

Hillsboro Argus

With Which is Combined the Hillsboro Independent
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The Spirit of Giving

The splendid response of the people of Hillsboro to the pleas of the American Red Cross to give a helping hand to the unfortunate victims of the greatest flood in American history speaks well for the humanitarian spirit of our local citizens. Many undoubtedly made great sacrifices to help their fellow citizens in the flood basin.

The voluntary action which resulted in the original quota coming into the Argus office unsolicited and before any plea was made through the paper is something of which the community might well be proud.

The quotas have been increased several times and the need is increasing daily. "Do unto others as you would have others do unto you" and turn in a donation of money if you possibly can do so. God knows these flood victims need it and who knows but that sometime we will be in need of a helping hand.

Thoughts along this line are so well expressed in a contribution by P. L. Patterson, prominent local attorney, that the article is reproduced together with our own ideas. More than \$100 additional has been brought to the Argus office in free will offerings since Mr. Patterson's letter was written.

(By P. L. Patterson)

There is something gripping in the current accounts of the nation's flood disaster. Gripping in that awful, magnetic intensity of the stark horror of it all. Modern news facilities have laid before our eyes the graphic picture of human suffering and anguish that whole columns of words could not portray. Perhaps it is this phase of the present tragedy that has brought to us the vivid realization of our neighbor's need.

Standing amidst this chaos of ruin and suffering we see the comforting picture of the American Red Cross. Going into action before the angry waters had even reached the heights of their destruction, the Red Cross has done much to relieve the suffering, and prevent the aftermath of disease and famine from ravishing the defenseless people in their misery.

The Red Cross cannot operate without funds. Food, clothing, shelter and fuel must be had at once. They sent a call to every corner of the nation to assist in giving those funds. Washington county was first allotted a quota of \$250 and then \$500. Hillsboro in turn was asked to raise part of that sum. The people of this community without urging or request brought into the Argus over \$300, more than enough to fill our quota.

Not content with that, however, the men of the American Legion without solicitation volunteered to raise more money. These men who are serving in peace as they served in war, know what hunger, cold and suffering are. Quotas are only minimum needs, they wanted their neighbors to have more. The people responded generously to their appeal and \$450 more was brought in. The children, also, did their part. Seven hundred and fifty dollars from Hillsboro alone.

Fifty per cent more than was asked of the entire county has gone forward to lend its help. The people of the middle west, the homeless people, the stricken people of the flood will be glad to be a part of a country like ours. You who have given will need no thanks, the thought of a deed well done, of the anguish and terror removed from those hearts will leave you warm and glowing in your hearts. The people of Hillsboro have more than done their part. It is good to live and work among people like you.

Keep on Toes

The disastrous flood conditions in the east should stimulate action by congress for flood control wherever needed in this country. A drive has been started for flood control in the Willamette valley and the Oregon delegation has been asked to push a \$2,400,000 bill for federal allotment. The Tualatin valley has been greatly interested in control efforts and people here should keep on their toes to see that the valley is taken care of in any appropriation that is made.

Jots in Jest

The six assistants "with a passion for anonymity" whom President Roosevelt wants added to the White House staff will probably be vice-presidents.

A quart of milk equals three-quarters of a pound of beef steak, 6 1/2 oranges, and two pounds of potatoes, except in Germany, where it equals about one cannonball.

Eugene Talmadge, ex-governor of Georgia, said, "You can't get people to do something by fighting; you have to love them into it." With the exception of divorce.

The Extension club of Elk Creek, Mo., has as its motto, "Make Something Out of Nothing." It probably all started over the holes in doughnuts.

Students at Punahou academy, Honolulu, are making their own chairs. Probably preparing for a strike.

Our Yesterdays

Fifteen Years Ago
 Argus, February 2, 1922—John McNamer, pioneer, veteran and lodgeman, dies at Forest Grove January 25. He was an early stage driver over Wilson river road.

Robert D. Parke, camp machinist, killed Tuesday when logging engine, and car runs off bridge above Timber.

House, owned by Mrs. Welch on Garibaldi avenue, burns Sunday.

Workmen remodel lower floor of Odd Fellows' building, recently vacated by post office, for occupancy by F. W. Welch and Peter Rasmussen in grocery business.

E. M. Ward sells his grocery stock to Messrs. Riggs and Spencer Jones.

Fear winter and fall sown grain injured by freeze.

Thirty Years Ago
 Argus January 31, 1907—Louis Hullit and Miss Lena Wohlkelegel married at Scholes January 23. Representative Barrett introduces bill in legislature asking \$100 monthly salary for county judge.

