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SOVIET IS FIRM TOWARD BRITISH

Moscow.—Leonid Krassin, Russian soviet representative in London, is unofficially understood to have been instructed to inform the British foreign office that Russia cannot yield in principle from its recent note replying to the British ultimatum. The instructions, it is said, were sent as the result of a soviet government conference recently.

While willing to make temporary arrangements regarding fishing rights of the British trawlers off Murmansk coast, such as limiting the territorial zone and adjusting other secondary points pending general negotiations, Russia still insists that the differences between the two countries can only be adjusted by a conference.

7000 MEN TO TRAIN

Intensive Military Drill Will Begin June 17 at Camp Lewis.

Tacoma, Wash.—June 17 will find Camp Lewis and vicinity a scene of intensive activity, as approximately 7000 regular army and national guard troops, arriving on foot, by rail and by air, will settle themselves into quarters for two weeks of energetic training.

The majority of these men will be national guard troops of Oregon, Washington, Idaho, Montana and Wyoming—about 5000 altogether. Of these, more than 4100 will be officers and men of the 146th field artillery; 84 will come from Walla Walla in battery A, 196th corps artillery.

Mixing with these men in the training scheme will be all the regular army units permanently stationed at Camp Lewis.

Idaho Wool Sale Brings \$537,000.

Boise, Idaho.—Approximately 1,250,000 pounds of wool was sold to George Colby, representing the American Woolen Mills, by J. E. Clinton, wool grower of this city. The sale represents the largest individual sale ever made in the state of Idaho. The price paid for this wool is understood to have been 43 cents a pound, at which figure the price would be \$537,000.

Seventy-Six Lose Lives in School Fire.

Camden, S. C.—Seventy-six persons, half of them school children, lost their lives in a ghastly, tragic fire which swept through an old country schoolhouse six miles south of here.

The terrible tragedy occurred at what is known as the Cleveland school.

Between 150 and 200 persons were gathered in the school house for graduation exercises.

THE MARKETS

Portland.

Wheat — Hard white, \$1.30; soft white, \$1.22; western white, \$1.23; hard winter, \$1.16; northern spring, \$1.16; red western, \$1.15.

Hay—Alfalfa, \$20 per ton; valley timothy, \$26; eastern Oregon timothy, \$27.

Butter Fat—41c.

Eggs—Ranch, 22@24c.

Cheese—Tillamook cream, 27@28c; Young Americas, 28@29c; block Swiss, 33@35c; cream brick, 31@33c.

Cattle—Choice steers, \$7.50@7.75; medium to good, \$7.00@7.50.

Sheep—Choice spring lambs, \$11@12; medium spring lambs, \$10@11.

Hogs — Prime light, \$8.00@8.50; smooth heavy, \$7.00@8.00.

Seattle.

Wheat — Hard white, \$1.26; soft white, western white, \$1.24; hard red winter, soft red winter, northern spring and western red, \$1.19.

Butter Fat—41@43c.

Eggs—Ranch, 22@28c.

Cattle — Prime steers, \$7.50@8.50; medium to choice, \$6.50@7.50.

Hogs — Prime light, \$8.50@9.00; smooth heavy, \$7.50@8.50.

Counties Cannot Hire "Dry" Workers.

Salem, Or.—Neither the county court nor any other county official has authority to employ investigators to work on the prohibition law enforcement and pay them from the general funds of the county, according to an opinion of Attorney-General Van Winkle.

OREGON CO-OPERATIVE HAY GROWERS HOLD ANNUAL MEETING

The annual meeting of the Oregon Co-operative Hay Growers was held in Hermiston Monday, May 21.

A general report on the work of the year showed that the association had received an average of nearly \$15.50 per ton f. o. b. cars for No. 1 hay, which was approximately \$2.50 above the average received for the same grade of hay from Yakima valley, which has more favorable freight rates.

It was considered by the members present that the association this year had made a very favorable showing and it was generally expected that with more tonnage better prices at less operating cost could easily be secured.

In consideration of the report that the Yakima County Farm bureau had passed resolutions calling a meeting of northwest hay growers to consider the possibility of organizing a larger association, it was voted that the Oregon association send a delegation of at least five members to attend this conference. It was generally expressed that there was vital need of such a larger organization.

Under the head of election, only one new director was elected, F. A. Baker of Stanfield being unable to serve because of other pressing business, and H. B. Rees taking his place. The directors for the ensuing year are: E. L. Jewett, Lee Savely, Hawley J. Bean, A. W. Cobb, J. A. Scott, J. A. Foss, H. B. Rees, Geo. W. Reddow.

