

The Ontario Argus
County Official Paper

An Independent Newspaper
Published Thursdays at Ontario, Oregon, and entered at the Ontario post office for distribution as 2nd class matter.

G. K. Aiken, Managing Editor
SUBSCRIPTION.....One Year, \$2.00

THE MODERN SPIRIT
City folk sometimes entertain false impressions concerning the efficacy of cooperation among farmers. The glamor which big corporations have cast over their business and the stupendous organizations they have built up through the employment of the highest priced executives and extensive publicity bureaus have made the work of the great corporations known; while the work of the farmer's organizations, being more individualistic and usually in the hands of men who are under paid, get very little publicity and naturally are over shadowed.

But the farmers are accomplishing many practical aims. They are building up their business. They are developing a spirit of co-operation that is remarkable.

An example of the kind of co-operation which the dairy cow breeders are manifesting and keeping in practice which should serve as a lesson to the business men of practically every community, was told by H. R. Searles, extension specialist of Ames University, at Ames Iowa, while he was in this section with the dairy party which toured Idaho last month. Mr. Searles was for six years, manager of the Northome Holstein farm at Northfield, Minnesota, one of the largest farms devoted to the breeding of registered Holsteins in the United States and thus he was a witness of the practice which there prevailed.

"When a buyer came to Northfield hunting cattle he did not have to buy from one man, for the first man whose ranch he visited would listen to the account of what he wanted, and if he did not have just what the man desired he would tell him so, and would not stop there," said Mr. Searles.

"I have known many a competitor of ours who having first been approached by a buyer, and not having what the stranger wanted, get into his own car and take the buyer to first one after another of his neighbors and show him their stock and give him their pedigrees and all the information he possessed, trying to make the sale for his neighbor and competitor just as hard as though for himself.

"I have known instances where, when then the neighbor was away from home, such a competitor to have proceeded to close the sale,

having known the price fixed for the animal, and do all that which the man himself could have done.

"That was the spirit of the Holstein breeders about Northfield. It was their desire that no man who came to that section should go away without making a purchase if the animal he wanted was for sale on any farm thereabout. As the result of this practice Northfield Minnesota is one of the greatest centers for the breeding of Holstein cattle in the world and buyers know that the cattle offered there will be as represented.

"This is not the only benefit, however. There is a social benefit which results in the feeling of mutual assistance and helpfulness, while the good fellowship which results and friendships thus created cannot be measured in any monetary scale, though it has proven over and over again to be financially beneficial.

"This co-operative idea, this plan of mutually helping the other fellow and thus helping yourself, has so taken hold of the community that it has the thorough backing of the business men of the city, and when a buyer goes to one of the bankers of the city, or one of the business men he is just as liable to take his car and go with the buyer over the district to show him the various herds as not. They know that what helps their breeders helps their community and they are all backing the pure stock game for it has made Rice county prosperous."

What community is there that could not profit by following this high minded practice, founded on good business sense? Petty jealousy never paid anyone anything in the way of dividends. Suppose the merchants and farmers of this community boosted for each other as do the farmers of Rice county, Minnesota and the business men of Northfield? Would it not help? Would there not be a finer and better feeling, more friendship and more of the things that make life worth while? And would there not be more prosperity? We believe there would be. Let us try it and see.

BABSON ANALYZES THE LIBERTY BOND OUTLOOK

Wellesley Hills, Mass., September 9, 1922. A great many of our readers have Liberty Bonds and wonder if it is not time to sell them. When they went down into the 80's people were frightened and threw them over. Now that they have come up to par, and better, the same people are buying more. This is a queer little world. In view of the situation Roger W. Babson issues the following statement:

"It is true that the time to buy

bonds is when no one else wants them and the time to sell bonds is when everyone wants them. Hence, I strongly recommended the purchase of Liberties two years ago when they were selling in the 80's. I am not quite convinced, however, that the time has yet come for selling them, even though they are acting rather queerly at the moment.