Mrs. Ellen Crowthers died at Gales Creek January 29.

Babson Warns That Stocks Not the First Step

By Roger Babson
 BABSON PARK, Mass., January 29.—"What are the proper steps I should take in building up financial reserves?" This question seems particularly pertinent in view of the changes in business and finance during recent years. Many people—especially the young—believe that the old-fashioned financial guideposts are of no value in the new scheme of things. This is why I am worried by the current lingo among the "cats and dogs." In the list of the daily 10 most active issues during the last month, at least seven have been "cheap" stocks selling below twenty dollars per share.

Old Principles Still Sound
 Judging from requests for information on "a good low-priced stock for a turn" which are beginning to break my postman's back, much of this trading is being attempted by small green investors—the type who can least afford to speculate. These people are putting the cart before the horse in their attempt to "create" a financial backlog. They do not have the slightest conception of sound investment fundamentals. New deals in business, finance, and politics have not thrown the successful time-tested principles and practices of achieving financial independence into disrepute. However, particularly for the benefit of new and young investors, I want to outline a simple plan for estate-building.

Step Number One is the budgeting of expenditures. Methodical management of the income is the soundest way for the individual to lift his own living standard above the national average. Financial reserves usually start only through savings from earnings. The ancient "Poder Richard" axiom—"A dollar saved is a dollar earned" is just as true today as it was 150 years ago when Ben Franklin wrote it. Expenses must be budgeted in relation to income. This is the quickest way to store up a surplus which can be turned to investment purposes. Unless saving is treated as a definite charge against monthly income, effective saving cannot be accomplished.

Step Number Two is to put the weekly or monthly savings from salary to work. The bank account is the primary method of accumulating the first hard-won dollars. In selecting his bank the young depositor should make a careful investigation and his own decision. Investment habits—like living habits—are generally formed in youth. "Investigate before you invest" is a mighty good habit to learn early.

The four big factors to examine in choosing the bank are: The bank's published statement of condition. Character of assets. Management. Confidence of community.

Step Number Three should be a reasonable amount of simple life insurance. The basic function of life insurance is protection against premature death. Hence, life insurance affords some element of protection against the statistical probability based upon mortality statistics. If the insured dies before his statistical expiration, his estate receives a higher return than it could get in most other ways with equal security. There is no longer, however, over-concentration on insurance just as there is on any other part of the program. Avoid taking too much. Also remember that the cheapest insurance is a straight life-insurance policy unadorned by any frills.

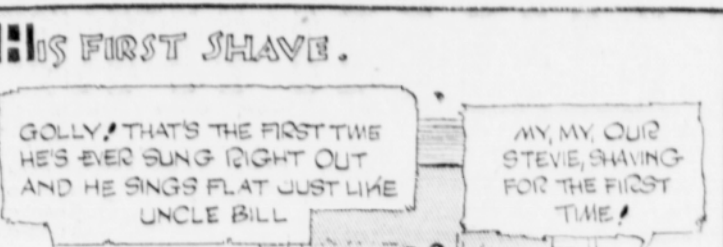
A Double-Barreled Investment
 As his income increases, the young man then makes the most pleasant investment of his life—his first home. This is the best investment he can make. Real estate, like other investments, has its smiles and its tears. It is the most stable form of investment and at the same time one of the least liquid. It may take only a minute to buy, but it may take years to sell. The home has many intangible assets—such as comfort and peace of mind—which often outweigh the economic arguments. It is usually about as cheap to rent as to own. The important point is that the home is an investment, however, is the increasing value of the property. The key to that is the location of the lot and a good sensible design which adds to the saleability of the house.

Step Number Five is the consideration of bonds and conservative stocks. When wisely chosen, they are the premier form of security investment. Remember, however, that there are all kinds of bonds and stocks—ranging from good to bad. In analyzing a bond issue, like any other piece of merchandise, the young investor must follow elementary fundamentals of confining himself to types of business he understands so that he may be able to judge true values. The same should be able to see through a corporation report. Finally, he should consider the nature and management of the business, security behind issue, yield and marketability, special points such as call price, and possibility of inflation. Just as in the case of selecting your bank, seek the opinion of others, but check your facts before buying.

