

# The Ontario Argus

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## BANKERS AND RURAL CREDIT.

Many of the banks are making the same mistake in regard to rural credit as they made in regard to postal savings banks. Fearing the entrance of new competitors into the field with Government backing, they are opposing rural credit bills and are raising the old cry of the reactionary: "Let well enough alone." They are assuming, as a basis of criticism, facts which do not exist—that Government funds are to be permanently invested in farm loans; that a special favor is to be shown farmers; that there is no demand among farmers for the new system; that present borrowing facilities are ample at fair interest and that it is proposed to use Government funds in establishing banks to compete with and injure existing banks.

The terms of the joint committee bill now before Congress are such that, if the farmers do not desire the rural credit system, none will be established, for it can be established only on their initiative. The first step to be taken is organization by farmers of farm loan associations within each of the twelve districts to subscribe \$100,000 to the capital of a farm land bank. This sum will represent applications for loans of \$2,000,000. The Government is then to offer the remainder of the minimum capital—\$500,000—to the general public for ninety days. If any of the stock remains unsubscribed after that period, it is to be taken by the Government and paid for out of the National Treasury.

But this Government capital is not to remain permanently in the business; it is only to help in getting the loan system started and then to be withdrawn by degrees as the farmers increase their holdings. The bill requires that each farmer who desires to borrow shall subscribe 5 per cent of the proposed loan to the stock of his farm loan association and that the latter subscribe an equal amount of stock in the farm land bank. As loans increase, the bank's capital will increase, always being 5 per cent of its aggregate loans. After the minimum capital of \$500,000 has been exceeded, as new stock is subscribed by farmers the Government's capital is to be refunded and its stock cancelled. This arrangement assures that if the farmers generally enter into the scheme, Government funds will soon be withdrawn and the farmers will control the entire system under Federal supervision and control.

Private capital is not, however, to be denied an opportunity to engage in the business aside from what stock it may subscribe to the co-operative banks. Joint stock banks may be organized to operate within single states and to lend not more than fifteen times their capital and surplus. If they can make better terms with the farmers and if the farmers should prefer the freedom from publicity of scrutiny of their affairs which these banks will afford, private investors can successfully compete with the co-operative banks.

The rural credit system will not be a special favor to one class; it will simply remove discrimination against that class which has resulted from the operation of the National banking system. In practice that system has provided banking facilities for every business except agriculture. By forbidding loans on real estate, it has discriminated against farmers. It has gathered the savings of the farmers into the cities to be lent chiefly to merchants, manufacturers and railroads. The conditions governing agriculture require a special credit system different in character from that provided for other business. The short-term credit given to merchants is no more adapted to the farmers' needs except for seasonal purposes than is the long-term amortization system to the needs of the merchants. Rural credits will not be an excrescence on the banking system; they will simply fill a gap.

This system is justified on broad grounds of public policy. It is necessary to correct a social maladjustment whereby the urban has grown out of all proportion to the rural population. One of the main causes of that evil is the high cost of capital to the farmer and the short terms for which private capital is lent. There has resulted, if not deterioration of farms and in the type of men who engage in farming, at least a far slower improvement than is found in other industries. The production per acre compares unfavorably with that of Europe, where rural credit is fully mobilized. The causes

are inability of farmers to procure capital for fertilizing and fully developing the land and the poor inducement which farming offers to men of brains, energy and enterprise.

Co-operative farm banks would take little or no business from the commercial banks, for the bill carefully restricts their general banking operations to business which is incidental to their main purpose. By their aid in increasing the production of farms and hence the prosperity of farmers, the new banks will swell the volume of business done by the cities and hence the business of the commercial banks. They will bring into the channels of trade capital which has not existed before and will add much to the general aggregate wealth, in which commercial banks will share. Banks should take warning by their experience with postal savings banks. Fearing that the latter would divert deposits from them, they opposed adoption of the postal system and have successfully limited its activity. In practical working that system has drawn out the hoards of the poor and has redeposited them in private banks, where they would never otherwise have been placed. Realizing this fact, the American Bankers' Association has formally withdrawn its opposition to postal banks, though bankers shortsightedly continue to oppose removal of restrictions on the amount of individual deposits. The bankers are likely to have the same experience in the working out of a rural credit system.—Oregonian.

