

# The Oregon Statesman

"No Favor Sways Us; No Fear Shall Awe"  
From First Statesman, March 28, 1851

THE STATESMAN PUBLISHING CO.

CHARLES A. SPRAGUE, SHELDON F. SACKETT, Publishers  
CHARLES A. SPRAGUE, Editor-Manager  
SHELDON F. SACKETT, Managing Editor

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Eastern Advertising Representatives:  
Ford-Parsons-Stecher, Inc., New York, 271 Madison Ave.;  
Chicago, 269 N. Michigan Ave.

Entered at the Postoffice at Salem, Oregon, as Second-Class Matter. Published every morning except Monday. Business office, 415 S. Commercial Street.

### SUBSCRIPTION RATES:

Mail Subscription Rates, in Advance, Within Oregon: Daily and Sunday, 1 Mo. 50 cents; 3 Mo. \$1.25; 6 Mo. \$2.25; 1 year \$4.00. Elsewhere 50 cents per Mo. or \$5.00 for 1 year in advance.  
By City Carriers: 50 cents a month; \$5.00 a year in advance. Per Copy 2 cents. On trains and News Stands 5 cents.

## A Unique Centenary

ON January 3, 1931, there will be celebrated the 100th anniversary of the founding of the first building and loan association in the United States. It was called the "Oxford Provident Building Association" and under altered names has continued in business to this day. This association was launched in Frankford, now part of Philadelphia, Pa. Its organizers probably had no expectation that it would continue for a century; they set forth in the opening minutes:

"This association shall continue until every member shall have the opportunity of building or purchasing a dwelling house."

That doubtless continues to be the aim of the organization; and since there are new members coming in constantly desirous of obtaining "dwelling houses" it is altogether probable that the association will continue to function for another century and longer.

In this hundred years building and loan associations have grown rapidly and yet solidly. There are now some 12,000 associations with nine billions of assets and it is estimated they have financed the erection of over two million homes.

There was a time some forty years ago or so that building and loan associations had become subjects of exploitation; there were failures and investors lost heavily. In the last quarter century the associations have made a very fine record. Very few of them have failed; and very few have been made the vehicle for high financing. Recently there has been a flurry in Los Angeles due to the unconscionable embezzlements of an executive. That fortunately has been a most unusual happening. For the most part savings and loan associations have been operated with service rather than profit as the main motive. Even non-mutual companies have had men with very high standards of business integrity as directors and officers; and their operations have been extremely conservative.

Some have professed fears that recent changes in Oregon associations represented efforts to inflate the building and loan association business through pyramiding, etc. We hope not. Oregon's record, under the leadership of the old Equitable company of Portland, has been good; and close supervision plus vigilance of the public should serve to keep that record untarnished.

## Wheat Prices Down; Production Constant

INTERESTING and indicative of the present inability to mobilize agriculture as one would control an industry is the recent statement of the department of agriculture that winter wheat plantings for 1930 are less than one per cent below those of 1929.

In the face of alarming price declines the observer might think that Alexander Legge's repeated injunction to raise less wheat would have more than one per cent effect.

But not so. Apparently the average farmer, hoping against hope, distressed by present conditions but blindly unable to cope with them, puts the 160-acre plot back into wheat and prays for a drought. Indeed the welcome hand of pestilence is so fervently hoped for by some producers that they see only a national calamity to reduce surplus yields as a way for price to be raised.

Such relief is a will-o-the-wisp and poor assurance on which to pay mortgages.

The sound way to cure the glutted market is by a speedy return of a fair balance between consumption and production. We have the facts of consumption fairly well tabulated. We know production over a ten-year period. We can estimate and the result alarms—the steady increase of foreign production of wheat.

With these basic facts, ordinary business judgment dictates, first, that four-fifths of a crop at a profit price would be better than a full crop without a cent of profit.

A manufacturer, facing a glutted market, can quickly curtail production sufficiently to at least avoid loss. Better to keep the plant only partly busy than to run full blast at continuing losses.

The practical problem is how to effect such economics among farmers, most of whom are independent operators, most of whom must hope for drought or the curtailment by their neighbor, as a means of meeting the problem. Instead of sumptuary laws to hold up prices against the unalterable law of supply and demand, the government might better exercise its fiat to regulate production.

At the same time the marginal producer, the man whose land is only fairly well adapted to wheat, should be diversifying in other lines less overproduced. This is especially true to the Willamette valley whose soils are adapted to a wide variety of crops whereas such districts as eastern Oregon and Washington are confined by nature to a one-crop yield.

