La Grande—Old steel bridge on county road near packing plant of Grande Ronde Meat Company refloored.

Modoc Point—Construction of hotel and office building progressing rapidly.

La Grande—O. W. R. & N. installed additional equipment recently.

Grants Pass—One-room schoolhouse will be constructed for Fruitdale School District No. 28, on north side of highway.

Board Plans for Fair Rain or Shine

Extensive plans are being made by members of the State Fair Board Salem, for the biggest fair in history, September 23 to 28. Sunshine or rain, they promise much entertainment, as nearly everything will be under cover. Members are, left to right:

Charles Cieveland, Gresham; H. R. Crawford, Salem; A. C. Marsters Roseburg; D. O. Woodworth, Albany; A. R. Shumway, Milton; and Mrs Ella S. Wilson, Salem, Secretary (standing).

WILLAMINA TIMES

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G. GARLAND SITTSER, EDITOR AND PUBLISHER

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WILLAMINA is facing a very serious situation in her housing facilities. This week, there have been many newcomers here who have tried to find houses to rent. They plan to make Willamina their future home, but there are no houses which can be rented. What are we going to do about it? We need these folks to help build up our little city. Something must be done. With the opening of the two large mills that will soon be in operation here, there will be a large number of families who will want houses. Let's act. Somebody suggest some plan to help out in this crisis!

* * *

WE had a hard time getting to work this morning. Instead of our usual daily dozen we had to go through several incantations to keep us in good luck row on this Friday the 13th. We ran three times around the blackest cat we could find in our gang. Then we threw a horse shoe seven feet in the air over our left shoulder. After that we had a big tustle to find a negro with a rabbits foot we could buy, taken from an animal killed in a graveyard at twelve o'clock at night. With this precious amulet in our pocket, we started for ye newspaper shop and so far, have been able to avoid meeting the jinx O. K. If we don't get through the day alright, it will not be any fault of ours.

* * *

THE PAST two weeks have been good weeks for The Willamina Times—your newspaper. A number of good folks who have not had their names on our subscription list since coming to Willamina, have dropped into the office and joined the subscription parade. Thanks, folks, this is the way it aught to be. Your editor is working hard to give you a real valuable little sheet. It is not as large as some papers, insofar as its volume is concerned, but it is as good if not better in news matter than the average country weekly. We have been released from our coast newspaper, and are back on the job in Willamina in earnest. We promise you a better and bigger newspaper than ever if you will give your earnest co-operation. Watch for other announcements later.

* * *

Poptland—$ 500,000 MacMarr stores Company warehouse and office building will be erected adjacent to Oceanic terminal here.

BANKING FINDS THE WAY TO SAFER ERA

By FRANK W. SIMMONDS, American Bankers Association

In considering the banking situation throughout the country, the fact should be kept in mind that while one bank in ten failed during the past eight years, it is far more important that nine banks out of ten, operating in the same general field, serving the same communities and meeting almost identically the same problems, weathered the economic storm of readjustment successfully. This achievement cannot be ascribed to any element of luck, but rather to consistent adherence to sound banking principles and profitable practices. Through worthy and efficient management they met the issues and problems confronting them, squarely and successfully.

Banking is regarded as the keystone of our entire business structure, hence bank failures are rightly regarded as intolerable public calamities that must absolutely be prevented. The three major objectives of all inter-bank organizations, whether local, county, district, state or national, are to make banking safer for all concerned and, through increased efficiency in bank management and supervision, to lessen or eliminate all forms of losses so that greater rewards may accrue to banking and better service to the public. There is definite evidence throughout the country of a strong and growing spirit of cooperation among bankers and banking organizations, which is resulting more and more in strengthening the work of all.

Clearinghouse associations among banks in city, county or district groups undoubtedly constitute the chief line of defense against bad banking practices. They have demonstrated that they are the principal factor in bringing about reformation in banking regulations, improvements in banking methods and the observance of sound banking principles. For many years the primary purpose of a clearinghouse association was the clearance of checks, but today it is the clearance of banking ideas and the solution of banking problems. Clearinghouses supply the local machinery essential for setting up and putting in practice necessary standards and uniformities. There are now 435 clearinghouse associations in cities, towns, counties and groups of counties in the United States.

Men today are more intelligently group-minded than ever before. Banking is combining the best elements of competition with sound group action. By virtue of this combination, individual thought has much wider possibilities of expression. In general, group action has not stifled but has stimulated individual thinking and initiative. Better inter-bank organization and relationships afforded by clearinghouses would have undoubtedly saved many institutions that have suffered failure in the past. The clearinghouse activities of the American Bankers Association are conducted for the purpose of encouraging ever widening cooperation along fundamental principles and practices among banks through clearinghouse associations. Bankers in every city, county or district can, through the agency of a clearinghouse, promote better, safer and more profitable banking and also serve their communities better.

There never was a time when successful bankers were so alert to the value of team work for putting the entire banking structure in prime condition. Sound bank management is the order of the day. Constructive cooperation is more than a sentiment, it is an economic necessity, a matter of enlightened self-interest, and successful bankers more and more are utilizing the agency of constructive group action in developing and establishing necessary standards and uniformities in banking practices. Each year banking is becoming more of a science and attaining higher professional standards.

WANT ADS.

Staton—New parochial school dedicated here recently.