Speculative Stocks Last Step
 After the young investor has taken these five steps and after his salary reaches a certain level, then and only then should he be ready to place money in speculative stocks. Because stocks are certificates of ownership in a business, the man who buys them must realize that he is assuming all the chances of gain and grief inherent in any business. He is competing with specialists in the art. Billions are made in paper profits and other billions are actually lost. At certain periods stocks become very popular. There is a scramble to buy and prices are bid up to fictitious levels. At other times, there is an equally silly stampede to unload. Therefore, proper timing is perhaps the most important of all stock investment "mysts."

This, then, is a brief outline of the six major steps in building your financial future. There is no final and focal point, however—the plan! For thirty years I have preached that the Law of Action and Reaction applies in economics.

The Great American Home



GOLLY, THAT'S THE FIRST TIME HE'S EVER SHUNG (RIGHT OUT) AND HE SINGS FLAT JUST LIKE UNCLE BILL.

MY, MY, OUR STEVE, SHAVING FOR THE FIRST TIME!

SAILOR-BEWARE!

and the message will be the fourth in a series on "The Sins of the Saints." This Sunday's message is on "Washing One Another's Feet." You will also enjoy the week-night services on Tuesday and Friday at 7:45 p. m. Tomorrow evening will be the monthly membership meeting following the service. Every member is urged to be in attendance. This will be a divine healing service.—Guy P. Duffield, pastor.

CHURCHES

The Orenco-Redville Parish
 Sunday school in both churches, 10 a. m.; worship service in the Orenco church, 11 a. m.; worship service in the Redville church, 8 p. m. Women's Missionary society meets at Orenco on the third Wednesday of each month and at Redville on the fourth Thursday of each month.

Seventh-day Adventist Church
 Services are held each Sabbath (Saturday) as follows: Sabbath school, 10 a. m.; preaching service at 11 a. m.; young people's meeting at 2:30 p. m.; prayer meeting Wednesday night at 8 o'clock. Visitors are welcome at all services.—Dr. Walter Huntington, pastor.

Mountain Home Evangelical Church
 Regularly each Sunday: Sunday school, 10 a. m.; Edward Aebischer, superintendent. Morning worship service with alternating leadership. Christian Endeavor, 7:30 p. m.; Evangelistic service, 8 p. m.—Rev. V. T. Speece, pastor.

M. E. Church (Bethany)
 On Germantown road. Sunday school every Sunday, 10 a. m.; German service, 11 a. m., first and third Sundays; English service, 11 a. m., second and fourth Sundays.—E. Julius Tragilo, pastor.

Laurel Evangelical Church
 (Seven miles south of Hillsboro) Sunday school, 10 a. m.; Mrs. A. Watkins, superintendent. Preaching service, 11 a. m. Junior Christian Endeavor, 6 p. m.—Rev. V. T. Speece, pastor.

First Church of Christ, Scientist
 At 11 a. m. Wednesday evening services at 8 o'clock; Sunday school at 11 a. m. Pupils up to the age of 20 years are welcomed. Free reading room open on Wednesdays and Saturdays from 2 until 4 p. m. Sunday's topic, "Spirit."

First Baptist Church
 Morning worship, 11 o'clock. An interesting service is anticipated. Boy Scouts will be present in a body. "The Scout After God's Own Heart" will be the subject.

Trinity Lutheran Church
 Public worship, 10:30 a. m.; Sunday school, 9:45. Sermon topic, "God Pleads for the Return of His People."—Jer. 3, 4-9. At this service the Lord's Supper will be celebrated. Announcements for Communion will be received Friday. For the "Lutheran Hour" tune in on KEX at 1:45 p. m. During the season of Lent services will be conducted at the local church every Thursday at 8 p. m. You are cordially welcomed to worship with us. Men's club meets in the church parlors at 8 p. m. Sunday. The meeting of the Young People's society will be held Thursday at 8 p. m.

Foursquare Church
 A special message for young people contemplating matrimony will be the feature of Sunday evening's service at 7:30. Subject will be "Wilt Thou Go with This Man, and She Said I Will." The message will be preceded by a song service and musical program. At 11 a. m. Communion will be served.

just as it does in physics and other sciences. Interest rates, real estate values, bond yields, and stock prices move in cycles. From my years of study of this question, I find that the vast majority of people buy when they should sell, and sell when they should buy! The reason for this is the lack of a co-ordinated plan and the character and will-power to hew to the chalk-mark. Hence, my advice is to lay out today a definite program and stick to it. It is a much shorter cut to financial independence than spasmodic and ill-timed "flyers" in "low-price" issues!

and the message will be the fourth in a series on "The Sins of the Saints." This Sunday's message is on "Washing One Another's Feet." You will also enjoy the week-night services on Tuesday and Friday at 7:45 p. m. Tomorrow evening will be the monthly membership meeting following the service. Every member is urged to be in attendance. This will be a divine healing service.—Guy P. Duffield, pastor.

