

Small Bank, Small Staff Do Big Business



GERVAIS — George Wadsworth (above), longtime Gervais banker and general manager of the Gervais State Bank. Only two people help him man the bank. They are Helen Hiller (upper left inset), vice president and cashier, who has worked with Wadsworth for more than 20 years; and Helen Scholz, (lower inset) her assistant. (Farm Photos for The Statesman.)

G. Wadsworth In 32nd Year, Gervais Bank

By LILLIE L. MADSEN
Farm Editor, The Statesman

GERVAIS—Opening and closing his own door when he pleases is one of the pleasures of a man who owns his own business.

That's the opinion of George Wadsworth, Gervais banker since 1921, and one of the few who was able to guide his bank over both rough and smooth financial seas. "Of course," Mr. Wadsworth boasted, as we were seated in the front of the neat, little bank, "we are a corporation now. We even have a branch bank,—say, was it a boy or girl?"

I gasped, looked up from my copy paper, to find him addressing—not me—but a charming woman across his desk. She had just recently become a grandmother and had come in to tell him about it.

"The branch?" I reminded him.

Branch Formed
"Oh, yes, Well, really, we are the branch now," he continued. "You know, we opened the Bank of Oregon on Highway 99 Woodburn. . . . Say, how does the weather affect those sheep? Everything coming along all right?"

This time I knew without even looking up that someone else was standing on the other side of the desk. He had come in to pass the time of day with the banker, and the banker made him feel he was glad to see him.

"Well, I really am. I'm always glad to see any of them," the banker said, as he went on to tell me that his son, H. G. Wadsworth, was now president in charge of the head office in Woodburn, adding that "I just work here now." Others in the corporation are Mrs. Wadsworth, senior Helen Hiller, and R. V. Colby at the Woodburn bank. That's it. There are no more members of the firm.

Organized in 1907
Between information of crops, babies and general business in the Gervais and Woodburn areas, with a little of Donald and Brooks thrown in, I learned that the Gervais bank was organized in 1907 and 24 stockholders, only two of whom survive: A. R. Siegmund of Salem and Joseph Nathan of Woodburn.

It was on Jan. 13, 1921, that Wadsworth, coming out from Oklahoma where he had a chain of three stores, bought the bank. "Some might say that the thirtieth was an unlucky day, but it certainly hasn't been for us. The community has been good to us. We went through the depression without having to raise the stock. We foreclosed on but one mortgage, and we did that as an accommodation to someone who asked us to," Wadsworth said.

"Can't think of anything in life that has given me more pleasure than to help some of the people in the area own their own farms," the banker continued, as he added that "Farmers have certainly been a good risk. No nicer people to deal with."

Gervais, the beginning of French Prairie, where Oregon's first farming was started, has grown into a fine dairy community. It is surrounded by Grade-A dairies, all, according to Wadsworth, "doing fine."

Takes No Endorsements
"Sure, I make personal loans," he answered to a question. "But I never take an endorsement for someone else. If a man can't stand on his own feet, then it's no use bringing in someone else. You just have to pick up the money from the endorsee, and that's no good. We take our own chances. We don't ask anyone else to take a chance we wouldn't."

Wadsworth said the policy of the bank had increased its deposits from \$120,000 when he took it over, to \$2,000,000 today, and its loans from \$27,000 to between \$600,000 and \$700,000.

"We try," he said, "to divide our loans in three proportions: One third in real estate; one third in chattel mortgages and the balance in personal loans." We came back to the discussion of keeping "your own hours."

"When do you open in the morning," I asked.
"Closes When Ready"
"Well, officially at 9 a.m. Gervais is largely Catholic in religion. We try to be open when the patrons come from the early morning services. It saves them time. They



WOODBURN—R. V. Colby (above left) is cashier at the Bank of Oregon here. H. G. Wadsworth (right) is president. The Woodburn Bank of Oregon was opened some months ago, now is headquarters for both Gervais and Woodburn banks.

