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The OREGON STATESMAN, Salem, Oregon, Saturday Morning, January 3, 1931

LOOK: A

CHRISTMAS

GREETING

CARD!

WHO EVER THOUGHT

ITD COME TO

THIS 3

THE GROWTH OF A NOVEL IDEA

WHAT

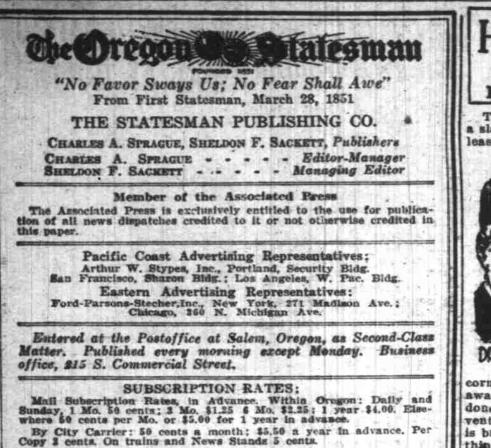
YOVEL

HEAVEN HELP

CARRIERS

THE MAIL

IDEA



Branch Banking

THE comptroller of the currency in his annual report reter months. I do not believe that this state of affairs is due to the a news 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 light and airy, we do not derive be security for the depositors. The host of bank failures the beneficial rays of the sun as this year in the mid-west and south have come as a shock we do during the summer to the business world and the conviction grows that there is something decidedly wrong with a system which in ten dowpane is of little value. Ordinyears permits 5600 banks to fail, tying up deposits of two ary window glass does not transbillions of dollars.

Countering this of 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 the ordinary windowpane. Quartz true that if the branches were scattered more, any rotten- glass transmits' the ultra-violet ness in the trunk would bring down the branches in its fall. portion of the sun's rays a very

What is the trouble? It is simply that investments desirable thing. As yet, for varimade by the banks turned out badly, and the losses impair- this theory has not been entirely ed the bank capital. Why have the investments turned out practical.

hadly? Some say the cause is "poor management". That Let us assume that I am cormay be true, but not the whole truth. A good deal of "good rect in laying our poor health management" is sheer luck. A great reason for the piling during the winter to our mode up of losses has been the shifting of values. A loan may be of living. If it is not due to the placed at a very reasonable valuation; but by the time it health? matures the values have melted away, the property is un-First, let me advise against

saleable, the notes cannot be met, the bank loses. This has overheating your home. The normal-temperature of our bodies is been true in agricultural districts. about 98.6 F. The temperature

Another cause has been the wrong idea back of banking methods. Bankers naturally like to see their deposits grees. Regulate the temperature grow. They are under constant temptation to force this in your home to a constant level. growth. This leads oftentimes to "buying business""-tak- Where possible do this in your growth. This leads oftentimes to "buying business -- tak-ing on a bad line of credit in order to get some checking do your work. You will feel betaccount with its deposits. In the banks of Canada, chiefly ter for earrying out this probranch banks, the manager is barricaded behind partitions gram. and closed doors and clerks and secretaries. In this country your body to resist colds and inthe manager is apt to be at the front door shaking hands fections. the manager is apt to be at the front door shaking hands with men, women and children like a candidate for political sunshine as is possible. Too many the sunshine as is possible. Too many office. There ought to be some golden mean between the persons who are fond of the suntwo extremes.

with enough cash and government bonds on hands to pay off their demand depositors practically 100%. That is safe least part of the time. banking; but it is not American banking, for business in its flow. The English have one good banking practice and that is this is no excuse for overeating. when times are bad or tending to be bad, then loosen the good food, but not too much. purse-strings. The theory is that in prosperous times prices are high and values may slump; while in had times prices are deflated and loans are safer. Whatever it is, something is wrong with our banking phosphorous should be derived or economic system which entails such a banking catas- from your food stuffs and not trophe as has prevailed in this country since war times. from bottles. Eat plenty of green Change to branch banking may add some degree of security; but we doubt if that is striking at the real cause, which ble during the winter months as is the too rapid shifting of values in the fluid economics of during the summer. the present day.



