

LOCAL AND PERSONAL NOTES

A Daily Chronicle of those who come and go, and events of local interest.

Guest at Poley's—

Miss Esther Dennis of Portland, a classmate at the U. of O. of Miss May Poley, accompanied the Polesys upon their return from their extended trip.

Mr. and Mrs. Poley left Ashland for Eugene to attend commencement, after which they all went to Yellowstone Park, going in at the west entrance.

Visit Friends—

W. A. Cooper and family with Mrs. Cooper's sister, Mrs. Effie Elliott of Bellingham, Washington, were visiting the B. Haney family near Talent on Sunday afternoon.

Returns Home—

D. Wells of Douglas county, was an Ashland visitor recently. Mr. Wells visited for a short time with former friends while in Ashland.

CO-OPERATIVE FARM MARKETING NOTES

American Bankers Association Bodies Are Lending Their Active Support to Movement.

On the theory that efficient marketing methods rather than easy credit facilities, are the big need of the farmers, the State Bank Division and the Agricultural Commission of the American Bankers Association have jointly launched an active campaign to promote the development of the co-operative farm marketing movement.

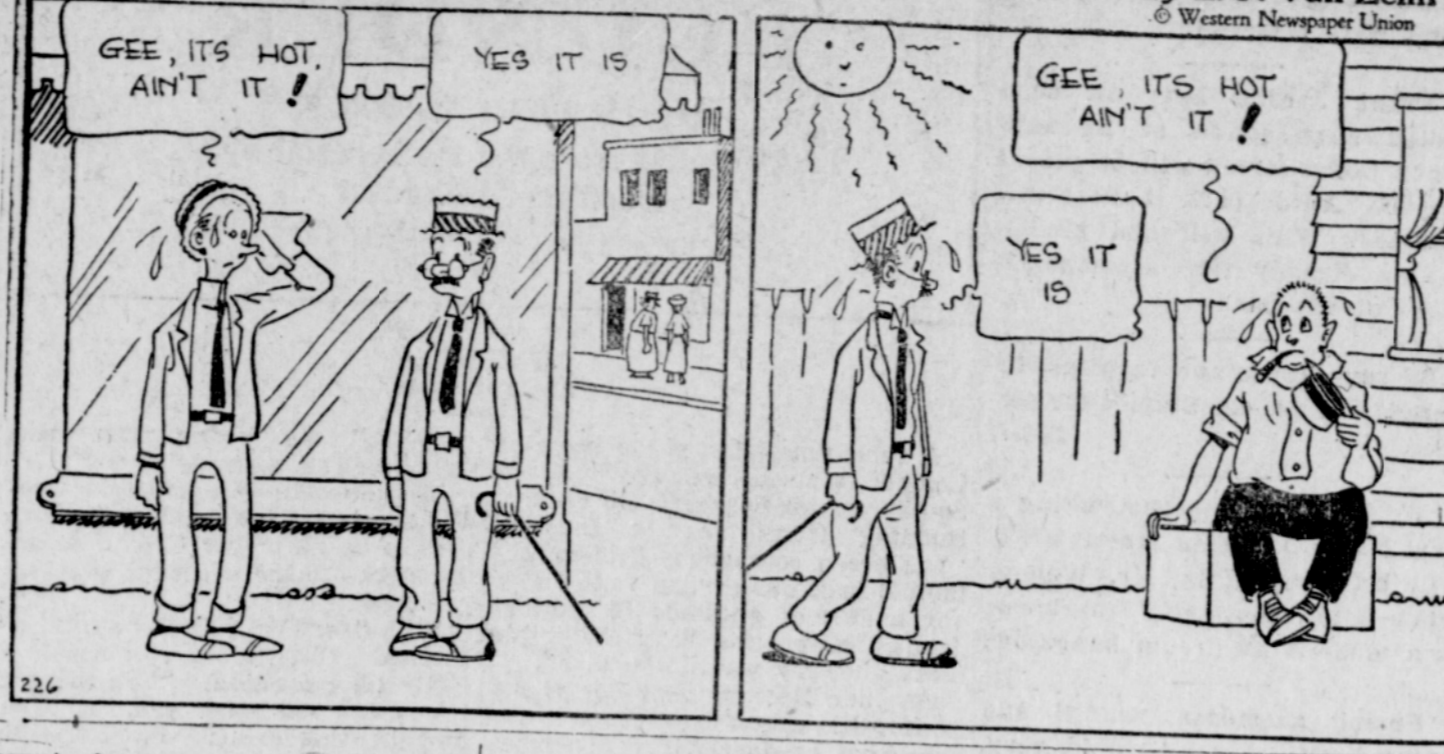
Of the co-operative plan, President Harding says: "I know of no single movement that promises more help toward the present relief and the permanent betterment of agricultural conditions than co-operative farm marketing."

