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## REFORMS IN STATE SUPERVISION OF BANKS AS ADVOCATED BY BANKERS

By FRANK W. SIMMONDS  
American Bankers Association

ALTHOUGH many states have unexcelled systems of bank supervision by public authority, in some instances political entanglements have resulted in lax methods and dangerous practices. Public opinion today demands that bank supervision be as free from partisan interference as the judiciary itself.

State banking laws are increasing in number and diversity. Much thought and study has been given by the State Bank Division of the American Bankers Association to uniformly efficient supervision. It is on record as urging that the office of Bank Commissioner be freed from entangling politics and divorced from all other functions of state government; that the tenure of office be made more secure and lasting, with sufficient compensation and discretionary power to attract men of outstanding executive ability and successful banking experience, and that bank examiners be selected from those having the requisite qualifications.

A careful study and survey of state bank supervision has been made with the cooperation of State Bank Commissioners and state bankers to bring out the high lights of successful supervision, and at the same time indicate remediable weaknesses, as the basis for formulating a model code of law dealing with bank supervision, and also for developing public opinion in favor of its general adoption.

This survey shows that in forty-one states Bank Commissioners are appointed by the governors and generally hold office "during their pleasure." In two states they are chosen by popular election, in others they are chosen by a banking board, but in only a few is the advice of organized banking considered. In Mississippi the selection is made by a convention of delegates from the state chartered banks.

Long Terms Make Bureaucrats  
The term of office was found to range from two years to six. The majority of recommendations favor a five-year term, reasoning that a long term of life tenure tended toward bureaucracy in office, while a short term was considered on the grounds that the Bank Commissioner would scarcely have time to become thoroughly conversant with his field of work before the expiration of his term of service and the public would lose the fruits of his experience. A five year term is long enough to permit his rendering useful service through capitalizing his experience and then if he is found capable the chances of his reappointment would be strong.

It was found that duties other than bank supervision are frequently imposed on the banking department, ranging from insurance matters to irrigation projects and even state health insurance. The almost unanimous expression of opinion is that the position of bank commissioner is a task of such outstanding importance as to demand that he devote all his time and attention strictly to problems of bank supervision and regulation.

Some states impose no statutory qualifications whatever for Bank Commissioners. A number merely require that he have nominal qualifications, in many cases purely negative.

The consensus as to changes needed to strengthen the work of the state banking department is summarized in the following recommendations:

1. Provide adequate salaries.

2. Give Bank Commissioner large discretionary power in granting charters and enforcing bank regulations.

3. Remove the office from partisan politics by providing for election or nomination of the Commissioner by the bankers.

4. Provide for a sufficient number of examiners with adequate pay, and free their appointment from political considerations.

5. Give the Banking Department full power to act as receiver in the case of failed banks.

6. Make Bank Commissioner's term five years.

7. Make requirements for Bank Commissioner's eligibility not less than five years of successful banking experience and recognized executive ability.

Bank supervision, when wisely and impartially administered, is capable of rendering one of the highest types of service a state can give its people.

## Matchmaking by Aunt Tilda

By H. IRVING KING

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REGINALD BROWN had been "kidding" himself with Mattie Hawking for two years now. They perfectly understood that they loved each other and were ultimately to be married; though the formal question on Reginald's part and the formal assent on Mattie's had never been spoken. The fact was that Reggie had not spoken because he had never, in all those two years, been in such a financial condition that he felt himself justified in speaking.

He hardly expected that he would ever be able to give Matty—as he called her—such a luxurious home as that which she now enjoyed in the house of her grandfather, an old woman of eighty, for whom his adored one had been named—a jolly old lady who read romantic novels continuously and was never tired of talking about marriage, though she had never been married herself.

Reggie had been "bred to the law," but had never been able to establish himself in his profession. He was alone in the world and making heavy weather of it in his attempts to reach the haven of a modest competence. Reggie was desperate. He thought of going to Matty and telling her just how matters stood, of saying to her: "I am a failure—and shall always be one. It's no use. I love you too well to allow you to share my broken fortunes, or to cast myself as a burden upon your wealth. You would despise me if I did, and justly so."

That was what he felt he ought to do; but, somehow, he could not bring himself to do it. Perhaps matters might mend with him. He had several ironies in the fire, who could tell what might happen? And then he began to dream dreams of future opulence. Matty was at the end of all these dreams naturally. That was what he wanted his dreams to tell him, that he might marry Matty. Had Matty known how affairs stood with Reggie she would have rushed to him, thrown herself and her wealth at his feet and commended him to take it and her. But she didn't know, and therefore she was pained. Having no mother to confide in she confided in Aunt Tilda. The old lady was delighted to be made the confidant in a love affair. "Oh, you dear child," cried the old lady, "oh, you delightful girl. It's just like something I was reading the other day in 'Ralph Ringstone, or the Hidden Heart.' A charming book—the Hidden Heart!—I'll lend it to you. Reggie is timid; that's all. Make him jealous, child. That'll bring him to time. There is Percy Deighton. He's in love with you, I know he is. Pretend to encourage him—and let Reggie see it. He'll speak then."

"But would that be right?" demanded Matty. "To encourage the attentions of a man whom I did not intend to marry?"

"Oh, all's fair in love and war," laughed the old woman.

"But what makes you think that Mr. Deighton is in love with me?" objected Matty. "He has never shown any—symptoms."