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 win-

weather. More likely it is due to our habits during this period. Even though our homes are months. Sitting in sunlight that is transmitted through the winmit the invisible rays of sunlight

which are so essential to health. There has been an attempt to substitute quartz glass panes for

ous reasons, the application of

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"FOREST LOVE" By HAZEL LIVINGSTON

indoors should not exceed 70 de-Becoming cynical at her mothwealth, Nancy Hollenbeck, young and beautiful, accepts the ardent

attentions of Jack Beamer, who is married to a wealthy invalid. On Such a life will tune up a mountain trip, Nancy, after a brief courtship, marries Roger De-

shine in the summer time, seem

The young man of the slouch hat came back. "We can go now. lady. Under lowered lids he watch-

and felt better himself.

one,

made a scene."

before people."

Dead . . .

essechingly;

There she

again. Reminding him. . . .

together, dear?'

again-"

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on her coat.

secret. When Roger, deeply in night. Once the car skidded on With this experience of values in flux bankers are to forsake the good old sun in love with Nancy, comes to take a curve and Anita screamed. forced to extreme conservatism. You will find many banks the winter. Walk and exercise her back, she tells him unless he will be winter. Walk and exercise her back, she tells him unless he winter. Walk and exercise her back, she tells him unless he will be winter. Walk and exercise her back, she tells him unless he will be winter. Walk and exercise her back, she tells him unless he will be winter. Walk and exercise her back, she tells him unless he will be winter. Walk and exercise her back, she tells him unless he will be winter. Walk and exercise her back, she tells him unless he winter. Walk and exercise her back, she tells him unless he will be winter. Walk and exercise her back are possible. The winter walk and exercise her back are possible. The winter walk are possible. The walk are possi Leave the car in the garage at will divorce him, although she re- slackened the speed, neverthe- Poor Anita . . . poor old girl! alizes her own love for him. She less. If anything did happen it Jack's eyes filmed, too. He said, look for a more distant origin. confides in her grandmother who would be just his luck to get huskily . . "Don't talk about There is a tendency to overeat this country must depend upon banking credit to finance in the winter time. It is true that gives her financial aid. After Rog-its flow would escape with one cut and as I am . . . why I . . . I . . . I more in demand in winter. But clandestine affair with Beamer, two bruises. Tough. You couldn't kill her! whose wife refuses to free him. when times are good they are very chary about loans; then Eat a balanced diet, plenty of Louise, Nancy's sister, always sec-She had had the worst case of in his ... tears for her ... ond with men, now has a rich, hysterics he had ever seen in his There is no need of consumthough elderly, suitor. Beamer life, and look at her now! Alive you do still!" ing large quantities of patent takes Nancy to his farm on a and worrying about skidding. jaunt. Mrs. Beamer unexpectedly Afraid she wouldn't live to be then, patted her awkwardly. medicines during the winter. Your supply of lime, iron and arrives and Nancy is bundled ineighty . . . Eighty . . . God! Suppose she to the kitchen. did . . . suppose that weak heart CHAPTER XL of hers went right on beating . . . But she wouldn't sit down. She And he was tied to her . . . stuck appreciate it . . . he couldn't help vegetables, fresh fruits and fresh insisted upon going to her room with her . . . If he got the divorce milk. Salads should grace the ta--the room Nancy had left a few he'd be penniless . . . Penniless! short moments ago - to freshen He still remembered what that Above all, do not blame the herself before dinner. Well, he couldn't stop her. He thank you . . weather for your cold or illness. lit a cigarette and waited. There It is usually your own fault. In the light of the Jackson would be a scene. He grinned a Carelessness is the chief cause of little, thinking of that. Harder on deposited her at last, he thought illness. her than him. Her own fault if she looked rather gray and hag-Answers to Health Queries she got all worked up; the doctor gard. MRS. O. B. Q .- Which is shethad warned her often enough . . . ter for a convalescent, sleeping His heart warmed to her If she'd only thing it was some Maybe she'd die after all. other woman . . . if he could only "A glass of sherry for Makeep Nancy out of it . . . dame," he told Maxwell 1/2 kindly.

Nancy heard her screaming

knew what had happened. Mrs.

The Chinaman came in and out

the windows. But warm inside,

of the kitchen with trays. His ex-

Beamer had found out.