"People are worrying as to what effect the railroad and coal strikes, and other industrial disturbances will have on the price of Liberty Bonds, America's greatest and most popular investment. It would be only natural that these disturbances should depress the price of Liberties a little; but such affect would be only temporary. Money is destined to be even cheaper than it is today, and interest rates will continue to be fairly low for some time to come. This means that banks will again come into the market to buy Liberty Bonds. These purchases by the banks, together with the purchases of the Government, must keep the price up and quite likely force still higher prices. Therefore, I definitely advise readers to hold their Liberty Bonds believing that they will ultimately sell for higher prices. Be prepared, however, for a possible temporary decline in order not to be panic-stricken of such a temporary decline takes place.

"The Fourth 1-4's are today selling at little over par and are callable at par in 1933. Readers can be pretty certain that the bonds will be called at that time. This means that on the 15th of October in the year 1933 these bonds will sell at par. Not one per cent above or one percent below. With a constant interest rate between now and then the bonds should be at their highest point about 1927 or half way between now and their callable date. The same rule applies to all of the different issues with their various maturities. Of course, it is very likely that the Government will provide some general refunding scheme before all of the various issues of Liberty Bonds are due or even callable. But if so, such a plan will be favorable to the holders. I certainly advise readers to hold their Liberty Bonds until such a refunding announcement is made.

"After selling Liberty Bonds, be careful in what you invest. A great many money sharks will be on the surface of the water looking for fish when this refunding plan is put into operation. People are already traveling about our cities hunting up holders of Liberty Bonds and offering to swap for them various kinds of stock. Beware of such men. Don't talk to them or even listen to them! Shun them as if they had the small pox. When you wish to invest money ask the bank, where you have savings account, to recommend some good investment firms. Go to them; tell them your condition, and put them on their honor to protect you and your family. In ninety-nine cases out a hundred you will get good honest advice which will be worth money to you. When your Liberty Bonds become due or are called for payment, follow the same course. Either put the money in the savings bank or invest it in securities which a good investment house recommends. There are plenty of such reliable houses.

"One need not wait until his Liberty Bonds become due before getting a little experience in investing. Under the present system of selling high grade securities in \$100 and \$500 denomination, it is now possible to purchase good bonds from reliable investment houses with only a small amount to invest. To buy one of these "baby bonds" is a very practical means of both saving money and becoming interested in securities. This is not something which should be done when securities are high as is the case when the Babsonchart shows business to be considerable above the normal line. Today, however, with business about 9 per cent below the normal line, such securities should be worth more in the years to come.

"Much more money is available today for investment in Government, municipal, railway, public utility, and sound corporation bonds than at any time in the history of America. It is estimated that there has been an increase of available funds for investment of over 50 per cent since 1914. Of course, on the other hand, the needs of the world for construction purposes are enormous and have probably like-wise increased nearly 50 per cent. Therefore, hold such good securities as you now have and buy more just as fast as you save money so long as the Babsonchart figure remains below normal. Today it is 9 per cent below normal. In other words, when the Babsonchart registers above normal, it is a good time to do business, but an unfavorable time for long-term investments. When the Babsonchart registers below normal it is a poor time to do business but a good time for making long-term investments."