Ranch Ramblings

A new Holstein Club has been formed in Polk and Yamhill Counties, and is to be known as the Polk-Yamhill County Holstein Club. John Rogers of Independence, has been named president, with Elmer Bernards of Carlton as vice president, and Dick Hess of Dayton, as secretary-treasurer. The directors are Lee Albright, Maurice Bernards and Jack Wright. This is the baby livestock association in the two counties. S. B. Hall, former county agent in Multnomah County and Holstein breeder for 40 years, was out from Troutdale to help the group organize.

Bathing pigs doesn't seem quite natural, but that's what Louie Gross, Yamhill County agent, is advising. He says to scrub the sow as thoroughly as possible before farrowing and put her in a pen that is thoroughly scrubbed. It will help to save, he adds, that extra little pig that is between profit and loss. The margin for hog growers has been narrow enough recently, he points out, not to make it fade out completely by loss of pigs. A pig brooder in the corner of the farrowing place is helpful, he adds. The use of a heat lamp over the center of the pen to give the pigs some additional warmth before they learn to use the brooder, is also helpful, Louie says. But keep the heat lamp 20 inches above the floor to prevent burn on the young pigs, he warns.

The ramblor was told this past week that it takes five pigs to pay the expenses of the sow up don't have to come back into town to do their business," he said, as he added "and we try to close at 3 or 3:30 o'clock in the afternoon, depending upon when we get through. Sometimes a farmer can't get in right at three. We try to wait for him if we know he is coming."

As I arose to go, he talked briefly of the subdivision of the Hayes Farms in Lake Labish, a business handled chiefly through the Gervais bank, a few years ago.

"That was interesting. We all enjoyed it. The whole was divided into tracts. A \$400,000 deal, and never a default. Sure we had to do some frusting. But it's been worth it, anyway you look at it," Wadsworth said, as he showed us a picture of grandsons and granddaughter on his desk. "I like Gervais, I like my work. And I don't have to quit until I'm ready. There are some worries, but there are more compensations in owning your own business."

Cut off all sucker growth on apples and pears. February and early March is a good time to feed trees.

Polled Hereford Sale, Show Set Feb. 25 at Salem

Sixty-five head of purebred Polled Hereford cattle, 40 bulls and 25 females, will go on sale Monday, Feb. 25, at the state fairgrounds in Salem. This is the second annual Oregon Polled Hereford Association sale.

Walter Fisher, Oregon City association president, says animals consigned by 28 breeders will be shown and placed Sunday afternoon, Feb. 24, starting at 1:30 p.m. Salem time, Monday, has been set for 12 o'clock noon.

Show judge will be Herman Oliver, veteran John Day cattleman.

Polled Hereford cattle other than those consigned to the sale may be included in the show by arrangement with the association.

Wesley Shenk, out at Williams, says a new barn cleaner he has installed is one of the best improvements in the way of machinery he has put into use on his farm. Wes, with his 40-cow barn is now able to clean it in 7 minutes. With this new electric cleaner Wes has been able to carry on his dairy program by himself, doing all of the milking and other work during the winter.

Going on to the Ballston community, we found Jack and Richard DeLong installing a farm tank for the collection of milk. The farm tank, a new method in handling milk, is being installed in a number of valley dairy farms. Farmers claim that the tanks pay for themselves very shortly with saving on milk and better tests for butterfat.

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The sale committee is composed secretary, Don C. Walrod of Oregon; Harold Bernier, Oregon City; C. E. Lewis, Aumsville; Dick Hubbard, Imbler; Roy Newport, Culbert; B. O. Tom, Alsea; William Minkoff, Clatskanie; Everett Wilson, Shedd; Fisher, Walrod, and Ben Newell, Salem.

Lunch will not be served on the fairgrounds on show day but will be served by the Middle Grove Associated Clubs on sale day.

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WILLAMETTE VALLEY FARMER

News and Views of Farm and Garden —By LILLIE L. MADSEN

A. J. Minke's Guernsey Top DHIA Cow

Two new members were added to the Marion County Dairy Herd Improvement Association during the past month when John McCrone, Aurora, and John and Oscar Belling, Silverton, started testing. Supervisors Joe Bilyeu and Chester Anderson now have 54 standard dairy herds.