Out in the yard a motor was was so dry .. "and lose my meal er's wish to have her marry for starting. Jack's probably . . , ticket . . . since I'm not credited Jack was taking his wife home with any human feeling in the matter?" "Oh, but you didn't think I'd

cut you off without-without-"I'm not thinking."

"But, dear . . . I want you to ed her furtively while she pulled know . . . if anything should happen to me . . . why I . . . it's all Jack Beamer, never a cautious yours, dear? Who else . . , who

CHAR

She was weeping again, sobbing loudly. Picturing her own

BITS for BREAKFAST -By R. J. HENDRICKS ited by lop-cared rabbits in a de-

The name of Oregon; gree to distinguish it from some 5 5 5

other countries. . .

"Dates must not be disregard-

The

Continuing from yesterday, and quoting Bancroft: "A popular theory, and one frequently ed as we look for proof or disadvanced as new, concerning the proof of the current theories origin of the word, is that the concerning the word. That it was first European discoverers called not of early Spanish origin is esthe Columbia river, and country tablished by the fact that it does adjacent, Oregon, from the abun- not occur in the Spanish voyages, dance of origanum, or wild ma- or on the Spanish maps. joram, a plant possessing some Spaniards never had a name for medicinal virtues. The conjec- the Columbia river, unless it be ture is open to several objections; San Roque, which they applied the first that the plant mention- in 1775 on one of their maps, ed grows a long distance from without being sure that any river the coast, the only portion of the flowed there. country visited by the early nav-

igators; nor is the presence of it very conspicuous anywhere. 5 5 5

the Spanish for hurricane, found- nor for a long time afterward. ed on the fact that at some sea- The word does not occur in Lewsons of the year strong winds is and Clark's journal, though it prevail on the Columbia river. is found in Jefferson's instruc-The Spaniards derived their tions to Lewis, but not with ref-word hurscan' from a native erence to the river. American word found among the people of the central parts;

never been ascribed to them.

5 5 5

ed 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 probabilties. It has been often repeated, with not so 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 Orejons, 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 oportunity to ridicule their obtruding neighbors, prov-

"I'll let you know when to funeral, no doubt, seeing the first gave currency to the idea. of the discveries and movements

S & S "On their subsequent maps in 1791-2, after the river had been visited, it was put down as Rio "Mengarini, a writer in the de la Columbia. It is clear, then, New York Ethnological Journal, that the name Oregon had not , 1871, advances the idea that been applied to the country by the word comes from huracan, any navigator up to that time,

S. S.

"It is not in any work publishhurakan' is the name of a ed in the United States or Eng-Quinche god, meaning the tem- land previous to the year 1811. pest. The English hurricane and the first year of American settlehe French ouragan are forms of ment, with one exception; that the same word; but as the exception is the book of travels French had little to do with the by Carver first mentioned, and earliest history of the northwest which was published in London coast, the origin of the name has in 1778. It comes in thus: 'From the intelligence I gained from the Naudowessie Indians, among

"Of all the conjectures hazard- whom I arrived on the 7th of December, and whose language I perfectly acquired during a residence of seven months; and also from accounts I afterward obtained from the Assinipolis, who speak the same tongue, being a revolted hand of the Naudowessies; and from the Killistinoes, neighbors of the Assinipoils, who speak the Chipeway language, and inhabit the heads of the river Bourbon;-I say, from these nations, together from my own observations, I have learned that the four most capital rivers on the continent of North America, viz., the St. Lawrence, the Mississippi, the River Bourbon, and the Oregon, or the River of the West, have their sources in the same neighborhood. The waters of the three former are within 30 miles of each other; the latter, however, is rather farther west."

> S S . "There is a happy audacity in Carver's statements, whether or not he intended to deceive, common to discoverers and geographers of that day. On his map he has the 'Heads of the Origin' put down in latitude 47 degrees, longitude 97, and in the immediate vicinity of the headwarters, of the upper Mississippi, Meantime, and doubtless while his map-was being engraved, he received reports

> > the Russians in the Pacific.

