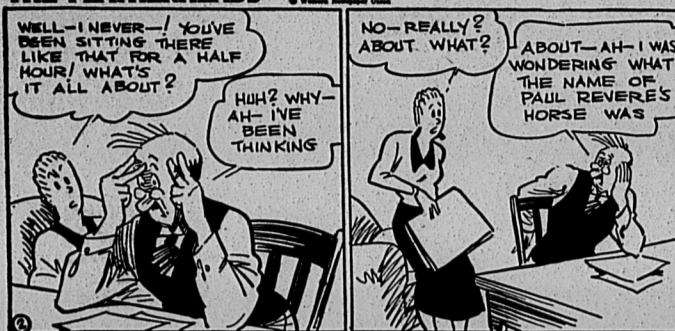


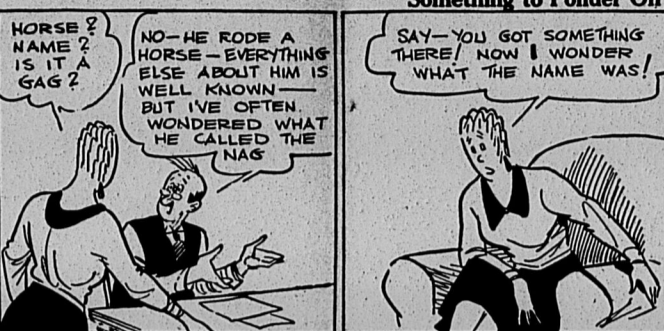
WORLD'S BEST COMICS

THE FEATHERHEADS

By Osborne



Something to Ponder On



QUACK



STAR DUST

Movie • Radio
 By VIRGINIA VALE



OF COURSE you've seen Sid Silvers, and laughed at him, in many a movie; now you're going to hear him on the air with Al Jolson, whom you've also seen in pictures, but not recently.

Silvers is something new under the sun. He writes the very funny lines he speaks; that is, he makes them up, but he doesn't put them down on paper. He just says them. Somebody else takes them down. And if he gets a very funny idea during the final filming of a scene, in it goes and the scene is done over again. But what havoc that will create if he forgets himself and does it on the air, since radio scripts have to be written and re-written, and then approved.

Only the Beginning
 "Yes," said the self-made man "I was left without a mother and father at nine months, and ever since I've had to battle for myself."
 "How did you manage to support yourself at nine months?" asked a listener.
 "I crawled to a baby show and won the first prize. That was how I started."
 Endless
 "I wish my wife would not live beyond her means."
 "Why does she do it?"
 "Just to impress the Millers, who live beyond their means just to impress us."

SMATTER POP—Just a Moment! Pop May Think of It!