In order to gather the best information obtainable on successful co-operative marketing projects, the State Bank Division has sent a questionnaire to bankers in every part of the country. Information is asked as to whether the local associations are organized on the commodity basis, handling one product or a few similar products, or on the regional basis, doing all buying or selling; whether they serve local needs only, whether they are combined or consolidated with other locals; to include some special phases or marketing, such as processing and packing, and whether they are combined with a large number of locals to form a sales organization.

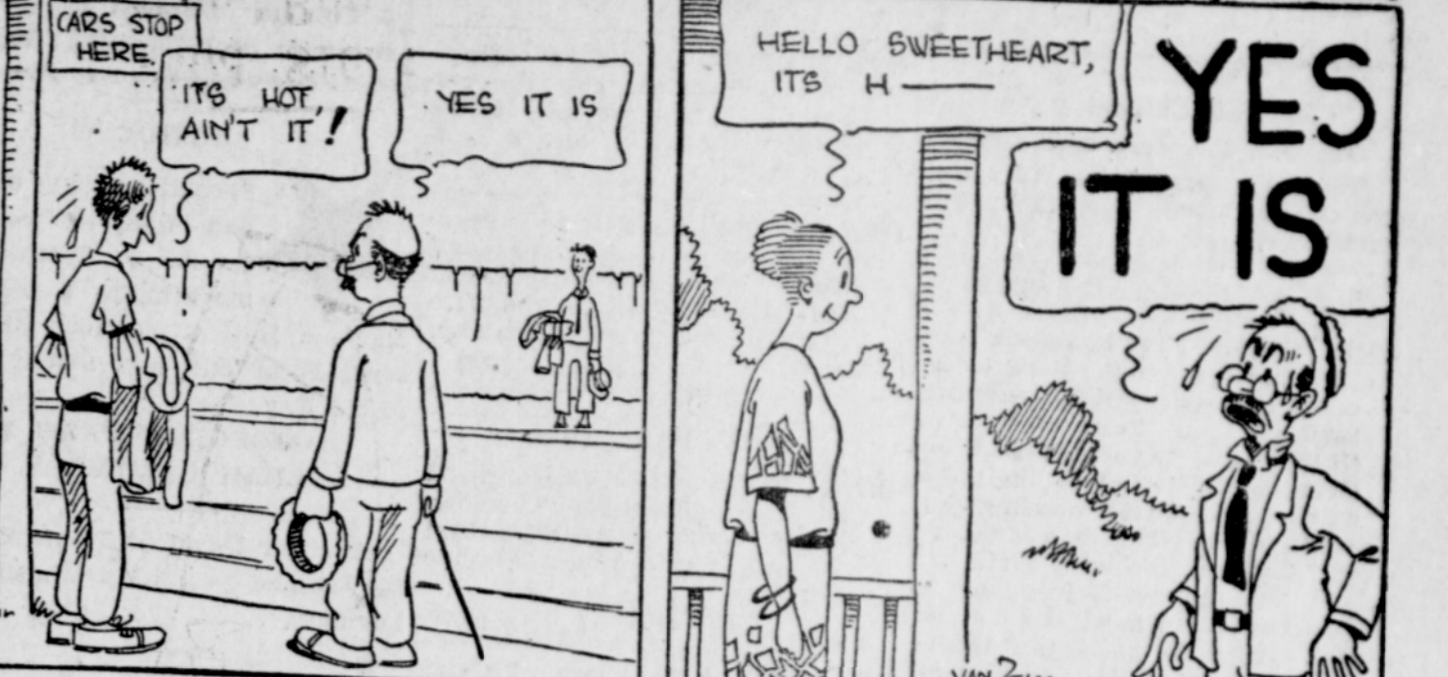
James R. Howard of the American Farm Bureau Federation says: "The volume of credit necessary to market any given crop co-operatively would not be greater than that required for non-co-operative marketing. I seriously question whether or not so large a volume of credit would be necessary, since co-operative marketing implies orderly marketing or the feeding of the market consistently throughout the period of consumption. It certainly would remove the necessity of whatever funds are used in speculative transactions. The farmer is concerned with consumptive and not speculative demands."

The form of contract between the Burley Tobacco Growers' Co-operative Association and its members is cited by the Bankers Association as an efficient instrument for putting the idea into operation. Under this contract the Association agrees to buy and the grower to sell to the co-operative all his tobacco for five years, except such as is not under his control, on ac-

LAUGH, WHAT'S THE USE



How Did You Know That She Was Going to Say That?



Visiting Friends—

Ethel Simpson of Marshfield, who formerly lived in Ashland is here for a short visit with Mr. and Mrs. Chas. Robertson. She will return to Marshfield tomorrow.

