

THE OREGON STATESMAN

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

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Branch Banking

THE comptroller of the currency in his annual report recommends his recommendations for legislation to permit branch banking within trade areas. We believe that sentiment among bankers themselves is veering decidedly in that direction purely from the standpoint of what they feel to be security for the depositors.

Countering this course is the example of the failure of one New York bank which had over 50 branches. These were, however, all in city of New York. But it is just as true that if the branches were scattered more, any rottenness in the trunk would bring down the branches in its fall.

What is the trouble? It is simply that investments made by the banks turned out badly, and the losses impaired the bank capital. Why have the investments turned out badly? Some say the cause is "poor management". That may be true, but not the whole truth. A good deal of "good management" is sheer luck. A great reason for the piling up of losses has been the shifting of values. A loan may be placed at a very reasonable valuation; but by the time it matures the values have melted away, the property is unseizable, the notes cannot be met, the bank loses. This has been true in agricultural districts.

Another cause has been the wrong idea back of banking methods. Bankers naturally like to see their deposits grow. They are under constant temptation to force this growth. This leads oftentimes to "buying business"—taking on a bad line of credit in order to get some checking account with its deposits. In the banks of Canada, chiefly branch banks, the manager is barricaded behind partitions and closed doors and clerks and secretaries. In this country the manager is apt to be at the front door shaking hands with men, women and children like a candidate for political office. There ought to be some golden mean between the two extremes.

With this experience of values in flux bankers are forced to extreme conservatism. You will find many banks with enough cash and government bonds on hands to pay off their demand depositors practically 100%. That is safe banking; but it is not American banking, for business in this country must depend upon banking credit to finance its flow.

The English have one good banking practice and that is when times are good they are very chary about loans; then when times are bad or tending to be bad, then loosen the purse-strings. The theory is that in prosperous times prices are high and values may slump; while in bad times prices are deflated and loans are safer.

Whatever it is, something is wrong with our banking or economic system which entails such a banking catastrophe as has prevailed in this country since war times. Change to branch banking may add some degree of security; but we doubt if that is striking at the real cause, which is the too rapid shifting of values in the fluid economics of the present day.

The Menace of Fog

FOG is funny stuff. Like the wind, it "bloweth where it listeth." Here is Weston high up on the flanks of the foothills of the Blue mountains reporting 17 days of fog with a welcome respite on New Year's Day. We think fog is apt to gather in low places, along the river or on the coast. Then we know how often the mountain tops are shrouded in fog and cloud; and so they are.

Few spots are free from fog at one season or another, and of course any area lying so close to the ocean with the prevailing winds bearing inland is going to have a great deal of fog at certain seasons. Fog belts the coast; it fills the valleys; it envelops the hills and the mountains. Only where there is a free current of wind blowing is there greater freedom from fog.

Fog is indeed our greatest menace in this region. It is the constant dread of the mariner who sails these waters; of the motorist; of the aviator. Just now fog and ice forced down a veteran pilot in the vast wilderness of the Umpqua country. Science has done much to harness or control other of the obstacles imposed by nature; but fog remains to baffle man's endeavor.

Fog is harmless in itself; it is rather fun to be out in a grey fog; but it is better to be afoot. All with any experience in navigating or driving or flying treat fog with supreme respect, for they know its menace to safety.

The radio audience in this neck of the woods was keenly disappointed over the showing the cougars made at Pasadena. Up here we just can't think of those southern drawing Alabama "crackers" playing hang-up football. Why the very name "cougar" ought to chafe the spine of those "possum eaters." But the playing showed the westerners were hopelessly outclassed. W. E. C. couldn't punt, couldn't pass, and rarely could gain; they couldn't even hold on to the ball in tight pinches. But even the coupe-wearers up here did get quite a kick out of Bill Mundy announcing.

The riddle of tax-spending and tax-saving is not new. Every government body with powers of fixing appropriations is up against it every time it is in session. There is always the pressure for economy; and always the pressure for spending more money.—An always, always appropriations mount, taxes go up, people still complain but pay up. Our guess is the appropriations everywhere will mount this year.

How far is it from Salem into winter sports grounds? Does any one know? Perhaps the point of easiest access would be Government Camp on Mt. Hood; but we can't help thinking there should be some place in the Mt. Jefferson region, say out from Breitenbush. When the North Santiam road is built that ought to put us within a few hours of snow and winter sports.