A total of 1,506 dairy cows on test in January produced an average of 671.3 pounds of milk and \$1.41 pounds of butterfat. Cows which were dry and which were figured in the average included 241.

A. J. Minke's Guernsey cow, Cherry, at Mt. Angel, topped the association with 101.5 pounds of butterfat in 1,587 pounds of milk for individual honors. Frank Gratsinger at Gervais, president of the association, was second high with 98.7 pounds of fat and 1,288 pounds of milk.

Fourth went to George Kruse, Mt. Angel, with 89.6 pounds of fat and 1,288 pounds of milk, and fifth to Number 187 in C. J. Berning's Holstein herd at Mt. Angel with 89.6 pounds of fat and 2,037 of milk.

Roy Davis of Aumsville had two cows in the class above 75 pounds. One at 79.3 and another at 77.9. Ben Vandercovering, Mt. Angel, had a Holstein with 75.6 pounds and Herb Coleman a Jersey with 79.9 pounds of fat. St. Benedict's Abbey at Mt. Angel had one Holstein with 75.7 pounds.

Of special interest to dairymen is the production of the Andrew Kehrel and Son herd of Jersey's at Woodburn. One-hundred twenty cows averaged 34.47 pounds of butter fat and 628.0 pounds of milk. This is the largest herd in the association.

Erwin Nickodemus of Mt. Angel, turned in the high 305 day record on a 2-year-old Jersey with 477.1 pounds of fat and 8,602 of milk. Three-year-old honor for a 10 month record went to I. F. Buysieric and Woodburn on his Valentine, a registered Jersey, at 591.4 pounds of butter fat and 10,125 of milk. The Buysierics topped four-year-olds with Melba at 728.9 of fat and 12,941 of milk, and the 5 year-and-over class with Sandra at 740 pounds of butter fat and 12,070 of milk.

Berry Expert Gives Cane Pruning Hints

The "V-system" for training red raspberries can be used by both home garden and commercial growers, says D. L. Rasmussen, county extension agent. The plants must be grown in hills for best results. Although distance between hills varies according to the individual grower, the average distance between hills in the row is 30 to 48 inches.

In late winter or early spring, weak or injured canes are cut off flush with the ground. The remaining canes are grouped into bunches. Half of the canes from two adjoining plants are brought together at the top wire and fastened with twine. A short section of pliable wire can also be used to tie the canes to the wire.

New canes will be in the center of each "V." The new canes can be tied loosely to the top wire before picking starts. The "V-system" separates most of the new canes from the fruiting canes and makes picking easier.

The height of the top wire from the ground will depend upon the variety, the length of canes, and size of pickers. In fields having annual cane growth of six to eight feet, the top wire is usually five to five and one-half feet from the ground. In fields having annual growth of less than six feet, the top wire may be as low as four or four and one-half feet from ground level. If children do most of the picking, the canes must be headed back to a convenient height for them.

Number of canes to save per hill varies with the vigor of each hill. Only the vigorous canes should be saved. Weak and spindly canes should be pruned out. The largest berries are produced from the sturdy canes.

COOLED EGGS
EVANSVILLE, Ind., (INS)—Designers at Servel, Inc., have developed a special Odds-and-Eggs basket in one model of their 1952 line of refrigerator after discovering that eggs kept better in a moist-cold area.

To prevent a barnyard gate from sagging or breaking the hinges, fasten a small wheel to the opening end. The gate will open easily, with less strain on the hinges.

Farm Calendar

Feb. 21—Final day of Oregon State Farmers Union Convention, Legion Hall, Woodburn.

Feb. 21—Silage Day, Mayflower Hall, Salem, 1 p.m.

Feb. 23—Mt. Angel Farmers Union Warehouse annual meeting, 10:30 a.m. St. Mary's School, Mt. Angel.

Feb. 24-25—Second annual Oregon Polled Hereford Association show and sale, Oregon state fairgrounds. Starts 1:30 p.m. Sunday, 12 noon, Monday.

Feb. 26—Farm Woodlot and forestry meeting, Mayflower Hall, Salem, 1:30 p.m.