To Work Here—

Cleon Caldwell, who has been working for the Beaver Cement company north of Grants Pass, has moved to Ashland, and will work here for the Southern Pacific until school starts.

Back from Camping Trip—

A party consisting of Tom Hudson, Miss Amy Ramsey and Judge and Mrs. Dill returned to Ashland yesterday from a three day camping trip along the Rogue River. They report a fine time while on the trip.

Visits in Dunsmuir—

Mr. and Mrs. A. G. Adams of East Main street left last Wednesday to visit Mr. and Mrs. F. Conner at Dunsmuir. Mrs. Conner is a sister of Mrs. Adams. The Adams family will probably return some time this week.

Back from Trip—

The Wilmer Poley family returned last night from a trip by auto through north and back east as far as Yellowstone park, and report a fine time, but that they were glad to get back to Ashland again.

Returns from Portland—

C. A. Cotter has returned from Portland, where he accompanied his wife, who underwent an operation in the Portland Surgical Hospital. He reported that Mrs. Cotter was resting as easily as could be expected when he left.

Mr. and Mrs. Fred Loomis of Seattle were Ashland visitors yesterday calling on several friends.

To Entertain—

Meadames Lilly and Caldwell will entertain in the Social Circle in Lithia Park on Wednesday afternoon. All ladies of the church with their friends are invited to be present from 2:30 to 4 o'clock.

Belle Lent of Portland spent yesterday in Ashland calling on friends.

LITTLE TALKS ON THRIFT

By S. W. STRAUS.

President American Society for Thrift.

A BRAHAM LINCOLN once said that economy begins with saving money. What he had in mind was the great truth that in thrift the first steps consist of laying aside money, but that these primary practices do not constitute thrift in its entirety. Current events emphasize the need of widespread thrift education.

It is unfortunate that in much of the so-called thrift work in this country encouragement has been given only to the saving of money. One cannot, of course, say aught of such advice, excepting that it does not go far enough.

Let the nation learn the words of Lincoln that "economy begins with saving money," but let us emphasize the thought that Lincoln made use of the word begin. Saving money is only the beginning of thrift.

Judging by the reports in the newspapers from day to day one seems safe in assuming that there is a rising tide of unscrupulous practices based on insufficient popular understanding of personal economics.

A great public duty confronts us all in putting forth every effort to end these corrupt machinations. As much attention should be given to teaching the correct use of money as is given to the encouragement of saving money. Simply to preach "Save! Save!" is not enough.

Wise spending and prudent investing constitute two-thirds of the problem of personal economics. Successful saving is the other third.

count of existing mortgage or contracts.

The tobacco is to be delivered at the earliest reasonable time after cutting or curing. The Association makes rules and standardizes and grades the tobacco, the grower agreeing to be bound by such rules. Tobacco of like type, grade and quality delivered in the same crop year is pooled, the Association classification being conclusive. The tobacco is handled in one major pool; minor pools are made by type and grade.

The Co-operative Association sells the tobacco at the best prices obtainable, and pays the grower the net amount received, less freight, insurance, interest, and deductions to cover all costs of operating the association; also to create a fund for credits and other general commercial purposes, not to exceed one per cent of the gross sale price. The surplus from these deductions is later prorated among the growers.

The Association agrees to accept drafts drawn against it by the grower upon delivery of tobacco, and to assist the grower to discount his drafts, secured by the most advantageous banking system. It also co-operates with him in many other details of his business.

Eugene Meyer, Jr., managing director of the War Finance Corporation, says: "Generally speaking, the American farmer has been forced to sell his crop hurriedly and at the time of maximum supply. But the co-operative marketing associations are gradually overcoming this situation. In the hands of the individual farmer, his products have often been little more than an offset against debts contracted in order to carry on his producing operations. In the hands of the co-operative association, they can be assembled in quantity, graded and warehoused, pedged as collateral for loans, and marketed in an orderly way."

Fred I. Kent, chairman of the Commerce and Marine Commission of the American Bankers Association, says: "When bankers refuse to extend credits to co-operative organizations that are not being developed so as to assure the safety of the interest of the farmers to have them do so as it is to the bankers. When, therefore, a farmer finds that some co-operative organization, in which he may be a member, is unable to obtain credit, he should look into it at once and either take means to correct such an exist, or withdraw his membership at the first moment that he can fairly do so. If the farmers and bankers work together in this manner, co-operative marketing can be made a most valuable adjunct to our commercial and trade machinery."

Visiting in Eugene—

Mr. M. Hanson, a pharmacist at McNair brothers drug store, is visiting at Eugene the early part of this week. Mr. Hanson plans to return to Ashland the middle of the week.

Goes to Seattle—

Mrs. Eugene Atkinson left yesterday evening for Seattle, Washington, where she plans to visit with friends and relatives for some time, returning to Ashland in the fall.