Hugh C. Wallace of Tacoma was easily the most distinguished democrat residing in the northwest. He was a son-in-law of the late Chief Justice Fuller, and so had connections at the national capital prior to locating in the northwest. He served for two years as ambassador at Paris under appointment from President Wilson.

The death of William M. Ladd removes a man most distinguished for his public works. Serving in many capacities Mr. Ladd contributed mightily to worthy causes in Portland and Oregon. His father built up the great Ladd fortune, but the son earned high honor for his meritorious public services.

Portland Chinese celebrated new year's on January 1st this year, same as white folks. This leaves the Jews along with two new year's in a year.

HEALTH

Today's Talk By R. S. Copeland, M. D.

There is no doubt that man is a slave to machinery. If it brings leisure to those who labor, this leisure to those who labor, this marks a beneficial change. But there are certain mechanical devices in common use that may be detrimental to health.



DR. COPELAND

Modern living makes it possible for us to remain indoors all winter. City folks rarely go outdoors. To be walk to the corner for necessities is done away with and the ordering is done by telephone. With the advent of radio even entertainment is brought into our homes. Everything favors the lazy life.

It is common knowledge that the health of the nation as a whole is lowered during the winter months. I do not believe that this state of affairs is due to the weather. More likely it is due to our habits during this period.

Even though our homes are light and airy, we do not derive the beneficial rays of the sun as we do during the summer months. Sitting in sunlight that is transmitted through the windowpane is of little value. Ordinary window glass does not transmit the invisible rays of sunlight which are so essential to health.

There has been an attempt to substitute quartz glass panes for the ordinary windowpane. Quartz glass transmits the ultra-violet portion of the sun's rays a very desirable thing. As yet, for various reasons, the application of this theory has not been entirely practical.

Let us assume that I am correct in laying our poor health during the winter to our mode of living. If it is not due to the weather, how can we improve our health?

First, let me advise against overheating your home. The normal-temperature of our bodies is about 98.6 F. The temperature indoors should not exceed 70 degrees. Regulate the temperature in your home to a constant level. Where possible do this in your office or the place in which you do your work. You will feel better for carrying out this program. Such a life will tune up your body to resist colds and infections.

Get as much of the outdoor sunshine as is possible. Too many persons who are fond of the sunbath in the summer time, seem to forget the good old sun in the winter. Walk and exercise outdoors as much as possible. Leave the car in the garage at least part of the time. There is a tendency to overeat in the winter time. It is true that food supplies the heat which is more in demand in winter. But this is no excuse for overeating. Eat a balanced diet, plenty of good food, but not too much.

There is no need of consuming large quantities of patent medicines during the winter. Your supply of lime, iron and iodine should be derived from your food stuffs and not from bottles. Eat plenty of green vegetables, fresh fruits and fresh milk. Salads should grace the table during the winter months as during the summer.

Above all, do not blame the weather for your cold or illness. It is usually your own fault. Carelessness is the chief cause of illness.

Answers to Health Queries MRS. O. B. Q.—Which is better for a convalescent, sleeping until 10 a. m., or an early morning auto drive?

A.—Early morning drive, provided the patient can get proper sleep at night.

M. G. C. Q.—What are some of the nerve-building foods?

A.—Is it harmful to smoke two cigarettes daily if one is more or less nervous otherwise?

A.—Eat of a well-balanced diet and the nervous system will be properly nourished, and taken care of. Eat more fruit and vegetables, avoid eating too much meat, as well as excessive tea and coffee.

H. U. Q.—What can I do for a red nose? It remains red both winter and summer.

A.—First correct your diet. A nervous condition, constipation, and, in some instances, a kidney condition may be responsible for hives. It would be well to have a urinalysis made.

H. U. Q.—What can I do for a red nose? It remains red both winter and summer.

A.—A red nose is usually due to circulatory condition caused by run-down state of health. Try to build up your general health and you will probably notice an improvement.

2—Your diet is important. Cut down on sugar, starches and coffee. Avoid constipation.

MRS. E. E. M. Q.—What causes nervousness? I have been nervous for seven years.

A.—Nervousness is caused by a run-down state of health. Try to build up your general health and you will probably benefit generally.

Radio time contributed free to the department of agriculture is worth commercially about \$1,500,000 annually.

Farmers in the United States spend about \$250,000,000 annually for fertilizer.