Feb. 27—Willamette Basin Project, Salem.

Feb. 28—Willamette Farm Labor Council, 10 a.m. Cafeteria at Paulus Bros. Packing Plant, 14th and Oxford, Salem.

Feb. 29—Oregon State Bean Growers, 1 p.m. Mayflower Hall.

Feb. 29—Pruning demonstration Roy Rutschman ranch, one-half mile east of Central Howell, 1:30 p.m.

March 1-9—National 4-H Club Week.

March 8—Production calf sale, 40 head Marchon Hereford farm, C. E. Lewis, owner, Aumsville.

March 9—Pacific Rabbit Producers Association convention, 10 a.m. Mayflower hall.

March 15-18—Pacific Dairy and Poultry Association convention, Coronado, Calif.

March 17-18—Sheep Shearing School, Redmond.

March 19-20—Sheep Shearing School, Corvallis.

March 24-26—State FFA convention, Corvallis.

March 27-29—State Agricultural Conference, Oregon State College.

April 7—Oregon State Holstein Association 5th annual consignment sale, fairgrounds, Hillsboro.

April 22—Northwest Guernsey sale, Pacific International Livestock Exposition grounds.

April 25-26—Benton County Spring 4-H fair, Corvallis High School.

April 7—Oregon State Holstein Association 5th annual consignment sale, fairgrounds, Hillsboro.

April 22—Northwest Guernsey sale, Pacific International Livestock Exposition grounds.

April 25-26—Benton County Spring 4-H fair, Corvallis High School.

Pruning fruit and nut trees in the home orchard will be demonstrated by County Extension Agent D. L. Rasmussen on Friday, Feb. 29, at the Roy Rutschman farm, Route 2, Box 191, Silverton. Rutschman's place is about one-half mile east of the Central Howell School. Starting time will be 1:30 p.m.

Apple, pear, filbert, walnut, and sweet and sour cherry trees are in Rutschman's home orchard.

Since general principles of pruning apply to both home and commercial orchards, the demonstration is open to anyone interested in pruning fruit and nut trees.

Three Fruit Meetings Set For Farmers

Two small-fruit meetings have been set for the coming week, the first one, Feb. 25, at 10 a.m. at the Dallas city hall, and the second one Wednesday, Feb. 27, at the McMinnville fair building, starting at 1:15.

Speakers at the Polk county meeting at Dallas will be Ralph Clark, horticultural specialist at Oregon State College, and C. O. Rawlings, also horticultural specialist at the college. The morning session will be devoted to small fruits, including strawberries and cane berries. The afternoon meeting will be given over to tree fruits, particularly prune production.

A committee of Polk county prune growers will conduct a panel discussion on prune problems, including disease and insect control, orchard management and prune outlook.

Clark, together with George Waldo will conduct the meeting at McMinnville.

Waldo will give a review of the plant breeding program at the college, emphasizing strawberries, blackberries and raspberries. Clark will talk on general cultural practice in small fruits, and on a fertilizing program. Frost prevention in strawberry beds will also be discussed.

New fruits and nuts will be discussed at McMinnville on Tuesday, Feb. 26, in the afternoon, starting at 1:15. Rawlings will discuss rootstock in reference to walnuts, and Adin Stealand, college plant pathologist, will talk on the control of fruit and nut diseases. The question of injurious insects will be covered by Robert Every, college entomologist.

Charges Against Store Dismissed

PORTLAND (AP)—Federal Judge Gus J. Solomon dismissed four more charges against the Fred Meyer store chain Tuesday, leaving 15 charges of selling meat at above-ceiling prices.

The firm originally had faced 23 charges of over-ceiling sales. Attorneys are presenting final arguments in the case.

LABOR COUNCIL TO MEET

The Willamette Farm Labor Council will hold its annual meeting Thursday, Feb. 28, starting at 10 a.m. in the cafeteria of Paulus Bros. Packing Company, 14th and Oxford, Salem. Norman McLaughlin, manager of the Agricultural Labor Bureau of the San Joaquin Valley, Inc., will be the featured morning speaker. At 1:30 p.m. a panel of farm placement personnel from the Oregon State Employment Offices, with Marshall Swearingen as moderator, will discuss local problems.