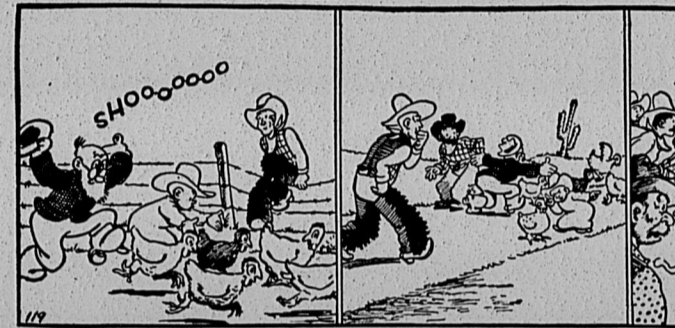


By C. M. PAYNE

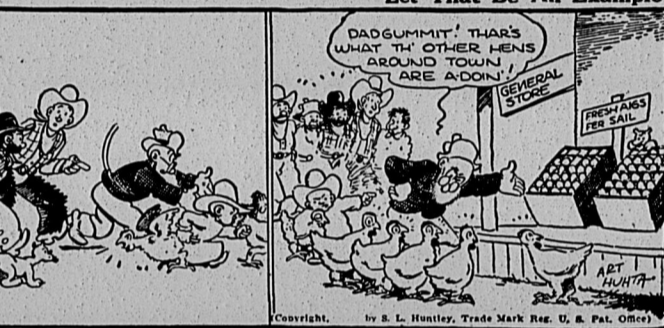


MESCAL IKE

By S. L. HUNTLEY



Let That Be An Example



FINNEY OF THE FORCE

By Ted O'Loughlin



Dubious Dough



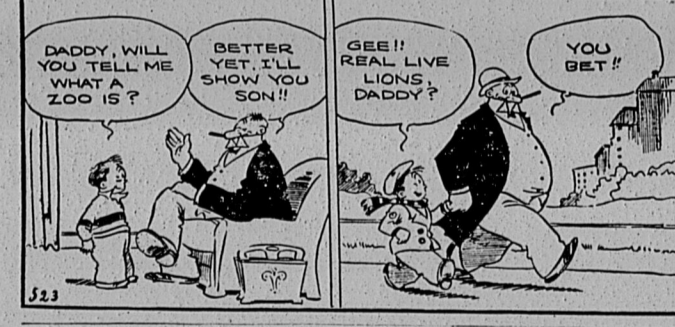
BRONC PEELER—Whithers Is Out to Get His Man



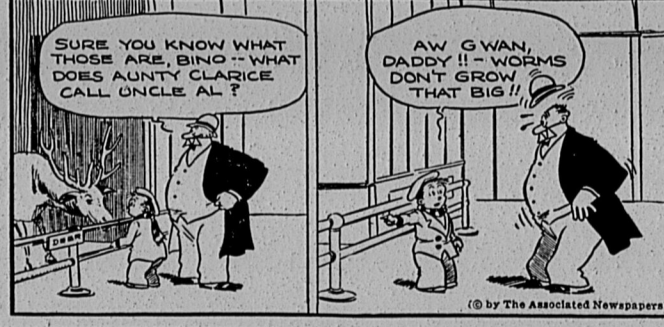
By FRED HARMAN



'KEEPING UP WITH THE JONESES'—Bino Was Right



By POP MOMAND



The Curse of Progress

AND JUST YESTERDAY YOU WERE... THE DECISION WAS DIFFICULT TO TELL THE TRUTH AND BE REWARDED AS A MAN OR SAVIN' 15 CENTS.

BIJOU THEATER
 CHILDREN UNDER 16—10c
 25c

TODAY

Why Worry?
 Subscriber—I have been dialing "Operator" for four minutes. Suppose my house had been on fire?
 Operator—Is it?
 Subscriber—No.
 Operator—Then what are you bothering about. — Stray Stories Magazine.

Simplified
 "A schoolgirl essayist says the American girl has many things in mind, from writing plays to simplifying dish washing."
 "My daughter has simplified dish washing."
 "Eh?"
 "She won't do any."

ON AND OFF

By GLUYAS WILLIAMS

MOTHER TAKES CHILD PANTS DRESSING HIM UP TO BE TAKEN TO SEE GRANDMA.

FEELS VERY UNCOMFORTABLE IN HIS "DRESS-UP" CLOTHES.

GOES MIMICKS OFF EASILY.

TACKLES SHOES NEXT, DISLIKES SHOES EXTREMELY.

SHOES PRODUCE QUOTE A "TUGGLE" BUT HE FINALLY WINS OUT.

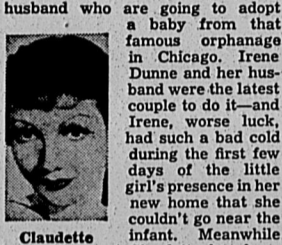
SOLES COME OFF WITHOUT ANY TROUBLE. SEES TO WORK ON GUM WHICH IS HANGING HIM TOO TIGHTLY.

SEES ONE SHOE OUT BUT CAN'T GET IT OFF OTHER ANKLE.

LET'S IT GO AT FIRST AND STRUGGLES TO REMOVE BONNET, BUT CAN'T UNLIE THE STRINGS.

THINGS BONNET A BANGSH AWAY, AND IS CONTENTELY SUCKING THE STRINGS WHEN MOTHER RETURNS.

SHOPPING AROUND



Claudette Colbert

Now it's Claudette Colbert and her husband who are going to adopt a baby from that famous orphanage in Chicago. Irene Dunne and her husband were the latest couple to do it—and Irene, worse luck, had such a bad cold during the first few days of the little girl's presence in her new home that she couldn't go near the infant. Meanwhile Claudette has been given the lead in the screen version of "Tovarich," the successful stage play; she should be grand in it.