The Menace of Fog

GOG is funny stuff. Like the wind, it "bloweth where it listeth." Here is Weston high up on the flanks of the footbills of the Blue mountains reporting 17 days of until 10 a. m., or an early mornfog with a welcome respite on New Year's Day. We think ing auto drive? 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 the nerve-building foods? 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 envelopes 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 meat, as well as excessive tea of the kitchen table. down a veteran pilot in the vast wilderness of the Umpqua and coffee. country. Science has done much to harness or control other of the obstacles imposed by nature; but fog remains to might be a good laes to stop the "You want something else." baffle man's endeavor.

Fog is harmless in itself; it is rather fun to be out in any results. 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 drawling Alabama "crackers" playing bang-up football. Why the very name "cougar" ought to hives. It would be well to have a had her chance and she'd muffed chill the spine of those 'possum eaters. But the playing showed the urinalysis made. westerners were hopelessly outclassed. W. S. 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 crepe-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 overnment body with powers of fixing appropriations is up against every time it is in session. There is always the pressure for economy; and always the pressure for spending more money; --- and always, always appropriations mount, taxes go up, people still com- by a run-down state of health. gle into Roger's arms . . . just deadplain but pay up. Our guess is the appropriations everywhere will Try to build up your - general once . . . it would be so comfortmount 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 Breiten-bush. 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 distin guished 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 service. 500,000 annually.

A .- Early morning drive, prothrough the thick walls of the vided the patient can get proper sturdy little cottage. She couldn't sleep at night. distinguish the words, but she

M. G. C. Q .- What are some of 2-Is it harmful to smoke two cigarettes daily if one is more or less nervous otherwise?

pression never changed. When he opened the door into the hall A .--- Eat of a well-balanced Nancy could hear the voices quite diet and the nervous system will distinctly. The woman was weepbe properly nourished, and taken ing hysterically. Jack was oursing. care of. Eat more fruit and vege-"Dinner leady!" The Chinıman tables, avoid eating too much put a tray for Nancy on the edge "Thank you," she smiled, but

2-Not necessarily so but she could not eat. and see whether or not there are ter a while. She shook her head. She didn't

. . . MRS. H. L. Q.-What do you could have. She doubted if she advise for hives?

A .- First correct your diet, A nervous condition, constipation, If she could only talk to Roger and, in some instances, a kidney . . explain . . . if she only had condition may be responsible for it to do over again! But she'd it. Twice! You couln't expect more than that from life . . . two strainedly. like a child. H. U. U. Q .- What can I do chances . . . for a red nose? It remains red It was dark now, black outside

both winter and summer. 2-What can I do for black- warm and hot." The wood range after planning his freedom, heads and pimples?

generally.

bright in the white-painted kit- be stuck like this . . A .- A red nose is usually due chen. Nancy's head went on to circulatory condition caused aching. If she could only snug- old . . . you'll be glad when I'm health and you will probably no- able . . . now . . . in all her trou-

ble . . : tice an improvement. 2-Your diet is important. Cut The kitchen door opened and a down on sugar, starches and cofyoung man in riding boots and a "What makes you think that?" fee. Avoid constipation. slouch hat stuck his head in, he asked hoarsely. "Mr. Beamer says not to worry,

MRS. E. E. M. Q .- What and I'll drive you home as soon the . . . the way you treat me!" causes nervousness? I have as they're gone, lady." Worry! Nancy almost smiled. were devouring him, hungrily, nervous for seven years.

Worry! About what? What was -Nervousness is caused there left to worry about? by run-down state of health. Try

of protecting her, of placating his "No, no-I wife. They'd be married. She'd er thought-" Radio time contributed free to ride Moon Maid whenever she it plain enough that if we sep-

the department of agriculture is wanted to . . . Drive Jack's cars arate I' left a pauper-" worth commercially about \$1,-She'd lost love. Very well, .

can't talk about it."

She lifted red eyes. Saw tears "Jack, dear-you do care .

He put his arms around her

just "a bad break" to him. He had no conception of her shame What else could he do? He had at being bundled off into a kitto make it up to her some way . . good old Anita, leaving chen, forced to hide. His feelings everything to him. . . . He did weren't fine enough for that She sat there holding the telthinking . . . planning . . . she couldn't last long, not if she . . ephone, lost in bitter thought.