Congregational Church
 February 7: Church school, 10 a. m.; Prof. Stalvey, superintendent. Morning worship at 11. Sermon, "To Him Glory and Dominion." Chorus, "Knights of the Cross." Shelley.—T. Arthur Dungan, minister.

Pentecostal Tabernacle
 Sunday school Sunday, 10 a. m. Rev. J. H. Ebert, superintendent; classes for all ages. Morning worship at 11 at which time communion will be served. Sermon by the pastor. Young people's meeting at 6:45 p. m. Miss Pauline Hood will speak. Evening evangelistic service, special music by the orchestra and others. Sermon subject: "The Souls' Destiny." Mid-week services, Tuesday evening, prayer meeting, Tuesday evening. Bible study and praise service, Saturday evening evangelistic. All evening services begin at 7:45.—J. F. Shackelford, pastor.

All Saints (Episcopal)
 Services for Quinquagesima Sunday will be as follows: Church school, 9:45 a. m.; holy communion and sermon, 11 a. m.; Washington county home, 2:30 p. m. Those desiring to join the vicar in this service are asked to meet at the church at 2:15. Bishop Dagwell will be the guest of honor. A cordial invitation is extended to all. Service will commence promptly at 7:30. At the Diocesan convention last week, V. W. Gardner was elected as alternate delegate of the general convention to be held in the east this fall. Alf Johnson was elected delegate to the Diocesan Synod to be held in Seattle this year.—Reginald Hicks, vicar.

Beaver Church of Christ
 Minister Hatch will preach both morning and evening next Lord's day. Business session has been held last Sunday was postponed one week and will be held at the close of the morning services. Bible school, 9:45 a. m.; Communion service, 11 a. m.; special music by the choir, followed by preaching. Evening service at 7:30. Mid-week service Wednesday, Mrs. Charles Thompson, leader. Missionary society meets at the church Friday.—M. Putman, pastor.

In Nineteen-Fifty
 Mother—Father, you want to keep Johnny in hand.
 Father—What for?
 Mother—Well, he's been flying up and down the Atlantic all morning, and he won't even go to China, for the rice for dinner.—Ex.

We specialize in quality commercial printing—Argus, 37

Inequalities of Prison Terms Cited by Governor

By A. L. Lindbeck
 SALEM—Attention of the legislature was directed by Governor Martin this week, in a message to the senate, to the gross inequalities of prison sentences meted out under the present system and to the inadequacy of the state's parole system. Prisoners convicted of almost identical crimes, the governor pointed out, are serving terms ranging from one year in some cases to 20 years in others. The governor recommended centralization of authority in fixing prison sentences in a board in order to overcome this condition which he declared created a bad situation.

Methodist Episcopal Church
 February 7, 9:45 a. m., Sunday school for all ages with classes and teachers for all groups. C. C. Weber, general superintendent. Morning worship at 11; special music appropriate to the memory of America's great American; anthem by the church pianist, Mrs. Rex Howard. Sermon by the pastor on the "Wisdom of the Wise." Epworth League, 6:30 p. m.; subject, "The Temptations of Too Much," Luke 12: 13-21. Last Sunday the topic was "The Stages of Temptation." Evening worship, 7:30. Messages in song, "Break Thou the Bread of Life to Me." "When I survey the Wondrous Cross." "Holy Communion." Tuesday, 2 p. m., Women's Missionary societies will meet at the parsonage. Tuesday, 7:30 p. m., workers' conference. Wednesday all members of the Ladies Aid Societies will meet in the church parlors. Mrs. Thomas Connell, president, presiding. Wednesday, 7:30 p. m., mid-week service, prayer, praise and Bible. Thursday all members of the choir will meet in the church auditorium at 7:45 p. m.—Alexander Hawthorne, pastor.

Christian Church
 Lord's day unified study-worship service, 9:45-11:45 a. m. Church school, 9:45 a. m. C. H. Nosler, superintendent. Morning worship, 10:45; music by Treble choir with Mrs. Florence Kramer, director. Sermon, "The Magna Charta" of the Restoration Movement." Service to shut-ins by young people, 2:30 p. m. Paul Collins, leader. Christian Endeavor, 6:30 p. m., intermediate and young people. Evangelistic service, 7:30 p. m. Song service assisted by young people's choir under direction of Paul Collins, song leader. Monday, 7:30 p. m., County C. E. class in C. E. room. Walter Myers, leader. Tuesday, 7:30 p. m., Bible study. Wednesday, 2 to 4 p. m., Joint meeting of Ladies Aid and Missionary society.—R. L. Putman, pastor.