Easy as it is to outline the way out for agriculture we have no fond hope that relief will be speedy. Little organized, faced by world competition, unable quickly to adjust production to consumption, agriculture must as yet largely muddle through. Politicians may throw sops of subsidy but thinking farmers know that tonics may stimulate but never cure sick agriculture.

The crop reduction plea of Legge is good but one wonders how long wheat prices can be pegged at Chicago and what would happen if government pegging of copper, of lumber, of automobiles or of sugar was demanded and enforced.

## Dr. W. Carlton Smith

THE writer came away from the funeral of the late Senator Reynolds in company with Dr. W. Carlton Smith. What a shock it is therefore to have just a few weeks later such sudden news of the death of Dr. Smith himself. He was a kindly man, with a personality which drew friends to him. One could not quarrel with Dr. Smith, he was so agreeable, so affable; and withal firm in his judgments.

His interest in community affairs led him outside of his profession. He entered war service; he was a capable, conservative legislator. Possessed of a mind unusually bright, he was frequently called on for public addresses. His public career exemplified in high degree the finer meaning of that word, so often abused—"service."

## HEALTH

### Today's Talk

By R. S. Copeland, M. D.

Scurvy was most common in the days of long sea voyages. Wherever there was long continuous lack of fresh vegetables and fruits scurvy would appear. Armies and navies suffered tremendously and it proved to be a decisive factor in many battles. Napoleon often mentioned the importance of his soldiers having good food. Though he knew nothing about vitamins, he probably ordered fresh vegetables and fruits for his men whenever possible.

Without fresh vegetables and fruits the signs of scurvy soon appear. There is a lack of energy and no desire for work. There is mental as well as physical fatigue. Appetite falls and the individual becomes extremely irritable. Unless the diet is changed the patient becomes extremely weak, with marked loss of weight. The skin assumes a peculiar pallor.

In modern times it is rare to have further symptoms. But in extreme cases there appear small blisters in the skin and lining of the mouth. The gums may become swollen and bleed upon the slightest touch. In such cases the teeth are extremely sensitive, become loose and may fall out.

Formerly this disease was met in orphan asylums and institutions where errors in the diet were all too common. With increasing knowledge of vitamins and the importance of fruit juice as part of the daily diet, this tendency is becoming rare.

In any institution, or boarding school, where there is evidence of much lassitude and lack of "pep" in the children, the diet should be carefully scrutinized. If there is lack of the proper vitamin correction of the feeding will act like magic. The lassitude and listlessness of the youngsters will disappear.

We are not so much concerned about the cause of scurvy as we are about its prevention. It is scurvy. Since certain foods are rich in the elements that will prevent these uncomfortable symptoms, we should always partake of these foods.

Orange juice and tomato juice are about the best "antiscorbutic" foods. It has been shown that the juice of one orange or one tomato taken daily, will prevent scurvy in an adult.

Children and infants, regardless of what their diet is otherwise, should in addition to their daily quota of orange or tomato juice. The amount may vary from one teaspoonful, to the juice of the entire fruit, depending upon the age of the child.

Green vegetables, cabbage, young carrots, spinach, potatoes and rhubarb are important in their content of vitamin C. It is the presence of this particular vitamin that insures safety from scurvy.

The importance of green vegetables and fruits cannot be overstressed. They are useful, not only in the treatment and prevention of scurvy, but also for the general maintenance of good health.

Answers to Health Queries  
MRS. R. E. S. Q.—I have been told by a doctor that I have no thyroid glands, and never have had. Can this be possible?

A.—Perhaps your doctor meant that you have no enlargement of the thyroid glands.

J. C. B. Q.—Would the habitual use of very hot water for drinking purposes result in the destruction of the mucous membrane of the throat and stomach?

A.—No.

G. S. Q.—Where can I go for free treatment for rheumatism?

A.—Most every hospital has a clinic for this.

Cora M. Q.—Would Epsom salts baths be reducing? Would this injure the skin in any way?

A.—No. Such baths might prove weakening if taken too frequently. No. If you wish to reduce cut down on sweets and starches, and keep the system clear.

MRS. W. T. S. Q.—Is it safe to sit around and play all day in wet bathing suits? Will this cause appendicitis? How long should one wait before going into the water after eating?

A.—No, although this depends to some extent upon the underlying circumstances and the physique of the child. Not necessarily. At least an hour or so should elapse.

## HAZEL GREEN HAS ITS GUEST QUOTA

HAZEL GREEN, Dec. 26.—Mr. and Mrs. Fred Hashebacher, Sr., were hosts to a family dinner Christmas day. All their children and families were present.