Claire Luce, who was Fred Astaire's first dancing partner after his sister deserted him for matrimony, is in Hollywood, with yearnings to become a motion picture actress. On the stage she got along beautifully with the nimble Fred, but she's not making tests for RKO, so apparently she isn't being considered for his partner on the screen. Practically everyone else has been, apparently.

The blonde Miss Luce has a lifetime on the stage behind her—that is, she has her lifetime, as she started at the age of four. She was one of the six or eight chorus girls in the musical show in which Miriam Hopkins and various other celebrities were also chorus girls—and what tales they all about each other in private!

Dr. Pierce's Favorite Prescription is a tonic which has been helping women of all ages for nearly 70 years. Adv.

Man as Nature
 Nature is under law; man has to subject himself to law.

EMINENT DOCTORS WROTE THIS OPINION!
 "...colds result from acid condition of the body... they prescribe various alkalies"— excerpts from medical journal. The ALKALINE FACTOR in **LUDEX'S MENTHOL COUGH DROPS 5¢** HELPS BUILD UP YOUR ALKALINE RESERVE

A Time for Your Say
 Say what you think when you can hit the bull's-eye with it.

It looks as if James Cagney would break out again—not in a fight with a motion picture company this time, but in a new venture. He is talking of reviving the theater in small towns, so you may see him in person before long.

It is said that Robert Montgomery and Pat O'Brien may appear with him, as well as his brother Bill. Meanwhile his first picture for Grand National, is completed at last.

How do you like the idea of a picture with Robert Taylor, Spencer Tracy and James Stewart in it? The picture will be "Three Comrades," and the author is the man who wrote "Journey's End," so the story ought to be good. Once upon a time studio executives would have screamed at the idea of putting three such players in one picture, but nowadays the big companies plan to give us as much for our money as they can.

Have you been missing "Minnie Mouse" from the screen? If you have, don't worry—she'll return. You see, her voice—that is, the young woman who plays "Minnie's" voice—got married and went off on a honeymoon.

Being the voice for one of Walt Disney's popular characters is a pretty good job—and it means a contract for the actual owner of the voice, too, because the public is so familiar with the sounds that Mickey and his co-players make.

Maybe some day we'll see that Disney feature-length picture that has been talked about for so long, "Snow White and the Seven Dwarfs."

Miss **REE LEEF** says:
 'CAPUDINE relieves HEADACHE quicker because it's liquid... already dissolved'

ODDS AND ENDS . . . Ever since he finished "The Gay Divorced" Nino Martini has been traveling around, giving concerts, and flying east each Wednesday for his broadcast—so imagine how thankful he is that the opera season has started in New York, keeping him home for the winter. . . B. P. Schulberg, the movie producer, finally admitted that he and Sylvia Sidney will probably marry when his marital affairs are straightened out. . . He and Mrs. Schulberg have been living apart for some time. . . Richard Dix is taking out a patent for a thornless rose which he has developed at his ranch. . . Robert Young will appear with Claudette Colbert in "She Met Him in Paris," which may console him for losing out on "Love on the Run," the Crawford-Gable-Tone picture. . . Now they say it is Gladys George who will play the role of the mother in "She'll Be There."

Fruit of Patience
 Patience is bitter, but its fruit is sweet.—Rousseau.

Don't Sleep on Left Side, Crowds Heart
 GAS PRESSURE MAY CAUSE DISCOMFORT. RIGHT SIDE BEST.

If you toss in bed and can't sleep on right side, try Aderika. Just ONE dose relieves stomach GAS pressure on heart so you sleep soundly. Aderika acts on BOTH upper and lower bowels and brings out foul matter you would never believe was in your system. The older matter may have poisoned you for months and caused GAS, sour stomach, headache or nervousness.

Dr. H. L. Shook, New York, reports: "In addition to intestinal ailments, Aderika greatly reduces bacteria and colon bacilli." Mrs. Jas. Filler: "Gas on my stomach was so bad I could not eat or sleep. Even my heart seemed to hurt. The first dose of Aderika brought me relief. Now I eat as I wish, sleep fine and never feel better."

Give your bowels a REAL cleansing with Aderika and see how good you feel. Just ONE dose relieves GAS and constipation. At all Leading Drugstores.