NEW COUNTY AGENT TAKES CHARGE

Roger W. Morse, for several years county agent in Wyoming, has been named county agent in Morrow county following a conference between representatives of the agricultural college and the county court and on the job this week, having driven through from Wyoming, arriving in Heppner Saturday. Mr. Morse was one of the best county agents in Wyoming, according to F. F. Ballard of the college extension service. He is a native of the state of Washington and a graduate of the Washington State College, class of 1916. Only the fact that the coast is his home country and the home of his relatives made it possible to bring him from his former position. While in Wyoming Mr. Morse was directly responsible for the organization and successful direction of the first Wyoming State Potato Show held last fall.

Mr. Morse will immediately get in touch with the extension projects in the county where Mr. Calkins left him and will give particular attention to seed improvements, improvement in range methods and the development of copper carbonate as a treatment for smut.—Heppner Herald.

BIG HAY ASSOCIATION WANTED

At the call of the executive committee, the Yakima Farm bureau held a mass meeting of hay growers in the Y. M. C. A. building Saturday, May 19 to discuss the advisability of organizing a hay growers association upon a wide program.

Representatives of the Oregon Hay Growers appeared and spoke of their operations. Farmer Smith, well known agricultural agent of the O. W. R. R. & N. Co., stated that the hay growers must have stable prices, and that everybody knew they had lost money for the past several years. He stated further that the only way that prices could be stabilized was by the growers themselves.

One of the representative hay growers of the valley told the meeting that it was impossible for dealers to stabilize prices unless the farmers themselves took the initiative; that dealers must buy as cheaply as possible in order to compete for business. He further stated that the only way to get cost of production was by an active organization.

Further discussion among the members brought out the fact that there was a wide sentiment in favor of an organization, provided it could be assured that a sufficient volume of business could be secured to really stabilize prices, and that some system of financing for the association and its members must be worked out. It was the feeling of the president of the farm bureau that this could be accomplished.

After some further discussion the meeting called a larger meeting embracing the entire northwest, at which the possibility of such an organization was to be thoroughly discussed. Such an organization, if formed, would assure the fairmen of a stabilized market for the hay grower cost of production.

PUZZLE OF WHY DEBT HELPS SOME BUT HARMS OTHERS EXPLAINED

How a Debt Can Be Put to Work to Increase Earnings— Thrift and Loans Go Hand in Hand to Aid the Industrious.

The true use of debt in personal and business affairs remains something of a puzzle to many people. To some the very word "debt" signifies misfortune, while others merely fail to understand the ways in which they can put a debt to work for them to increase their earnings. The Committee on Public Education of the American Bankers Association has undertaken in the following discussion of how and why banks loan money to clear up these misunderstandings:

Some people think that to incur a debt at the bank is unwise, or a reflection on their business standing. This is not the case where the debt is contracted for legitimate business purposes. Incurring debt to live beyond one's income is something no thrifty person would do, and careless use of credit leads to extravagance and disaster, but wise borrowing is an encouragement to thrift and industry.

The first function of the banker is to encourage industry and thrift so that a large fund of bank deposits may be accumulated. This fund is often likened to a reservoir in which water is accumulated for community needs. The banker then loans from this fund to those conducting the business of the community.

The banker bases credit on what are known as the three C's of credit: Character, Capacity and Capital. Character is an imperative business qualification. Allied with character is Capacity. Before making a loan a banker takes into consideration the capacity of the applicant—that is, his ability to earn through his honesty and his industry. Capital is a man's worth in money, merchandise, stocks and bonds or lands, which may be given as collateral in security of a loan to make it safe.

Let us consider the business transactions of Mr. Smith, the storekeeper. He finds, with his business increasing, that he needs a larger stock of goods. Also, some of his customers do not pay cash, and their accounts must be carried until "they do." He must have more money for his business, so he goes to his banker for advice. The banker asks Mr. Smith to submit a statement of his business, showing what he owes and what he owes. He knows Smith's character and responsibility from his observation of his dealings and from the confidence that people have in him. If he finds Mr. Smith's statement and the progress he is making satisfactory he will be glad to consider the best method of loaning him the needed funds.

How Money Is Loaned
Money is loaned by banks on straight notes, or indented notes, on collateral notes, on bills receivable and on trade acceptances. Mr. Smith may be told by the banker that, because he has sufficient money in his house and earnings if well, the bank will extend him credit without his putting on any security beyond his own word of honor, evidenced by his note.