Covers were laid for Mr. and Mrs. Albert Hashebacher and small son Billie, Mr. and Mrs. Alois Schwank and children Loraine and Junior, Portland; Mr. and Mrs. Albert Lemons, Switzland, Ore.; Mr. and Mrs. Edward Hashebacher and small son Alton; Mr. and Mrs. Fred Hashebacher, Jr., Portland; Miss Sophia and Peter Hashebacher, and the hosts, Mr. and Mrs. Fred Hashebacher, Sr.

Mrs. Fred Hashebacher, Jr., a bride, was recently welcomed into the family circle, the marriage of Miss Rose Mary Hoag of Portland to Fred, Jr., was a surprise to his friends here.

## WHEN CHAINS WOULD HELP



## "FOREST LOVE" By HAZEL LIVINGSTON

Nancy Hollenbeck, young, beautiful and romantic, heads her mother's warning against marrying a poor man and gives up Mat Tully. She accepts the attentions of Jack Beamer, who plans to divorce his rich wife and marry Nancy. On a mountain trip Nancy falls in love with Roger Decatur, a handsome ranger, and marries him. At first she is happy in his mountain cabin, but when he leaves on a long trip, she flees to her home. Without informing her family of her marriage, she re-enters the old social life. Beamer is as ardent as ever, but Nancy repulses his embraces. Roger's letters arouse Mrs. Hollenbeck's suspicions. Nancy pleads with Roger to meet her at a hotel. She waits in vain. Beamer enters the lobby and takes her to tea. She tells him of Roger but not of the marriage. Mrs. Beamer returns from Reno.

CHAPTER XXXIV  
She wept when she left herself think of her poor health. It was because of that that Jack had wearied of her so soon. If she had been able to ride the spirited, snorting horses he liked so well, to play golf and swim, it might have made a difference. But the doctors told her she was fortunate to be able to get around at all. She was practically an invalid.

## SLAIN

Jack! Nervous hands flew to her greasy, cold-creamed face. Why was he here? What did he want? . . . But whatever it was, it wasn't to see her. She knew that. She shuddered just thinking of it. She was just dropping off to sleep when there came a pounding at her door.

Before she could answer it was flung open and the light switched on. "This is a hell of a fine surprise!" her husband said, glaring at her from the doorway. "I thought you were in Reno. My God, what does this mean? Did you change your mind?"

## BITS for BREAKFAST

Wanted, men of vision! We have made beginnings. We have the flax plant at the Oregon prison, treating flax up to the fiber stage; the most modern and up to date plant in the world. The largest scutching plant on earth, and capable of being increased to about five times its present capacity; which will be the limit for a long time of inmate operatives. We have two linen mills in Salem. That will mean about 10,000 acres of J. W. S. pedigreed seed flax. But we have 3,500,000 acres and more of perfect flax land in the Willamette valley. And the time is very near when we can compete on a price basis with cotton fiber, against any country, however favorable the conditions. And flax manufactures have six to 12 times the wearability of cotton manufactures; and 100 times the durability.

AMERICAN BIOGRAPHIES in Miniature  
Kikanah Watson (1758- )  
THE FATHER OF THE COUNTRY FAIR WAS BORN NEAR PLYMOUTH ROCK IN 1758 AND AT 15 WAS APPRENTICED TO THE FOUNDER OF BROWN UNIVERSITY AT 19 HE SET FORTH FOR SOUTH CAROLINA  
ON THIS TRIP HE HAD A GOOD HORSE AND BRACK OF PISTOLS AND \$5000 IN CASH TO BE INVESTED FOR HIS EMPLOYER AT 21 HE WENT ABOARD AND WAS ENTERTAINED BY FRANKLIN  
AT ABOUT 42 HE RETIRED TO A SMALL PLACE IN 1807 HE HELD THE FIRST FAIR IT CONSISTED IN EXHIBITING 2 SHEEP IN THE VILLAGE SQUARE IN PITTSFIELD  
THE FOLLOWING YEAR HE GOT 26 FARMERS TO EXHIBIT STOCK AND FROM THEM ON THE COUNTRY FAIR GREW RAPIDLY UNTIL NOW IT IS A NATIONAL INSTITUTION  
SINCERELY  
Beautiful tribute expressed in Sincere Service and Faultless Equipment can be economically arranged through our long experience and faithful Observance to Detail.  
W.T. RIDGON & SON  
MORTUARY  
LLOYD T. BRIDGES, DALE TAYLOR, WALTER D. MOORE, FRANK CLAY