A FAMOUS DOCTOR

AS a young man the late Dr. R. V. Pierce practiced medicine in Pa. After moving to Buffalo, N. Y., he gave to the drug trade (nearly 70 years ago) Dr. Pierce's Favorite Prescription. Women who suffer from nervousness, irritability and discomfort associated with functional disturbance should try this tonic. It stimulates the appetite and this in turn increases the intake of food, helping to rebuild the body. Buy now! Table, 50c. Liquid \$1.00 and \$1.50.

FOUR TEASPOONFULS OF MILK OF MAGNESIA IN ONE TASTY WAFER

AFTER YOU EAT?
 After you finish a meal can you be sure of regular, successful elimination? Get rid of waste material that causes gas, acidity, headaches. Take Milk of Magnesia for quick, pleasant elimination. Each wafer equals 4 teaspoonfuls of milk of magnesia. 20c, 35c & 60c at drug stores.

Can Change Plants to War-Time Basis Quickly

Mobilization of Industry Is Studied by Army.

Washington, D. C.—Industries of the United States could be converted almost overnight to a war-time basis, high war department officials have disclosed.

Upward of 20,000 industrial plants throughout the country have been surveyed by representatives of the war plans division of the army and navy.

The industrial plants of the country, with this information, could start turning out war supplies almost within twenty-four hours of the declaration of war, Harry H. Woodring, secretary of war, said.

GRAND CHAMPION



"G-Page," 995 pound jet-black Aberdeen-Angus steer, entry from Oklahoma A. and M. college, won the grand champion steer blue ribbon, the supreme award of the International Live Stock exposition in Chicago.

to the nation in men, money and time.

"We know now what we would want in event of war," Woodring said.

He said the new industrial mobilization plan, representing a revision of the 1931 and 1933 industrial mobilization plans, contained no "sinister" plans for making war.

Instead, he explained, it was a plan for the most economical and effective utilization of the nation's resources to feed, clothe and supply its fighting forces in event war comes to this country.

The plan, if enacted into law, would have a status somewhat similar to the neutrality law.

It would remain a dead letter in the legal code books unless and until war was declared.

Great Power to President.

The broadest regulation and control of the man-power of the country was recommended to congress in the industrial mobilization plan.

Woodring said there was no thought in this plan for the army or the navy to take over management and control of the nation's industries.

A FACE AT THE WINDOW

By LEONARD A. BARRETT

There is an old legend that gives us a pertinent story at this season of the year.



Two carpenters have been on one job. One man dashes ahead and finds he has to do the work all over again.

FOR BEACH WEAR



Red fish fasten the jacket of this pale blue woolen suit for beach wear.

The knock was heard again, and the same face appeared at the window and the same voice said: "The Christ Child is cold."

The third appearance of the face at the window met with the same stern and unsympathetic attitude of the prince.

The privilege of sharing a blessing with another is frequently lost in the very act of dispensing charity, or giving one's time in counsel or in service.

The Household

By Lydia Le Baron Walker

QUICK work without careful planning may give an impression of getting ahead, but it is the carefully planned beforehand that results in the faster progress.

Two carpenters have been on one job. One man dashes ahead and finds he has to do the work all over again.

Bustling about work, keeping actively in motion and tiring oneself unnecessarily, do not promote completion of a task.

Let me recommend a loose-leaf notebook for the records.

Salty Shrimp Thrive

Who gives himself with his gift serves three: himself, his friend, and the gift divine.

but he is courting accidents. Many a mishap has been the result of this very thing.

Careful planning and preparation are time and money savers.

Great Convenience.

The homemaker will find it a great convenience to have a record of the sizes and measurements of the members of her family.

It often happens in a round of shopping that something is found that you know is wanted, and needed by some member of the family.

Let me recommend a loose-leaf notebook for the records.

Salty Shrimp Thrive

Simple, Practical Frocks



WHERE, oh where is the feminine wardrobe that wouldn't take on momentum through the addition of just these three simple, wearable frocks?

Pattern 1914 is a house dress with a future. It is young and practical.

Pattern 1206 is a most attractive newcomer to the blouse 'n' skirt category.

Pattern 1989 is the polite young model caught with its back this way, perhaps the better to show off the beautiful shoulders and chicest - of - chic descending lines.

Pattern 1206 is a most attractive newcomer to the blouse 'n' skirt category.

Household Questions

To clean windows and mirrors rub them with cold starch, let it dry and then wipe off with a soft cloth.

Boiled rice, well seasoned and served with creamed salmon, or shrimp makes a good luncheon dish.

