

FARMERS!

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NEWS-REVIEW

WANT ADS

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BIG RESULTS**

'Miss Fashion Futures'—She's a Phi Beta



(NEA Telephoto)
Blonde, blue-eyed and a Phi Beta Kappa—that's the makeup of Josephine Caldwell, above, named "Miss Fashion Futures of 1941" by 4000 merchants at New York's super style show of the same name. Miss Caldwell is from Philadelphia.

Farmer Co-Ops Of Northwest Helped By Loan System

Farmers' marketing and purchasing cooperatives in Montana, Idaho, Washington and Oregon borrowed \$5,041,000 from the Spokane Bank for Cooperatives during 1940, President A. C. Adams announced this week. Total cash repayments on loans during the year was \$5,150,000, leaving the bank with an outstanding balance on December 31 of \$6,684,000, compared with \$6,790,000 at the end of 1939.

Cooperatives borrowed \$2,316,000 against farm commodities in storage; \$2,210,000 for operating capital purposes; and \$513,000 to buy or build facilities. Since organization in 1933 the bank has loaned a total of \$39,689,000.

Earnings in 1940 from loan operations and income on investments totaled \$294,000, all of which was added to the bank's earned surplus account, bringing this account up to \$1,020,000, rep-

resenting total earnings since organization, after adjustment for reserves.

During 1940 the bank returned \$4,500,000 of the \$11,000,000 the government had invested in the bank's capital stock. Present capitalization of the bank is \$6,500,000 contributed by the government and \$313,500 contributed by borrowing cooperative associations, each of which buys stock in the bank at the time it obtains its loan. Total net assets on December 31 were \$9,312,000.

Home Practice Started by Co-Eds at Oregon State

OREGON STATE COLLEGE—Seventeen senior women have entered the three home management houses here where they will live for the next 6 weeks, carrying out all normal household duties including the care of a young baby. These houses, each with a baby of its own loaned by Oregon child care institutions, provide a means for home economics seniors to apply the information gained in their college courses under some supervision.

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SPRING AND SHORT STREETS