## CIVIC PRIDE AND GRATITUDE

Located on a dry ranch not a thousand miles from Ontario is a family, typical in some respects. The first impression one receives when visiting them is that they are from the hilly country of Tennessee or the mud-eating crackers of Georgia. They do not look like natives. The children are always dirty, with uncombed hair and torn clothing. The hound dog is at the door and the father is around with his knife out whittling away. The mother is a forlorn looking individual without a ray of sunshine ever penetrating her mind, which is a blank, apparently.

When one enters the home they are struck with the absence of papers and books, the only one in the house being a mail order catalog, which shows the sign of much wear.

One's curiosity is naturally aroused and when it is finally possible to get the father started it is found that he is really from a good family as is also the mother, they were given the benefit of modern schools, but just drifted. When asked in regard to the mail order catalog they replied, "Oh, our teachers always bought their clothes and other things out of town and it got us into the habit and we are still at it." They were asked if the teachers had never told them they owed something to the tax payers who provided the schools and that it should be their pleasure as well as duty to assist in the building up of their home community. "No," they said, "and even if they had, it would not have counted for much when they did not set us an example."

The writer could not help permitting his mind wandering to a little city where the merchants and business men are paying enormous taxes for the upkeep of the schools, and if a census was taken of the teachers and children what it would show. Are the children being taught aught of civic pride and gratitude, are the teachers setting an example by buying at home, for the youngsters to pattern by that will be of benefit to them in after life? Is the community getting what it is paying for, or are they furnishing money to educate future patrons of mail order houses?

These are timely thoughts in every community and now that taxes are due is the proper time to take stock and see what you are paying for.

## THEY LOOK BAD

When you walk along the street and see the gutters strewn with refuse, it looks bad.

When you see empty bottles decorating the dark corners, that looks bad—and suspicious.

When you see papers blowing around over town it indicates that people are thoughtless and careless. It is bad.

When you see broken glass around under foot it is pure negligence, and is both bad and dangerous.

When you see kitchen garbage dumped into the back yard or tossed over the fence, it looks bad and it smells worse.

When you see vacant property littered with debris of every nature, it, too, looks bad—is offensive to the mind as well as to the eye.

When you see a back yard littered with the accumulations of months and of years, it looks worse than bad.

When you see a front yard down at the heels and going to seed, you wonder—but, then, we'll let you finish the sentence.

Just how bad are we, anyway?

Do something yourself!

## CURRENT COMMENTS

Now get a tight grip on yourself while we dish up a few more editorial thinklets. Of course we will not presume to pass upon the wisdom of our remarks, for, as you know, great minds do not always follow the same channel, and yours may be wandering around in search of richer food for intellectual consumption.

First off, we are going to speak gently of yourself—a subject, doubtless, of some slight interest to you. We know you, and your friends know you, but do you know yourself? Are you fully acquainted with your possibilities, and your limitations? But let's eliminate the limitations and deal only in possibilities. You are a valuable asset to this town and this community, because you have brains, and energy, and perseverance, and are capable of doing much for the place we all call home. Perhaps, though, you are not making the best use of your qualifications. Possibly diffidence keeps you in the background when you should be in your rightful place well up toward the front and talking and working for the advancement of this town and this community. We suggest that you step lively, and get to the head of the column, and make yourself a leader. The more leaders we have the less followers there will be, and when we all get to be leaders there will be no limit to the splendid things we can accomplish. Yes, we think you can do it, and others think so, and now we want to see you both think and do.

Of course we have all heard of "killing the goose that lays the golden egg." We think too much of our splendid farmer friends to liken them to the awkward feathery tribe, but they surely are the people with the golden eggs. And isn't it just possible that we of the town are the "goose," in that we fail to take measures to connect up with the eggs of gold? Isn't it possible that we are neglecting the interests of the farmer to the extent that he in time becomes indifferent to us and sends his baskets of precious metals to other points in payment for his necessities? Again we suggest a broader spirit of reciprocity. We suggest that measures be taken to see that our farmer friends are afforded every facility for the prompt and profitable marketing of their every product right in this town. It does not require any great amount of intelligence for a person to see the financial significance of such a course. And don't neglect the wife and daughter of the farmer when they too, come to town. It should not be necessary for them to spend hours on their feet waiting for the farmer to transact his business before returning. A comfortable waiting room should be provided in the heart of town, where they can while away the tedious hours of waiting by reading, writing or visiting with one another. Let it be a general meeting place for all who come to town. We have just such a room in the Commercial Club and it should be thrown open to them. When we do this we will find more of the farmer's golden eggs rolling into this town. Let's combine business sagacity and neighborliness to our common good.