Have you ever thought of using oiled silk for bathroom curtains.

Chamois leather gloves should be mended with fine wool instead of cotton.

Should soup, vegetables or gravy have been made too salt, simply add a small quantity of coarse, brown sugar to them.

Sauce will sometimes go lumpy, however carefully you make it.

In removing basting threads cut them every few inches and do not pull a very long thread out at one time.

To wash net curtains successfully, soak in cold water to get rid of smoke and dust.

Mocking Bird Spreading Its Wings Farther North

Berkeley, Calif. — The mocking bird is spreading north and is becoming established in new areas in the state.

My Neighbor Says:

Dry coconut may be softened if steamed in a clean cloth over boiling water.

Wire paper clips may be used very successfully to hold plaits in position when pressing a skirt.

Kerosene will quickly remove paint or varnish from the hands.

To loosen a cake from the center of an angel cake tube move a steel knitting needle around center slowly.

To warm over biscuits, muffins or rolls, sprinkle lightly with water, place pan containing them in a pan of water and put in oven for a few minutes.

In selecting a soup for a meal remember that creamed soups should not be served when there are creamed vegetables or creamed fish to follow.

Associated Newspapers—WNU Service.

AMAZE A MINUTE SCIENTIFACTS ~ BY ARNOLD

Scientific facts including: RUSSIAN AUTOMOBILES—EUROPE'S LARGEST AUTO-MOBILE PLANT IS NOW THAT AT MAXIM GORKI, ON THE OKA RIVER, RUSSIA. METEOR CRATER AGE—ARIZONA'S FAMOUS GREAT METEOR CRATER IS NOW FOUND TO BE OVER 50,000 YEARS OLD, INSTEAD OF ORIGINAL 7,000 ESTIMATE.

SUCH IS LIFE—The Currant Cake



Mint Is Kept Hustling to Turn Out Coins

Philadelphia. — There's a boom in the money making business. To prove it, Edwin H. Dressel, superintendent of the Philadelphia mint, the first and largest, showed the production figures up to December 1:

annual dollar value of United States coins sent out for circulation.

Newsboy Artist Wins Recognition



With the reproduction of one of his paintings in a new nationally circulated magazine of photographs, honors have come showering rapidly upon modest Alfonso Basile, fourteen-year-old Washington newsboy.

My Neighbor Says:

Dry coconut may be softened if steamed in a clean cloth over boiling water.

Associated Newspapers—WNU Service.

Beware Coughs from common colds That Hang On

No matter how many medicines you have tried for your cough, chest cold or bronchitis, you can get relief now with Creomulsion.

When HEADACHE Is Due To Constipation

Often one of the first felt effects of constipation is a headache. Take a dose of two of purely vegetable Black-Draught!

BLACK-DRAUGHT A GOOD LAXATIVE

BACKACHES NEED WARMTH

Thousands who suffered miserable backaches, pains in shoulder or hip, now put on Allcock's Forum Plaster and find warm, soothing relief.

Miserable with backache?

WHEN kidneys function badly and you suffer a nagging backache, with dizziness, burning, scanty or too frequent urination and getting up at night when you feel tired, nervous, all upset... use Doan's Pills.

DOAN'S PILLS

The Harrington Journal

J. HARVEY BURGESS, EDITOR

1.00 Per Year in State; 1.50 Out of State

Entered as second class matter on May 9, 1913, at the postoffice at Harrington, Delaware, under the Act of March 3, 1879.

Articles for publication must be accompanied by the name of the writer to insure publication, but not necessarily for publication.

To insure publication in the current week, all communications should be in this office not later than 2 o'clock Wednesday afternoon.

SAFETY COUNCIL NOTES

The nation's greatest safety campaign cannot achieve ultimate success until license and patrol measures have culled out the habitually dangerous drivers and as much attention is paid to the education of motor vehicle operators as is now paid to educating fireman of stationary steam boilers.

These conclusions are the result of the meeting of America's highway experts at the 22nd National Convention of the merican Association of State Highway Officials, according to members from Delaware who attended the meeting.

The entire trend of the convention was toward a greater emphasis of the drastic need for education of motor vehicle drivers. This, speakers and study committees agreed, is now the most immediate need in the nation-wide campaign to cut down the increasing death and injury toll of the highways.