"Oh, I know, I can tell," chuckled Aunt Tilda; "you go ahead—and do as I say if you want your Reggie."

Matty went away in deep thought. She did not approve of her aunt's plan, but then she did want Reggie, and, unable to think of any other scheme, resolved to try the one suggested.

Now it so happened that Aunt Tilda's novel reading had led her astray. Mr. Deighton was not in love with Matty at all. He was a man of forty-five, a widower and a prosperous lawyer, who managed Aunt Tilda's business affairs for her. In this capacity, and that of a family friend, he was often at the Lawton home and had taken a fatherly interest in Matty, whose striking beauty he admired and whose intelligent conversation he much enjoyed. That was all. He was therefore greatly surprised and not a little shocked and annoyed when he read that Matty was "setting her cap at him."

"You did very well, very well indeed," said Aunt Tilda after the second of these, to Deighton, embarrassing meetings. "Now we must get Reggie and Deighton here together and you do as well as you did today and we'll bring Reggie to book in no time."

"Auntie, I can't and won't go on with this," said Matty. "What will Mr. Deighton think of me?"

"Oh, I'll fix Deighton all right," returned the old lady.

The next time Deighton called Aunt Tilda took him aside and told him the whole story, begging him to play his part in her little comedy.

"Really," said the lawyer, "I fear I am too poor an actor to do as you request. I know Brown of course. He's a bright lad, but never has seemed to quite catch on. Perhaps all he wants is a chance. I'll see what I can do." The result was that, two days later Reggie came rushing to Matty, saying his hat and crying out: "Hurrah! We can be married now, Matty. I've got a job as office manager for old Deighton at a good fat salary—and if I make good, as I will, he says he will take me into partnership later."

"Is this a proposal?" asked Matty. "It is, old gal," replied Reggie. "When shall it be?"

"There," said Aunt Tilda that night to her niece, "I told you if you followed my advice Reggie would propose."

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16 High Graders, 10 Springers and 6 New Milkers.  
7 2-yr. old Heifers, due in July, registered.  
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1 Bull, 1 yr. old; registered; 1 Bull, 3 months old, registered.

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1 Massey Harris Grain Binder, new.  
1 Milwaukee Corn Binder.  
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1 International Combined Tedder and Rake, new.  
1 Osborne Hay Loader; 1 Nisco Manure Sprayer.  
1 John Deere Spreader; 1 Hoosier Corn Planter.  
2 2-Horse Krause Cultivators; 1 Iron Age Potato Planter.  
1 John Deere Sulky Plow, nearly new.  
1 1-Horse Cultivator, Iron Age; 1 Syracuse Walking Plow.  
1 Anspinnall 4-Row-Potato Sprayer, new.  
1 Fordson Tractor, new, never been used.  
1 Ford Truck, exp. John Deere Tractor Plows.  
1 John Deere Tractor Tandem Disc, new.  
1 Tractor Cultivator, nearly new.  
1 Tractor Spring-Tooth Drag; 1 17-Tooth Spring-Tooth Drag.  
1 15-Tooth Spring-Tooth Drag; 1 Thomas Disc Grain Drill, 11-Hose; 1 Weeder; 1 Root Cutter.  
1 Stover Feed Grinder and Bagger, new.  
1 Power Corn Sheller; 1 Hand Corn Sheller; 1 Fanning Mill.  
1 Perkins 4-inch Wagon, new; 1 4-inch Tire Wagon.  
1 Dump Rake; 1 16-ft. Hay Rack; 1 14-ft. Hay Rack.  
1 Buzz Saw; 1 Champion Potato Digger.  
1 DeLaval Milking Machine, 3-unit, complete, nearly new.  
1 3-H. P. DeLaval Engine, new; 1 3-H. P. International Engine.  
1 Pump Jack; 1 40-ft. Hay Track and Car.  
1 60-ft. Hay Track and Car; 1 Good Barn Frame, Pine, 36x60.  
About 20 Cords of Good Grove Wood.  
1 Litter Carrier and 150-ft. Track.  
1 Stoughton Bobsleigh; 1 Power Rip Saw.  
About 500 lbs. Blue Vitriol; Small Lot Lime.  
1 Hay Rope, 150 ft.; 2 Harpoon Forks; 1 Rat Proof Chick Coop.  
1 12-ft. Wagon Box; 1 Flat Rack; About 125 Potato Crates.  
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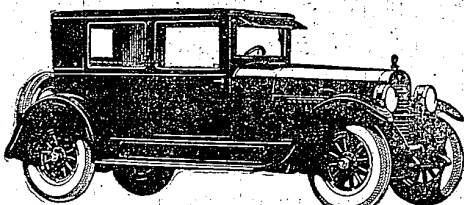
30 Bu. Potoskey Seed Potatoes; About 400 Bu. Large Potatoes.  
About 1000 Bu. Corn, Husked; 100 Bu. Good Seed Corn.  
Large Quantity Shredded Corn Stalks; 20 Tons Alfalfa Hay.  
15 Tons Mixed Hay; 20 Tons Good Straw.  
8 Ft. Ensilage in 14-ft. Silo; 10 Ft. Ensilage in 12-ft. Silo.  
1 Vile; 1 Platform Scales, 800 lb.  
24 Wood-Lined Steel Stanchions; 12 Steel Stanchions.  
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