Now come to life and give us an answer to this question. "What are the two things most urgently needed for the commercial advancement of this town?" Of course not every person will think the same, but we want to know what YOU think. There are many improvements and conveniences needed—things that will be of practical cash value to us—and we would like to tell the people what you think, what everybody thinks along this line. And you would enjoy reading those suggestions yourself. Now suppose you sit right down and write out, in a few words, what you consider the two things most essential to the future welfare of our town and our people. Do it today, and hand or mail it to us. We want to publish each suggestion, with the name of the writer attached. That will be one step in getting somewhere and the next step will be a little easier. We don't want to stand still while other towns march by and leave us in their dust. You are just as much entitled to voice your opinions as others are theirs, and we want to publish it. Now watch the next issue of the paper and see how many of our citizens are sufficiently interested in the future of this town to catalog its needs. Don't let yours be the missing name. The invitation is open to all.

Now take a tighter grip on yourself and talk these things over with your neighbors. Talk is often cheap and valuable at one and the same time. And it's time to talk—and act.

"There are 140 races in Russian territory," with the Russias doubtless leading in most of 'em.

"If Germany is looking for armed ships to attack, there are plenty just across the North Sea," suggests the Wall Street Journal.

## PARENTS-TEACHERS ASSOCIATION MEETS

(Concluded from first page)

are born in the U. S. each year. A half million of these die before they are a year old, not able to resist disease. And half of all the 2 1/2 million are dead before they are 23 years old and before they have much chance to affect the world one way or another. However, were 1 1/4 millions of children born in the U. S. destined to play an important part for the nation and humanity we could look with equanimity on the result; but alas only a small part of this army will be fully effective in rendering productive our 3 million square miles of territory and in otherwise utilizing the unparalleled natural resources of the country, and forming a united, altruistic, law abiding, God-serving, effective and productive nation.

On the contrary of the 1,200,000 who reach maturity each year 40,000 will be ineffective through temporary sickness, many thousands will be segregated in the care of institutions—unknown thousands will be kept in poverty through mental deficiency—other thousands will be the cause of social disorder, still other thousands who might be following more elevating pursuits, are required to attend and control the weak and unruly. We can count on 8 or 10 per cent of non-productive or only slight productive individuals.

It is a reproach to our intelligence that we as a people proud in other respects, of our control of nature, should have to support about a half a million of insane, feeble minded, epileptic, blind, deaf and dumb; 80,000 prisoners; 100,000 paupers at a cost of 100 millions a year. A new plague which would render 5 per cent of our people at the most productive age, not merely incompetent but a burden costing 100 millions a year, would instantly attract universal attention. But we have become so used to crime, disease and degeneracy, that we take them as necessary evils.

The eugenist does not intend the destruction of the unfit either before or after birth. It trusts to that good sense with which the majority of people are possessed and believes that in the life of such there comes a time when they realize that they are drifting on toward marriage and stop to consider whether the contemplated union will result in healthful and well endowed offspring.

Frequently a girl will marry a drunkard or a criminal expecting to reform him. This is a great risk for any sensible young lady to undertake and usually results in a sacrifice of her life as far as future happiness is concerned. Ofttimes a man will marry a puny sickly woman because she is weak, he feels sorry for her. Here health is lacking and this union is bound to lead to unhappiness and the sacrifice of many years for the young man. Sentimentality can not alone make happy and prosperous homes.

When we look among our acquaintances we are struck by their diversity in physical, mental and moral traits. Some of them have black hair, others brown, yellow, flaxen or red; the eyes may be blue, green, or brown; the hair straight or curly; noses long, short, narrow, broad, straight or pug; they may be liable to colds or resistant; with weak digestion or strong; the hearing may be quick or dull, sight, keen or poor; mathematical ability great or small; the disposition may be cheerful or melancholy; they may be selfish or altruistic; conscientious or liable to shirk. It is just this fact of diversity of characteristics of people which gives the basis for the belief in the practicability of improving the qualities of the human harvest; for these characteristics are all inheritable. They are independent of each other and may be combined into any desirable mosaic.