Traffic control devices, safety engineering, better road design, and all other mechanical and engineering accomplishments have contributed much toward making the highways safe, was pointed out, but even with continued improvement in this field, which is the continued objective of the Highway Department, no feat of construction or traffic control can make any roads safe so long as a dangerous driver is permitted to careen down the road in an automobile.

Not reasonable speed, but speed in improper places and under improper conditions are responsible for accidents, the convention concluded.

Those experts in the building of safe highways came to the conclusion that from now on the greatest saving in life and limb can be accomplished by the education of all drivers of motor vehicles and the elimination of habitually reckless, incompetent drivers from the highways through extension of the work of highway patrols and tightening of

drivers' license requirements.

Sessions of the convention brought out that there are now 26,000,000 motor vehicles in the United States, with 44,000,000 drivers. Last year there were 827,000 accidents in which 37,000 persons lost their lives, emphasizing the vital importance of widespread public attention to the safety problem, and those phases of its solution that cannot be reached by all the skill of the best engineers.

FELTON

An election for trustees will be held in Felton Church on Tuesday evening, January 19, at 8:30, when three are to be elected. Also the election of delegates and alternates

to the M. E. Conference will be held. All members who are twenty-one or more years old are invited to come and participate in the elections.

The Fourth Quarterly Conference will be held in the church on Friday evening, January 22, at 7:30.

Mrs. George Billings, after a prolonged illness, passed away last week and the funeral was held on Sunday at 1 o'clock in the new funeral parlors of W. A. Berry. Rev. Henvis officiated, assisted by a group from the choir. Interment was made at the Harrington cemetery. She is survived by her husband, one son, Harry Billings, of Baltimore, and a daughter, Mrs. Edna Porter. Sunday morning marked the beginning of the new order of service

at the M. E. Church. With the new hymnals comes a new order of worship which Rev. E. W. Henvis used for the first time. It differs quite a little from the old order. The choir sang a beautiful anthem, Mrs. Hurd and daughter taking the duet part and Miss Esther Henvis singing the solo part. Rev. Henvis presided an able sermon on "The Cross."

Mrs. J. E. Everett was called to Salisbury, Md. last week by the death of her sister. The funeral was held at Walston last Thursday. Mr. and Mrs. George Derr, of Philadelphia, were recent guests of Mr. and Mrs. A. C. Bennett. George E. Everett has returned from a ten days' visit with his daughter, Mrs. Calvin Turner, and family, of near Wilmington, and with his son, James H. Everett, and family, of Newark.

For Sale.—One pair of mules, gentle and will work in any harness.—D. E. Handley.
Make it a family gift this Christmas, with a 1937 Radio. We carry all popular makes.—Cahall's Gas and Radio Service, Harrington, Del. Phone 105.
For Sale.—One pair of large mules, gentle, work in any harness.—D. E. Handley.
Beauty and performance both are truly distinctive in the Norge Oil Burning Heater. Double capacity at low cost.—Cahall's Protane Gas & Radio Service, Harrington, Del.
For Sale.—New air tight living room stove in good condition.—Apply to Mrs. Fred Minner.

**Regardless of Price
the Same
Personalized Service**

Every year we conduct funerals in every price range—funerals for those in the most moderate circumstances and for people of wealth. But in every instance the same expert care, the same thoughtful attention to detail, characterizes each service. The only difference lies in the selection of the merchandise.

The family alone decides what shall be the cost of the funeral.

Boyer Funeral Home
Phone 74
HARRINGTON, DEL.

**Encouraging Factors At
The Start Of 1937**

As the New Year dawns we see on every side of us undeniable evidence of prosperous activity to inspire hope and ambition. We do not need to look beyond the actual facts of the situation to find encouragement. On behalf of everyone connected with this bank, we take pleasure in expressing our thanks and appreciation to the friends whose good will and patronage have meant so much to us during the past year. We look forward to many opportunities to work with you to your advantage in the coming year. Accept, please, our best wishes for '37.