House voted 44 to 15 to abolish the job of director of marketing research now held by Dr. W. J. Kerr, former chancellor the state system of higher education. Many are predicting that the senate will also pass the bill, although not by such a wide margin.

Senator Ross of Washington county wants to equip all automobiles and trucks with governors set for a maximum speed of 60 miles an hour.

When is a frog a fish? When the legislature so decrees. A bill now before the senate declares bull frogs to be game fish and would require that persons seeking to ensnare the croaking hoppers first equip themselves with a fishing license. The bill is sponsored by the game committee.

Representative Ernie Fatland of Gilliam county thinks that money paid by motorists for their drivers' licenses should be earmarked for safety campaign purposes and not used for highway construction and maintenance. He is working on a measure which will so provide.

Oregon will out-Reno Reno if measures now before the senate are approved. Residence requirements on the part of divorce seekers would be reduced to 30 days and remarriage would be permitted immediately after the knot was severed.

The public hearing on the Clark bill to close all coast streams, except the Columbia river, to commercial fishing, attracted the usual large crowd. Many sportsmen, who had been referred to as conservationists, were all for the bill as the only solution to the rapid depletion of the salmon supply while the commercial fishermen were just as strongly opposed to the measure which, they insisted, would not work as expected.

House knocked off work Friday afternoon so that a new boiler could be installed in the armory building prior to the old one being taken away and swung in the Marion hotel dining room held over until Saturday morning.

The bill providing an increase in the counties' share of the gasoline taxes has made its appearance at last. It increases the county money to \$600,000 and asks the legislature to increase the allocation to each county by 25 per cent over the present amount.

After passing the lieutenant-governor resolution by a vote of 32 to 25 the house defeated an attempt to reconsider the vote and sent the measure on over to the senate. If that body puts its ok on the resolution the voters of Oregon will again have a chance to express their opinion on the issue—for the fifth time in 25 years.

Representative Bennett, Newberg attorney, serving his first term in the legislature, commutes between his home and the capital city every day.

Daisy Bevans, Clackamas county representative is the sponsor of a bill that would forbid the use of pretty girl pictures in cigarette advertising.

Somebody Prayed You Through
 When God once breathes himself into you and creates you new from above, neither time nor eternity can change you back. Your born-again self is your eternal self.

That new self is God's free gift. But the rewards by which it is to eternally profit must be earned. "For we shall receive our inheritance before the judgment seat of Christ, that everyone may receive the things done in his body, according to that he hath done, whether it be good or bad." (Bible)

Now hear H. Irving Overholzer, Director Child Evangelism of America. "Two out of every three under 21 are not in any Sunday school. Of those enrolled, 80 per cent drift out and away without being converted."

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Day of Prayer, Lenten season ends with the 6:30 p. m. service on Easter Sunday morning, March 29. Vespers on Wednesdays and Fridays throughout Lent at 7:30 p. m., with Stations of the Cross on Fridays. Pastor Henry S. Haller may be consulted any day between 10 a. m. and noon, or between 4 and 6 p. m., or by appointment, at the House office, 232 North Third avenue.

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WASHINGTON LETTER

WASHINGTON—The bill placing an embargo on shipment of arms, ammunition, and implements of war to Spain, which was jammed through in the opening week of Congress, will be followed by permanent neutrality legislation later in the session.

There has never been a more popular issue in Washington, and seldom if ever a more marked division of thought within Congress and official circles.

Some members, chiefly Senators Bennett Champ Clark, Gerald P. Nye and Arthur H. Vandenberg, and Representative Maury Maverick, want a law

which will make it impossible to export arms and implements of war, or to sell anything on credit or to make loans to any foreign country engaged in civil or international war.

They are willing to let Americans sell ordinary commodities to belligerents only on a cash-and-carry basis.

Dissenting in the case of "hard and fast neutrality" are those who say that we cannot possibly foresee the endangering circumstances that will arise in other people's wars and provide against them in advance.

The existing neutrality law neglects to say what should be done in case of a foreign civil war, so it was considered necessary to supplement it with the recently passed embargo on shipments to Spain.

Another argument is that if the United States refuses to



Senator Nye