Mendel, an Austrian Monk, living and working about the middle of last century worked out a law of heredity by working on flowers in his garden. He was 50 years ahead of his time for not until about 15 years ago was his work taken up, and since, it has been all verified on both plants and animals. The law is something like this. "If a pure red and pure white flower are crossed, a spotted red and white flower results, called a hybrid. Now if these spotted flowers bear flowers, one half will be spotted, 1/4 white and 1/4 red, which latter take after the two original grandparents." This law holds good in animals as well. And is applicable to human beings as well.

The inheritance of family traits are very characteristic. We inherit similarity to our parents and dissimilarity to our individual distinguished from the rest of our fellows. No two things in nature are quite alike. Each has his individual traits.

The color of the eyes are inherited. When both parents have pure blue

eyes all the children will be blue eyed.

The color of the skin is inherited. In regard to stature, if the 4 grand-parents vary as to stature the children will vary. If the four grand-parental statures are alike then the children will be also.

Musical ability is inherited beyond doubt and only a few exceptions hold to the contrary. Bach matured at 22. Beethoven published his compositions at 13. Mendelssohn at 15. Mozart composed at 5. We can understand this better when we learn that the Bach family composed 20 eminent musicians and scores of others less eminent.

Like musical ability, artistic talents show themselves so early as to demonstrate their inateness. Extraordinary talent was recognized in Paul Potter at 15. Jacob Rugsdale at 14. Vecelli at 13.

"Poets are born, not made." Many literary men show their talent very early, before they have received much training in expression. Burns, the plowboy, was celebrated as a poet at 16. Bryant wrote Thanatopsis at 19. Shelly became famous at an early age. Calderon at 14. Galdoni produced a comedy at 8. The father's father, of T. B. Macaulay, his two uncles, a cousin and a nephew, were all writers of note. There are many more illustrations.

Mechanical skill is inherited. The great family of Roebblings connected with Brooklyn and other bridges. The family of Martins were also great bridge builders. The Pomeroy's settled early in New England and were given grants of land because of their ability of construction as engineers, and in the 6th generation of Pomeroy's we find Benjamin giving up the profession of law to engage in the construction of public works. The Fairbanks family of Vermont is another illustration.

Calculating ability is inherited. Memory is inherited. When both parents have an excellent memory all the children will have medium to exceptional memories.

Combined talents, music, art and literary ability are found in a single family and in the same individual. And such talents are frequently enough associated with insanity or mental defect in some of its members. "Great wits are sure to madness near allied."

General bodily energy is inherited, there can be no question.

Mental ability is inherited. We speak of a person as weak minded, of mediocre ability, or as exceptionally able without attempting a closer analysis of this subject. We speak of weak mindedness, such a defect as would keep a child of 10 in a grade where a child of 6 or 7 should be; mediocre ability, when a child is not more than 2 years behind his grade. As exceptional ability when a child is 2 years ahead of his grade.

The human brain develops largely during the first 6 years of life. At the age of 6 all or nearly all of the brain cells are already formed and henceforth in the years following we are busied in developing these brain cells in varying complexity. At 14 years the brain has largely completed its growth. After this period the brain power increases according to its varying plasticity. The negro seldom learns much after 14 years. The reason is non plasticity so to speak of his brain. With the negro it is not environment that counts so much but a child-like race as a whole.

Two mentally defective parents will produce only mentally defective children. This has been demonstrated time after time in our public institutions. In view of this let us see the folly even crime of letting two such persons marry. It has happened many times that keepers of poor houses have let feeble minded women in their charge marry a half witted farmer in order to relieve the town of maintaining her. Some years later both she and her husband come to the poorhouse as permanent inhabitants and bring a half dozen of imbecile children to be a permanent charge on the community. Surely there is no economy in this.

Epilepsy, or fits, is very likely due to mental weakness and inherited usually. A blow caused by a fall may be enough shock to the nervous system to start the fits which continue at intervals thereafter. The heredity of epilepsy is very much the same as feeble mindedness. Two epileptic parents usually produce all mentally defective children. Epilepsy and feeble mindedness are closely allied. If the poorhouse and slums were cut off epileptics would rapidly decrease.