**THE PEOPLES BANK
OF HARRINGTON
HARRINGTON, DEL.**



Fri.-Sat., Jan. 15-16
Romance, Tears, Laughs, tug at your heart string. Bobby Breen the boy wonder singer who took the screen by storm in
"LET'S SING AGAIN"
More Amazing Than Even in
"RAINBOW ON THE RIVER"
—with—
May Robson and Charles Butterworth

Mon.-Tues., Jan. 18-19
2—Big Days—2. Tell your friends. The year's Biggest Musical Show. Remember how you thrilled to Dick and Joan and the "Gold Diggers of 1933?" Well, here's Warner Bros.' new glittering, golden sensation, with new talent, new comedians, new hit songs, new and more beautiful girls, a new idea in musicals. The only thing the same is the way it will thrill you. Don't miss it.
DICK POWELL &
JOAN BLONDELL in
"GOLD DIGGERS OF 1937"

Wednesday, Jan. 20—1 day only
SILVER DOLLAR GIFT NIGHT
\$100 or \$50 Given Away
Jack Haley & Betty Furness in
"MISTER CINDERELLA"

Thurs., Fri., Sat., Jan. 21-22-23
Mr. and Mrs. Thin Man in their new and joyous hit
Wm. Powell & Myrna Loy in
"AFTER THE THIN MAN"



**Every Step
Costs Less!**

Here's the one sure way of getting all you pay for when you spend your money for boots—look for the Red Ball trade-mark. Everybody knows BALL-BAND Boots fit better, feel better, look better, and wear longer. Come in and get your full money's worth.

Economy Shoe Store
REESE THEATRE BUILDING
Wm. Iuzé, Prop.

- - CAUTION - -

While entering this particular section of Harrington Corner "Economy street and Prosperity avenue" WATCH YOURSELF WITH WATCHES

YES---AND DIAMONDS TOO
and the best of all yet, priced to suit that
DEPRESSION PURSE

Ask others I've made Happy the last 20 years

You know this is the only and original JOHNSON of all the
JOHNSONS

**Got No Money But Plenty Goods
SEE ME GO**



It's America's finest Anthracite

BUYING coal used to be more or less a gamble. You never knew, until you put it in your furnace, whether it was good or bad.
But now, by specifying "blue coal" you can be absolutely sure of getting the very best every time you order.
"blue coal" comes from the rich anthracite fields of Northern Pennsylvania. It is prepared for home use with the utmost care—washed and re-washed in currents of rushing water—tested and inspected by licensed experts. Then as your guarantee of quality it is colored a distinctive blue.
"blue coal" burns evenly... steadily... completely with the least waste up the chimney and in the ashpan. If you want to heat this winter for less money, insist on "blue coal." Phone us your order today.

CALL THIS NUMBER!
[YOUR NUMBER]

I. D. SHORT LBR. CO.

Harrington, Delaware

Phone No. 7

Only the Face Is Changed
The Santa Claus on the Christmas Seal this year differs from the nine other Santas on the tuberculosis fighting stickers. The jovial, ageless old man on this 30th Christmas Seal symbolizes good health for all.



HOTEL PHILADELPHIAN
FORMERLY HOTEL PENNSYLVANIA

Highly recommended by experienced travelers the world over for its warm hospitality, its excellent cuisine served in comfortably Air-Conditioned Restaurants, its convenient location to the business section, and its unlimited parking facilities.
600 ROOMS with bath from \$2.50 up

DANIEL CRAWFORD, JR.
MANAGER

39TH AND CHESTNUT STREETS
PHILADELPHIA, PA.

COAL

PENNSYLVANIA WHITE ASH COLLEERY COAL

STOVE COAL \$9.50
NUT COAL \$8.50
PEA COAL \$8.50

SMITH SAPP

New CHEVROLET 1937
The Complete Car—Completely New

From Diamond Crown Radiator to Modern Tail-Lamp... from Turret Top to Stylcrest Wheels... it's the newest, most beautiful and most dependable of all low-priced cars.

THE ONLY COMPLETE CAR—PRICED SO LOW

NEW DIAMOND CROWN SPEEDLINE STYLING
IMPROVED GLIDING KNEE-ACTION RIDE (at no extra cost)
NEW ALL-SILENT, ALL-STEEL BODIES (With Solid Steel Turret Top—Unexcelled Construction)
SUPER-SAFE SHOCKPROOF STEERING (at no extra cost)

HARRINGTON MOTOR CO.
Harrington, Delaware.

Christmas Shopping

Made Easy

By Joining Our

CHRISTMAS CLUB

JOIN NOW

FIRST NATIONAL BANK
Harrington, Delaware
MEMBER FEDERAL DEPOSIT INSURANCE CORP.
MEMBER FEDERAL RESERVE SYSTEM

