

OBSERVATIONS

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have prepared the fight cards for Las Vegas for the past several years are entitled to much more of commendation than the public generally gives them.

Art Harris, Legion matchmaker, is especially entitled to credit for the many fine sports programs he has arranged for us. The amount of work, worry, grief and disappointment one has to shoulder in such a position is almost beyond belief. Whatever one does, there is always an element of the public full of dissatisfaction and unpleasant criticism. And when an event really proves a flop, as happens occasionally in even the highest sport circles, Art has to carry the load alone. That is what a matchmaker is for. When a fight is a great success everybody swells with pride. When some fighter shows a yellow streak, we all yelp in unison at the matchmaker.

In the opinion of a humble observer who has seen fights and wrestling matches in other places outside of Las Vegas, the Legion has performed a public service in promoting the fight game, much of the time with only parsimonious support and cooperation on the part of the public.

Bull Montana To Referee Bouts Sat., Nov. 24th

Ray Steele will meet Dick Davis-court in the main event of the wrestling match to be staged next Saturday evening, November 24, at 7:30 p.m. in the Boulder Dam stadium. This will be a no time limit go with two falls out of three.

Ahmet Yousoff will meet Jack Donovan in the semi-windup with a 45 minute limit.

The referee for the bout will be Bull Montana.

The price for the fracas will be \$1.50 reserved, and \$1.00 for general admission. The affair is being staged under the auspices of the Veterans of Foreign Wars of Boulder City.

S. P. Goodwin Dies In Los Angeles

Sterling P. Goodwin for many years an employee of the Union Pacific died in Los Angeles Tuesday evening following a major operation. He has been stationed at Puente, Calif., but for a long time was stationed in Clark county. He was a member of Las Vegas Lodge 1212, of Artesia lodge of I. O. O. F. and also the Oasis Rebekah lodge. He is survived by his wife and daughter.

LAS VEGAS WEATHER

Following are the maximum and minimum temperatures for the past week as shown by the records of the local U. S. Co-operative weather station:

	Max.	Min.
November 10	35	45
November 11	34	44
November 12	35	45
November 13	35	46
November 14	34	45
November 15	35	44
November 16	78	44

*Maximum read at 1:30 p.m.

Rotary Meeting Held Thursday

The meeting of Las Vegas Rotary club Thursday noon was devoted largely to a discussion of the proposed Legion Memorial building. K. O. Knudson introduced several officers of Las Vegas Post, American Legion who were present to explain the plans.

"Dutch" Gorman, commander of the post, stated that the Legion interest in the enterprise was entirely unselfish and for the benefit of the community as a whole. He said, among other things,

"The American Legion is different from what it was ten years ago. We are growing older and our 'play days' are largely over. Now we want to do something constructive for the benefit of the community."

Tom Connelly, chairman of the American Legion building committee, described the proposed building as a Memorial designed to serve not only the ex-service men, but the entire community. The structure will be erected on a portion of the 3 1/2 acre city park, probably between the Fourth street entrance and Fifth street. The size as now estimated would be approximately 120 by 75 feet, with an auditorium 73 by 73 with a seating capacity of from 1200 to 1500.

A portion of the building would be two stories in height and would provide for a service kitchen and lodge rooms for the accommodation of the ex-service men's organizations with the necessary ante-rooms, etc. The construction is designed to be of steel and concrete with hard wood floors throughout.

It is planned that a moderate rental be charged for the use of the structure, sufficient to provide for the maintenance of the building and for retiring the indebtedness in about four years. It is estimated that the cost of materials, the cost of which must be financed locally, would be about \$8,000 and of labor, provided through the FERA approximately another \$8,000. The site would be set aside for the purpose by the city would remain the property of the city for all time.

James Cashman explained the proposal that the Rotary Club unite with the 20-30 club in promoting a "Donkey" base ball game, a week from next Sunday. The stunt has been tried in several cities and is described as being uproariously funny. The proceeds will be devoted to the Boy Scout organizations. President Earl appointed a committee of five to attend to the details of the event, naming James Cashman, chairman, Bob Russell, Otis Smith, Tommy Thompson and Doc Martin.