Unstable nervous systems, epilepsy insanity are all very likely to be inherited. Defectiveness on the nervous side is very very apt to be transmitted to the children even when it occurs in only one parent. But when found in both parents almost always is it transmitted in some form to all the children. Many of these nervously threadbare individuals break down in life. Often in our public schools children are industrious and quick to learn, eager for praise of their teacher and their parents, they drift along when their

denly the child becomes fidgety and nervous. And the doctor says the child has St. Vitus Dance. The candle was burned at both ends, so to speak. Don't crowd a nervous child just because it is willing. Again individuals will grow up and in the strain of rearing a family or battling with competition they break down into hysteria and have the so called laughing spells and crying spells. Ofttimes men will take to drinking because their nervous force plays out. They did not start in life with enough stock in trade so to speak and they drown out what little they have with alcohol. And again individuals break down under the strain of competition and business failure and commit suicide. Why all this? The nervous side of these individuals is not strong enough to carry the load.

In regard to alcoholism, a strong hereditary bias runs through many families in the U. S. You hear people speak of a family of drunkards, yet you usually see some individual in such families who never touches liquor. Some claim that alcoholism is due to habit and bad associates. Others say that alcoholism is due to a degenerate nervous system which calls for the reckless jolly fellows instead of the stern, sober and quiet fellows. Birds of feathers usually flock together, isn't that so? Lyden says inebriety means degeneracy.

Crime is inherited and there is no doubt. Female patient, father and mother both intemperate and degenerate and always on the verge of pauperism, the girl is cruel to animals and children put a cat on a red hot stove, threw knives and stones at playmates, wished to have a small baby to kick and strike, helped down a comrade in a bath tub. She lies, steals, and has fits of temper. Screams and tears out her hair. Talks fluently. Is sly and cunning. She is vain as to her personal appearance and boastful to attract attention. Age 16.

I heard a minister claim once that a child when born was a clean white page and would only be contaminated by its surroundings. Do you think this is really so? Listen! A boy 11 years old began to steal at 3. At 4 set fire to a pantry resulting in an explosion that caused his mother's death. At 3 set fire to a mattress. He is physically sound, able and well informed, polite, gentlemanly and very smooth, but he is an inveterate thief. His father is an unusually fine, thoughtful, intelligent man, a grocer, for a time sang on a vaudeville stage. His mother who died at 32 was a normal woman of excellent character. There was, however, a talent on both sides. The father's father was a thief. The same was true of the mother's side.

The doctor showed many similar instances of inherited mental faculties.

Mrs. Cox then played a violin solo which was well received.

P. J. Gallagher closed the evening program with a thirty minute address on the subject of co-operation between the home and the parent for the benefit of the child. He gave his hearers a great many new and salient ideas along this subject which showed that he had given the matter much thought, pointing out the fact that perhaps the greatest hindrance to the welfare of the public school system was the lack of proper interest and co-operation on the part of the parent.

He also stated, and quite correctly we think, that there is too much of a disposition on the part of the parent to shift the responsibility of rearing the child onto the shoulders of the teacher and the school board, pointing out the fact that the child is in schools during the whole period of adolescence, the teacher having the whole burden of shaping the ideals and ambitions of the future citizenship of the country, and therefore we should be ready and eager to cooperate with the schools in this regard, that the child would receive a well rounded, fully complete mental and moral development, such as can only be given by the joint and cooperative efforts of the home and school.

Mr. Gallagher is an earnest and pleasing speaker, and the subject of schools and pupils is close to his heart.

## FOR JOINT-SENATOR

We are authorized to announce that A. W. Gowan is a candidate for the office of joint-senator for the Twenty-second Senatorial District, comprising the counties of Grant, Harney and Malheur, subject to the decision of the republican voters at the primary election, May 19, 1916.

For rent—5 room cottage, good lawn, trees and garden spot.—Art Dunning, 843.

There are two classes of people in every town. The first never loses an opportunity to better their own condition in all legitimate ways and at the same time advance the interests of the community as a whole. The other class—well, they are just the other class, and that's all.