THE GROWTH OF A NOVEL IDEA



"FOREST LOVE" By HAZEL LIVINGSTON

Becoming cynical at her mother's wish to have her marry for wealth, Nancy Hollenbeck, young and beautiful, accepts the ardent attentions of Jack Beamer, who is married to a wealthy invalid. On a mountain trip, Nancy, after a brief courtship, marries Roger DeCatur, a rancher. Sickening of the loneliness, with Roger away, she returns home to resume her old life, still keeping her marriage a secret. When Roger, deeply in love with Nancy, comes to take her back, she tells him unless he makes his home in the city, she will divorce him, although she realizes her own love for him. She confides in her grandmother who gives her financial aid. After Roger leaves, Nancy continues her clandestine affair with Beamer, but his wife refuses to free him. Louise, Nancy's sister, always second with men, now has a rich, though elderly, suitor. Beamer takes Nancy to his farm on the jaunt. Mrs. Beamer unexpectedly arrives and Nancy is bundled into the kitchen.

BITS for BREAKFAST

By R. J. HENDRICKS The name of Oregon; Continuing from yesterday, and quoting Bancroft: "A popular theory, and one frequently advanced as new, concerning the origin of the word, is that the first European discoverers called the Columbia river, and country adjacent, Oregon, from the abundance of origanum, or wild marjoram, a plant possessing some medicinal virtues. The conjecture is open to several objections: the first that the plant mentioned grows a long distance from the coast, the only portion of the country visited by the early navigators; nor is the presence of it very conspicuous anywhere. "Mengarini, a writer in the New York Ethnological Journal, 1, 1871, advances the idea that the word comes from huracan, the Spanish for hurricane, founded on the fact that at some seasons of the year strong winds prevail on the Columbia river. The Spaniards derived their word 'huracan' from a native American word found among the people of the central part; 'hurakan' is the name of a Quiche god, meaning the tempest. The English hurricane and the French ouragan are forms of the same word; but as the French had little to do with the earliest history of the northwest coast, the origin of the name has never been ascribed to them. "Of all the conjectures hazarded by writers from time to time, the one that suggests a Spanish origin from orejon, meaning 'a pull of the ear,' but for this purpose is often interpreted 'long ear' or 'lop ear,' seems to have been most popular, though not supported by facts or probabilities. It has been repeatedly pointed out with not much as a qualifying doubt, that the Spaniards traveling up the northern coast met a tribe of Indians with ears of extreme length, weighed down by heavy ornaments, and from this circumstance the Spaniards called them 'Long-ears,' and the country La Tierra de los Orejones, which became corrupted into Oregon by Englishmen and Americans. Others assert that while the derivation is correct it was not properly applied by the first named writers, but that it signifies the country of lop-eared rabbits, this animal abounding there as well as in California. "So popular became this theory in the mining times of 1848-9 that the Oregonians went by the name of 'Lop-ears' among the California miners. Indeed, I suspect this opportunity to ridicule their obtruding neighbors, proving too good to be lost, really first gave currency to the idea. From just it grew to earnest; sober minded people then began to look for a more distant origin. On investigation it does not appear that any tribe upon the Oregon coast was ever more addicted to ear ornamentation than is common to all savage nations, or that they wore heavier ornaments. Neither is Oregon inhabited just "a bad break" to him. He had no conception of her shame at being bundled off in a kitchen, forced to hide. His feelings weren't fine enough for that... well, you can't have everything... She sat there holding the telephone, lost in bitter thought. (To be continued tomorrow)

AMERICAN BIOGRAPHIES In Miniature Benjamin Franklin 1706-1790 BORN JAN 17 1706 SON OF A TALLOW CHANDLER AND SMALL MEANS AT 17 HE RAN AWAY TO PHILADELPHIA WHERE HE WON FAME AS A WRITER AND PRINTER FRANKLIN'S WORDS OF wisdom were accompanied by acts that left an example worthy of emulation. We serve those in moderate circumstances with personal attention. YEARS Our experience through long years of service together with faultless equipment assures Beautiful Service under competent direction. HE LEFT TO POSTERITY HIS 'POOR RICHARD'S ALMANACK' AND AN UNFINISHED AUTOBIOGRAPHY THAT HAVE HELPED MEN THINK MORE CLEARLY AND LEAD MORE USEFUL LIVES. W.T. RIDGON & SON MORTUARY 1200 N. BROAD ST. SALEM, OREGON