Bill Ferron announced the drive for Red Cross memberships. He stated that there are many cases of destitution and distress which can be cared for in no other way except through the Red Cross and urged the people to excel the splendid record made last year. Every member and employee of every business institution in the city should take out at least one \$1.00 membership, he said.

Doug Dashiell gave an interesting five-minute program on Rotary education which consisted of a series of questions and answers given by those participating in the program.

ADVERTISE IN THE AGE

IT PAYS

Adjusting Banking To Changing Needs

By ROBERT V. FLEMING
Vice President American Bankers Association

BANKERS recognize that changing conditions require new methods of doing business. However it



R. V. FLEMING

is their responsibility to retain those essential and sound financial principles upon which this country was founded and has grown to be what is still the richest nation in the world. Many of our difficulties have arisen from lack of confidence and from misunderstanding. Therefore it behooves the banker to bend every effort to create a better public understanding of sound banking and thereby, bring about that united effort and cooperative spirit which will hasten the day of national recovery and restore to the banker the confidence of the public to which he is entitled.

As an approach to the realization of this ideal, bankers should carefully scrutinize every application for a loan to see if it is bankable and, if it is not in bankable form, then make further examination to see if the loan can be made so, in order to stimulate use of credit.

Explaining Loan Factors to Customers

We must not expect our customers to be bankers and understand all the factors which we must consider before granting a loan. If we find that a loan is not, and cannot be made, bankable, then I think we should take pains to explain the reasons why it cannot be granted.

There are other measures which I think it important for the banker to undertake in order to eliminate the misunderstandings which have arisen and overcome the sentiment which exists. Under present conditions we have to operate under many laws and regulations, and also watch what further legislation is being proposed which affects our methods of operation and may not be in the best interest of the communities we serve. Nowadays it seems at times we must sit with a law book in one hand and a book of regulations in the other in order to make certain we are discharging our daily duties and functioning strictly in accordance with the law. All of this is very trying, yet I think in the end we shall become better bankers.

I believe it is the duty of every banker today to endeavor to understand the public he serves. In addition to his daily duties, trying as they are, he should participate in the activities of his community, so that, with the fund of information available to him, he may be as helpful as possible.

COMPTROLLER COMMENDS INSTITUTE OF BANKING

WASHINGTON, D. C.—The American Institute of Banking, said to be the most successful project of its kind in the field of applied adult education, has performed a valuable function in training bank clerks for "sound public service as well as personal success," J. F. T. O'Connor Comptroller of the Currency of the United States, said here in a recent radio address. The institute is a section of the American Bankers Association.

"While imparting useful knowledge, it has improved the morals of banking personnel and has stimulated in its members an intelligent interest in national and international monetary problems," Mr. O'Connor said. "Its courses cover a wide field in banking. Among the subjects, one finds Bank Organization and Operation, Commercial Law, Negotiable Instruments Law, and Economics, in the Pre-Standard Division; followed by such subjects as Money and Banking, Credit Management, Financial Statement Analysis and Bank Management, in the Standard Division.

"Each and every subject is one which is necessary to a knowledge of banking. However, the institute does not stop here, but encourages graduate study in Corporation Finance, Trust Service, Farm Credit Administration and Business Forecasting. Again it emphasizes in special courses the importance of the less technical but highly beneficial study of Constructive Customer Relations, Banking Fundamentals and Public Speaking. No comment is necessary on these courses: their value is at once apparent."

BOOKLET ON FARM CREDIT

A booklet has been published by the Agricultural Commission, American Bankers Association, on "Factors Affecting Farm Credit," for the purpose of furthering on a national scale the taking of farm inventories and the making of credit statements as sponsored by the commission in cooperation with the state colleges of agriculture and the U. S. Department of Agriculture. The goal is better relationships between farmer customers and their banks.

AGE ADS GET RESULTS