Let us say that Mr. Smith needs a maximum amount of \$200 during his busiest season and that the bank has consented to grant him such a "line of credit." Mr. Smith could come to the bank and make out a note for any portion of all of this amount for any time up to six months. To pay some bills he needs, say, \$50. He is fortunate that within sixty days he will receive from his cheese customers enough money to repay this amount. He therefore makes a sixty day note, which the banker "discounts" at the prevailing rate of interest, let us say 6 per cent, and places the proceeds to Mr. Smith's credit. How much does he credit to Mr. Smith's account? Six per cent on \$50 for sixty days is \$5. This amount the banker deducts at the time the note is made, it being the interest which he charges Mr. Smith.

No Clemency Won by Krupps.

Duesseldorf.—The sentences imposed by the recent court martial upon Dr. Krupp von Bohlen and the other Krupp directors tried for instigating opposition to the French at the Krupp plant at the time of the shooting on March 31, were confirmed by the court of revisions. The convicted men will be transferred to prisons in France.

State "Dry" Agents to Govern Doctors.

Washington, D. C.—State prohibition directors were authorized by Commissioner Haines to handle physician's permits for liquor prescriptions, a function performed heretofore by the prohibition bureau itself.

for the use of the money. He then credits Mr. Smith with the proceeds of the note, or \$495. When the note is due in sixty days Mr. Smith has received payment from his customers and he pays the bank \$500. The bank marks the note paid and returns it to Mr. Smith.

If Mr. Smith's business conditions were not sufficiently strong to warrant granting him unsecured credit the banker might say to Mr. Smith, "I want to help you, but you will have to get the indorsement of your friend, Mr. Jones." Jones is known to the bank or as a very reliable and responsible business man. Should he be willing to help Mr. Smith he will write his name on the back of Mr. Smith's note and if Smith cannot pay the note when due Mr. Jones will have to pay.

In another case the banker, still anxious to help Smith, might say, "I am willing to loan you up to \$2,500, but you must secure the loan with the goods which you purchase, for this amount and with some additional goods." Mr. Smith would have to warehouse the merchandise used as collateral in such a way that it might be easily identified through warehouse receipts as being the bank's property until the note is paid. If Smith finally found himself unable to pay the banker could sell the merchandise and use the proceeds to pay the note. If the goods brought more than the amount of the note the bank would pay the excess to Mr. Smith. If the amount were not enough the bank would look to Mr. Smith to make good the difference.

Mortgage Loans
Loans against farm lands, called mortgage loans, are frequently made in country districts. If Mr. Smith, lacking an indorser or sufficient collateral or business standing, owned a farm free of debt he might give a mortgage on it as security.

The procedure would be somewhat different from loaning against merchandise. The law, realizing the useful place farm and home owners occupy, protects them in a special manner. It says to the lender, in case of default on a mortgage loan, "You must give this owner of land one year after serving notice that you expect to sell his land to pay the mortgage and redeem the debt." This is called the period of redemption.

Mr. Smith has still another method open to obtain funds from his banker. He has sold, say, a \$500 bill of merchandise to Mr. Brown, a dealer in a smaller community, who must sell the goods to his own customers before he can pay Smith. Smith says to Brown: "If you can't pay cash give me a ninety day note. I will discount it and get immediate cash on it from my bank. I will have to pay 6 per cent interest to do so, and I shall want you to pay that interest." Mr. Brown agrees and makes his ninety day note for \$500 with interest at 6 per cent. Mr. Smith takes this note to the bank, which advances him credit for \$500. When the bank collects the note from Brown ninety days later it receives \$507.50, the added \$7.50 being the 6 per cent interest charge for the use meanwhile of the money for the ninety day period of the note.

These are the various ways in which the bank serves its community by placing, through loans, the accumulated thrift of the community at the disposal of business and industry.

Alien Employees' Jobs Are Secure.

Salem, Or.—The citizenship qualification act passed by the last legislature applies only to those who hold public office, either by election or appointment, and does not apply to employees of the state or its numerous subdivisions, according to Attorney-General Van Winkle, who so holds in an opinion to Secretary of State Koser.

Bryan Loses Church Honor.

Indianapolis, Ind.—Dr. Charles F. Walsh, president of Wooster college, Wooster, O., was elected moderator of the general assembly of the Presbyterian church, defeating William Jennings Bryan on the third ballot.

IRRIGON NEWS ITEMS

In last week's issue we overlooked announcing two recent weddings. Miss Virginia Strader and Wesley Chaney were married at Heppner, Oregon, Saturday, May 12th and Miss Ouida Hendricks and Bachelor A. Lewis were married at Hood River a day or two afterwards. Mr. and Mrs. Chaney are making their home at Pradal Vell for the present where he is employed as a welder with the O.W.R.R. & Co. and Mr. and Mrs. Lewis at Hood River, where he is working as signal man for the same company. The two young couples are the best wishes of their many friends.