Leaves for Tacoma—

Mrs. William Mathes left yesterday for Tacoma, Washington, where she will visit with her sister for the next three weeks.

Goes to Oakland—

J. F. Place left this morning for Oakland, California for a week's visit with his parents and other relatives who live at Oakland.

Visits Relatives—

R. L. Madden and family of San Francisco, are visiting the A. A. Madden family here for a few days. The Madden family arrived in Ashland Friday evening, and plan to leave again towards the last of the week.

S. J. Miller and L. E. Sullivan of Klamath Falls spent yesterday here visiting friends and transacting business.

Gertrude Walling of Salem was in Ashland yesterday and today calling on friends who she knew in Salem.

STATE NEWS

66,000 volt transmission line of Mountain States P. Co., completed from Albany to Independence.

Riddle—Machinery being installed for new ice plant. Two schools assured for Astoria.

Grants Pass—Output of 11 saw mills in county estimated at 27,000,000 feet for year.

McMinnville—Baptists to build new church.

Portland—\$70,000 business building to go up on Broadway. St. Helens shipped 3,000,000 feet lumber to California for past week.

Portland—New Presbyterian church to be erected in Laurelhurst.

Tillamook to build \$5,000 armory.

E. J. McDevitt and family of San Francisco, were Ashland visitors yesterday. Mr. McDevitt was called here by business interests.

George J. Cleary of Rocklin, California, was in Ashland today attending to business affairs. He was accompanied by C. J. O'Connor.

VINING THE THEATER BEAUTIFUL

Advertisement for 'YOU CAN'T FOOL YOUR WIFE' featuring a woman in a dress and text: 'A story clipped from the Pages of Life—amazingly human, vigorously truthful—and above all, abundantly entertaining. Incidentally, it takes you behind the scenes at reckless society reveals that will dazzle and shock you with their sumptuousness and daring. Produced lavishly by the man who made "The Sheik." Also—Larry Semon in "The Agent."'

Advertisement for Crystal Carbonated Sodas Siskiyou Natural Mineral Water —and— Carbonic Gas. 'Are products that, in addition to being manufactured in Ashland, merit your patronage thru superior quality and purity. They equal, and in many cases excel, all other like products. GET THE HABIT: "ALWAYS ASK FOR CRYSTAL CARBONATED PRODUCTS." Crystal Carbonating Co. Phone 118 Ashland.'

Song Sentiment Comforts Lonely and Homely



Actress Aids Cupid By Applying Balm Nightly

New York City. "The most beneficent act of my life," declares Allyn King, former Ziegfeld Folies beauty, now starring in "Sun Showers," the Lew Cantor-Harry Delf production, "is singing nightly 'Everyone is Beautiful in Someone's Eyes.' "Every performance I watch my little ray of song comfort spread from the footlights until my audience has been engulfed by its warmth."

HITS ALL

"It hits the nice old sports in the front row first and immediately they brighten and begin to preen themselves, smoothing down hair where hair there is none."

Daily Fashion Hint



DESIGNED TO MAKE ONE LOOK PICTURESQUE AND DEMURE this frock of Hawaiian brown wool crepe achieves its purpose perfectly. It is built upon straight lines and trimmed with narrow silk braid. The sleeves are lengthened with sections that are gathered to wristbands, while the skirt is trimmed with applied tucks. Medium size requires 2 1/2 yards 54-inch material. Pictorial Review dress No. 1446. Sizes, 16 to 20 years and 34 to 44 inches bust. Price, 35 cents.

DEALERS FROTEST LAND TAX BURDEN

PORTLAND, July 21.—Real property is carrying an "unjust burden" of taxes, the Northwest Real Estate dealers' association declared in resolutions here today. B. Houston, of Tacoma, awarded first prize for the best five minute talks. Second prize went to Alfred Carmichael, of Victoria. Benton county real estate board with 100 per cent present, won the attendance trophy.



The carefree party portrayed above had only a brief week end to spend—but thanks to their automobile they were able to make it—

as do thousands of other disciples of Izaak Walton. Contrast this with the situation in the pre-motoring days when father was a boy. Then it took a whole week to make a trip like this.

Machine Bucking Again.

Advertisement for Southern Pacific Railway. 'Let's Take the Train 4 Each Way Every Day. REGARDLESS of conditions you'll find Southern Pacific Trains provide a dependable service. You have the advantage of commutation and low round trip fares. You can go when you like and get there "on-time." This service is yours. Enjoy its safety and comfort. Profit by its dependability. For time tables, tickets or descriptive folders ask agents or write. JOHN M. SCOTT, General Passenger Agent, Portland, Oregon.' Price \$13.75 and \$16.50 Portland and Return. A big factor in the development of your community.'