(To be continued tomorrow) "And we will go on a trip? was like; no more of THAT, she ereoned, clinging close, sick-

ening him again . . . A trip . . . what was that Nanstreet drawing room, where he cy said about the High Sierras . steep trails . . . accidents. "You wouldn't go where want to go," he said roughly, pushing her away. Mustn't think

those thoughts . . . musta't think . . . "Dear, I'd go anywhere . . . I'm

She smiled at him wanly, and so much stronger now than I was. he had a glass or two with her . . I can do anything-truly-" Yosemite-"Jack, dear." She took his

"Jack, I'd love it! I'd adore it, warm hand in her cold, lifeless Try me. See if I-"

"A riding trip, I mean. You" "Jack, dear, I'm sorry I wouldn't go. You couldn't stand He kicked at the rug. "I hate it. Altitude, Dangerous. Liable scenes. I've told you that." to break your neck!" There, he'd "I know-I know, dear. I said it. He'd warned her . . . promise-I swear I'll never do it Horses! Her jaw dropped. She was afraid of horses.

"Until the next time!" When she did not answer he "No-never. Not if you promknew how much he had counted ise not to leave me, to shame me on . . . on something happening to her . . . "There-what did I "I'm not leaving you, am I?" tell you? I wouldn't go with you "Jack. I'm so unhappy . . . anyway. A, lot of fun I'd have couldn't we take a trip somewhere with you blubbering, wanting to turn back, afraid of your own

If she'd only learn not to cry shadow. . . . all the time! She looked such a He went and stood by the winmess with her mouth twitching dow again, so that the cool air would ever want anything again. like a rabbit's and her eyes ait touched his feverish head. Not even Jack . . , or his money red. And now she wanted to go After a long time she said. on a trip . . . God! A trip . . 'Take me. I won't bother you.

after all these years. . . I promise." Something of what he Was She meant it. There was more thinking must have showed in his than promise in her faded dogface, for she buried her head in

gish eyes . . . courage . . . She her arms and cried loudly, unreintended to go through with it. he saw that. Why didn't she stop that blub-It was his turn to hesitate.

bering? Didn't she know he "Oh, hell! What's the use?" hated tears? To think that now, "But, Jack, I mean it-please let me-please-please-

roared, the electric lights burned counting on it that he should "It's too early now, anyway." "But later - later in "I know-you think I'm too spring."

"Oh, all RIGHT!" he wiped his forehead with a purpledamp crested handkerchief. He couldn't help it if she insisted.

He went to the window, open Her arms closed round him it, letting in a rush of cold air, again. He found he could stand it by shutting his eyes and thinking of Nancy.

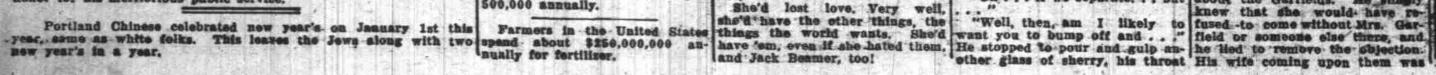
"You make it plain enough . He telephoned Monday morning. A long, nerve-wracking con-But she stopped crying. Her eyes versation, with Nancy holding the telephone wearily, whispering inhere left to worry about? "You're off your chop. From a to it. "Yes, I know . . . no, it She had no fear of losing Jack. purely selfish viewpoint . . . since wasn't your fault. . . I got home all right. . . . No, I'm not angry." And she wasn't angry, that was the funny part. Just tired and sick and humiliated. In his "No, no-I never said-I nevown way Jack Besmer loved bei she knew that. There was no real, malice or trickery in his lying about the Garfields. He simply "Oh . . . if we separate. . . but

it grew to earnest; so ber minded people then began to 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 inhab-

who had been active during the years intervening between 1766 and 1778, the latter being the date of publication of Carver's book in London. On a map of 1768 by Jefferys the name River of the West "according to the Russian maps' is shown. In the very year of the publication of Carver's narrative Cook was making his famous voyage along the northwest coast, and a general interest was felt among the maratime powers as to the results of any expedition of discovery. well, you can't have everything Enough had come to Carver's ears to make him place in the text of his book, though it was

(Continued on page 7)







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