J. L. Bullard, in addition to being fortunate in having his house burn down a couple of weeks ago, was nearly killed up and his back kinked while leveling land with a four horse Fresno. He is on a forced vacation at this writing but says he is improving.

J. E. McCoy is getting his house on the river polished up inside and out. A coat of kalsomine on the walls is being applied inside and the woodwork varnished and a couple of coats of paint applied outside. J. N. Mumau is doing the work under contract.

The man who worked for Lee Carroll for a couple of weeks took sick and decided to go hang himself. He was a stranger and was found hanging to a tree in the willows on the bottom north of Bailey siding. Some boys found him two days after leaving Mr. Carroll's place.

The commercial club and farm bureau are planning on new ditches and canals in the town properties in connection with the large pipe line just laid from across the south side and hope to get this work done in the next few days. This once done it will be a great task to irrigate the whole town in short order. Mr. and Mrs. Glen Brown and Mr. and Mrs. Ernest Brown were up from Boardman Sunday for a load of gooseberries.

FARM POINTERS.

Powders are Unnecessary.
Canning powders are unnecessary in canning fruits and vegetables if the products are carefully prepared and scientific directions followed. Using such powders encourages carelessness in work and the use of food which is unsound and unfit to eat. They may prevent the decay of the fruit or vegetable but their extensive use may be injurious to health.

The pure food law prohibits canning powders in commercially canned foods in order to protect people but it cannot keep women from using them and in this way giving their families foods which the government would not permit commercial concerns to sell.

Favorable conditions now prevail in the dairy industry, due to better prices and increased export trade in the United States during the past year. Prices of dairy products average higher than last year, because of the increase in buying power following the war. Production is showing considerable increase but it is believed that consumption will keep pace except for reasonable surpluses.

Can only fresh, sound fruits and vegetables. The canned article cannot be any better than the article as before it was put in the can.

House work is less fatiguing if the windows are kept open.

Baldwin Made British Premier.

London.—Stanley Baldwin, chancellor of the exchequer in the old Bonar Law ministry, has been made premier of Great Britain to succeed Bonar Law, who resigned because of ill health.

Judge Day Resigns Claims Commission.

Washington, D. C.—William R. Day, former associate justice of the United States supreme court, resigned as umpire of the German-American mixed claims commission.

The work of making a final survey and classification of the lands under the greater Wematchee Irrigation project is proceeding as rapidly as possible under direction of Engineers Appleby and Turner. The former is working with a crew on the portion lying east of the Columbia river and the latter in the Moses coules.

E. B. Handley, attorney of Portland and formerly corporation commissioner of Oregon, has arrived in Olympia to spend the remainder of the month in assisting Secretary of State Hinkle in formulating the policy and system of operation under the new Washington state "blue sky" law, which becomes effective June 7.

Eat and Drink AT THE NEW FRENCH CAFE
E. J. McNEELY, Prop.
Pendleton, Oregon
Only the Best Foods Served
Fancy Ice Creams
Furnished Rooms over Cafe
Quick Service Lunch Counter
In connection with Dining room
You Are Welcome Here

Dr. A. H. Johnston
Physician and Surgeon
Calls answered at all hours
In Boardman Wednesday and Saturday mornings.
Office phone M 151 Res. M 332
Arlington, Oregon.

A. H. SWITZER
ATTORNEY AT LAW
Arlington, Oregon

Wool Scoured and Cleaned for Batts and Mattresses
Mattresses and Pads made to order
Try our Wool Batts. They satisfy
Wholesale and Retail
Crescent Batt & Bedding Co
STAYTON, OREGON

Umatilla Pharmacy
W. E. Smith, Prop.
Mail orders given special attention.
Quick Service
Satisfaction Guaranteed
Umatilla, Oregon

I Sell Insurance
J. C. Ballenger
Boardman - Oregon

When Subscriptions Expire
The Post Office Ruling
The right of publishers to extend in good faith credit on subscriptions is recognized and will not be abridged, and although all subscriptions are recorded as expiring with the period for which they were obtained, nevertheless, in order to give an opportunity to secure renewals, copies of their publications will be accepted for mailing as to subscribers at the usual second-class rates of postage for a period of one year from the date of expiration, but copies sent to persons after one year from the date of the expiration of their subscriptions, unless such subscriptions be expressly renewed for a definite time, together with an actual payment of subscription or a bona fide promise of payment, will not be accepted at the pound rate but will be accepted at the transient second class rate of one cent for each four ounces, or fraction thereof, prepaid by stamps affixed.