Polk Grange Groups Slate Feb. 23 Meet

The Polk County agricultural and home economics committees of subordinate granges will meet at Rickreall Saturday, Feb. 23, reports O. C. Brown, chairman of the Pomona agricultural committee.

Jack McDermid, of the Red Hills Soils Experiment Station, Oregon City, will speak on handling soils for crop production.

McDermid will discuss problems that have been worked out at the experimental area in Clackamas County. Some emphasis will be given to production of grass for seed and pasture, and some of the methods that are used for maximum production will be discussed.

The meeting will start at 10:30 a.m. with no-host dinner at noon.

Reports of the subordinate grange agricultural committee program will be given. A trophy, awarded by the Dallas Chamber of Commerce, will be presented to the grange with the outstanding agricultural program.

Pruning Show Scheduled for Rutschman's

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FARM CROPS MEETING SET

Arthur King, soil specialist, Oregon State College, will be guest speaker Tuesday, Feb. 26, at 8 p.m. to crop farmers who will gather at the Dallas City Hall. King will discuss rates and kinds of commercial fertilizer recommended for use on spring-planted crops, grass seed, dryland and irrigation pastures. A general discussion of soil conditions in the county will also be featured on the program.

As soon as this occurs, the box should be placed near a sunny window, but never on top of a radiator. To make the plants grow sturdy, a night temperature of 50 to 55 degrees, with 10 degrees higher during the day, is best. The seedling plants will be close together, and to save them all it is necessary to transplant them to



How to transplant an infant plant, by lifting roots and all between the finger and a pointed stick, is demonstrated in above photo.

First Flower Seeds to Sow Are Petunias in a Seed Box

A flower which should be started in a seed box under protection is the petunia.

Though one of the most vigorous of garden flowers, with amazing productivity, its seed are so tiny that great care is required to bring a seedling plant safely through its infancy.

Florists have developed a method by which practically all seed can be grown into plants, and while this requires greenhouse forcing, it can be used with good success in a sunny window of a living house. The same method can be applied to other plants, where it is important that a maximum number of seeds be grown into plants, without loss due to thinning out crowded plants.

Start in Flats

Begin by sowing a packet of seeds in a flat. If only one variety is sown, the seed can be broadcast. If different varieties are sown in the same box, sow in drills, labeling each drill.

A critical time with the petunia is the 20-day interval between sowing and germination of the seed. During this period the soil must not be allowed to dry out, nor should it be so wet as to encourage the growth of molds and fungi. By sowing the seed in a layer of sphagnum moss, placed on top of the soil, danger of disease will be minimized. Germination requires a higher temperature than does the growth of plants. A range between 60 and 70 degrees is best, and no light is needed until the seeds break through the soil.

Keep Night Heat Up

As soon as this occurs, the box should be placed near a sunny window, but never on top of a radiator. To make the plants grow sturdy, a night temperature of 50 to 55 degrees, with 10 degrees higher during the day, is best. The seedling plants will be close together, and to save them all it is necessary to transplant them to

other flats, where they have room to develop.

Transplanting may be done when they are very tiny, and should be done as soon as they have made the second pair of leaves, known as "true" leaves. Enough flats to take them all must be provided, filled with porous soil.

Use Plant Bands

The best way is to use "plant bands," which are substitutes for flower pots, placing a seedling in the center of each band. Another way is to draw lines two inches apart at right angles and to set a seedling plant at each intersection.

Transplanting an infant plant is a matter of seconds. Lift it, roots and all, between the finger and a pointed stick, place it in its new location and firm the soil around it.

Each plant will now have room to develop to garden size without being moved again; but florists often transplant them again into pots, to make larger plants to sell.

Remember that each time a plant is moved, it receives a setback. So start operations early, if you want early flowers. The amateur gardener should start petunias around two weeks before other flowers, which are to be grown in the hotbed, coldframe or house.

Trial soil plots have revealed that efficient use of potash produced striking results on mint and black raspberries, good response with potatoes, and only slight response with fiber flax.

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