MALHEUR COUNTY REAL ESTATE TRANSFERS RECORDED SEPT 2 to SEPT 9

Amas W. Johnson et ux to Leo E. Porter, 38 acres on Morton Island in Snake River, 8/29/22. \$4000.
Ada Lodge No. 3, I. O. O. F. to J. F. Miller et al, 62 acres in SE 1/4 Sec. 22-18-45. 6/14/22. \$1.
J. F. Miller et ux to Owsley E. Carman, all interest in 62 acres in SE 1/4 Sec. 22-19-45. 9/5/22. \$1.
Herschel S. Brown et ux to Esther Boston, undivided 1-26th interest in W 1/2 NE 1/4 Sec. 9-19-44. 12/29/20. \$10.
Martha F. Robbins et vir to Esther Boston, undivided 1-13th interest in W 1/2 NE 1/4 Sec. 9-19-44. 1/18/21. \$10.00.
H. O. Drane et ux to Dan E. Montague, Lots 43, 44, and 445, blk. 2, Riverside Ad. to Ontario, 8/21/22. \$500.00.
U. S. A. to Lloyd McRae, S 1/4 NE 1/4, SE 1/4 NW 1/4, Lots 2, 3, 4, and 5, Sec. 6-24-37; Lot 4, Sec. 31-23-37. 8/16/22.
G. A. Pogue to Emily A. Pogue, Lots 9 and 10, block 19, Ontario. 8/2/22. \$1.00.
John Molenaar et ux to E. A. Nixon, Lot 3, block 36, Park Add. to Nyssa. 9/1/22. \$100.00.
David Dunbar to Helen Mary Dunbar, S 1/2 SW 1/4 SW 1/4, and Lot 4, Sec. 11; Lots 1 and 2, Sec. 14-18-47. 8/31/22. \$1.00.
U. S. A. to Margaret C. Fackrell, SW 1/4 NW 1/4, W 1/2 SW 1/4 Sec. 1; SE 1/4 NE 1/4, Sec 2; N 1/2 NE 1/4, SE 1/4 NE 1/4, NE 1/4 SE 1/4 Sec. 12-16-40. 5/25/21.
U. S. A. to Margaret C. Fackrell, Lot 3, SE 1/4 NW 1/4, NE 1/4 SW 1/4, SW 1-4 NE 1-4, and SE 1-4 Sec. 2-16-40. 5/25/21.
Emma G. Robinson to Kate R. Henderson, N 1/2 NW 1/4, SE 1/4 NW 1/4, N 1/2 SW 1/4 Sec. 36-17-44. 8/15/22. \$10.00.
City of Ontario to David Dunbar, Lots 1 and 2, Block 5, Ontario cemetery. 8/3/22. \$50.00.
A. D. Morey et ux to C. F. Miller, lot 1, block 36, Park Add. to Nyssa. 11/23/21. \$200.00.
C. O. Roberts et ux to J. M. Fairbanks, NE 1/4 NW 1/4 SW 1/4 Sec. 9-18-47. 8/23/22. \$10.00.
W. Gruver et ux to Jack Walker, W 1/2 SE 1/4 NE 1/4 Sec. 15-21-46. 8/14/22. \$2,000.00.
U. S. A. to Fred E. Locey, SE 1/4 SE 1/4 Sec. 20; S 1/2 SW 1/4 Sec. 21; NW 1/4 NE 1/4, and NW 1-4 Sec. 28-13-39. 8/16/22.
U. S. A. to Mary B. Locey, W 1/2 NW 1/4, SW 1/4 SW 1/4, E 1/2 E 1/2 Sec. 34-13-39; Lot 1, Sec. 3-14-39. 6/19/22.
Earl O. Baston et al to Sether Boston, undivided 4-65th interest in W 1/2 NE 1/4 Sec. 9-19-44. 12/21/21. \$320.00.
Fred E. Young et ux to City of Nyssa Lots 1 to 12, inclusive, in block 11, Teutschs Add. to Nyssa. 2/23/22. \$63.00.
Brogan Trading & Lumber Co. to M. F. Vilmsmeyer, lots 1 and 2, block 30, Brogan. 9/5/22. \$1.00.
J. R. Blackaby et ux to Ontario National Bank, undivided 1/2 interest in Lots 1, 2, 3, 4, and 8, block 15, Ontario. 9/7/22. \$100.
U. S. A. to Phillip S. Morton, SW 1/4 SW 1/4 Sec. 26; NW 1/4, N 1/2 SW 1/4 Sec. 35-18-38. 8/16/22.
U. S. A. to Phillip S. Morton, W 1/2 NW 1/4, NW 1/4 SW 1/4, SE 1/2 SW 1-4 Sec. 26; E 1/2 SE 1/4, Sec. 27; NE 1-4 NE 1-4 Sec. 34; SW 1/4 SW 1/4 Sec. 23-18-38. 8/16/22.
Adolph Gramse et ux to Albert E. Chapman, Lots 22, 23, 24, 25 and 26, Block 3, Terrace Heights Add. to Ontario. 2/18/1915. \$625.00.

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—We'll Tell You How

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You can refinish them yourself with a little paint, varnish, or enamel, and a bit of work "that is really fun."

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