ask business men everywhere to give their active cooperation to the forthcoming Red Cross Roll call."

**Finds Banks Willing,
But Borrowers Cautious**

**Prominent Writer Refutes Statements Bankers
Are Refusing Sound Loans—Describes Reasons
for Reduced Volume of Credit**

FIGURES supplied by typical, well-managed banks in different parts of the country show that a high proportion of all applications for loans have been granted in the past year or two, says Albert W. Atwood in a recent article in *The Saturday Evening Post* on "The Idle Dollar." Excerpts from Mr. Atwood's article follow:

"Frequently banks state that as high as 90 per cent of all such applications are granted and for from 60 to 75 per cent of the amount asked for. Allowing that the bankers make these figures as favorable to their own case as possible, it seems strange that we are told again and again that banks are not lending.

"If we take into account the whole class of regular bank borrowers, the plain fact is very few want to borrow yet. For the word 'borrow' is merely another name for the word 'debt,' and we face a great worldwide drive to get out of debt.

"An experienced small-city banker, asked if banks were lending freely enough, wisely replied: "The really good borrower does not wish to borrow now. In fact, I think our customers are making a remarkably fine showing in paying off their loans, especially loans of long standing."

The Shrinkage of Credit

"Or if we think of business concerns rather than of individuals, it is conservative to say that those able to maintain high credit ratings have been mostly the ones able to maintain ample cash resources and, therefore, least in need of credit. As prices and costs fell, many concerns found themselves with plenty of cash because of the shrinkage in operations. Cash resources were still further swollen by reduced dividends, and smaller inventories made bank borrowings still less necessary.

"Expressed in another way, banks cannot expand credit, they cannot make loans, unless there is a demand for the same. Fundamentally, the business transaction makes the loan, the loan does not make the transaction. It is a mistake to try to force upon business organizations funds which they do not need. Under the circumstances, the 'idle dollar' is a natural and proper enough phenomenon. A demand for credit is difficult to create artificially, and there is always danger in so doing.

"Banks must be liquid enough at all times to pay depositors. The idea of a commercial loan is that it represents a self-liquidating process in business. If the banker makes only those advances that are inherently sound, and selects his maturities

wisely, he will have incoming funds to meet demands.

Government Lending

"As everybody knows, the Government has vast lending agencies, for home owners, farmers, and the like. These have nothing to do with the subject of this article, except that all such Government operations would be impossible if the banks did not lend the Government money for the purpose.

"No one can set a time when borrowing will be resumed. But it will come when men once more feel that conditions are sufficiently settled to warrant them in taking chances, in entering upon deals, and in trying to make money."

Mr. Atwood says that it may be that the banks are overcautious now, just as they were overconfident in 1929, but calls attention to the fact that until a little more than a year ago banks were failing "partly because they had loaned too freely, and were being criticized right and left for precisely that." He adds:

"Indeed, the banks which had been cautious in their lending policy came through the crisis safely. Under such conditions it is utterly useless to criticize banks for not making loans. After the experience they had for several years, especially in 1932 and 1933, it is only natural that they should relax their requirements very slowly and gradually.

"Unfortunately, many of the applications for loans are not from people who want temporary banking accommodations for three or six months and are quite able to meet their maturity dates, but are from those who really need permanent capital. They are busted and they want someone to stake them to a new start. What they really seek is a partner to furnish them with long-time capital. But depositors insist upon being paid on demand, and, therefore, it is a grave question whether banks should tie up their funds for any length of time."

Banks Reduce R. F. C. Debts

Of \$1,680,000,000 in loans made by the Reconstruction Finance Corporation to banks of all classes since it began operations in February 1932, the sum of \$1,090,000,000, or 65 per cent, has been repaid.

This is a considerably higher ratio of repayment than to all other classes of borrowers. All told, The R. F. C. has advanced \$4,550,000,000 to non-governmental borrowers, of which \$2,170,000,000, or only 48 per cent, has been repaid.

AGE ADS GET RESULTS