

Local and Personal

C. E. Herren delivered his hop crop to Independence this week, having contracted them last Spring.

George W. Gibson of Salem was in Monmouth yesterday selling peaches. He is a former resident of this locality.

The Monmouth fruit dryer closed down the latter part of September. The output was about 30,000 pounds in dried fruit.

Save your combings and let Blanche C. Stitt weave you a switch. Phone 3905 or call first door north of HERALD office.

Ed Griffa of Ohio returned here Monday accompanied by his brother, R. T. Griffa of Michigan, on a visit to C. G. Griffa and family. R. T. Griffa contemplates buying and locating here.

On last Sunday a party composed of Mr. and Mrs. C. H. Newman, a lady cousin of the latter who was here from Michigan visiting them, Miss Nora Aynes and Miss Grace Garvin autoed to Beuna Vista where they spent part of the day picnicking, after which they visited Albany and other towns.

U. S. Department of Labor

The United States Department of Labor, through its local Branch at Portland, Oregon, again directs the attention of the public to the fact that it maintains a Division of Information for the benefit of employers of labor seeking help and for the assistance of workers seeking employment.

While this service is entirely free and available to all in both city and country, the Government realizes that it is the employer situated outside the larger cities and towns who is handicapped in securing competent help because of his remoteness from the ordinary labor markets. Therefore, it is particularly to such, comprising farmers, ranchers, orchardists, stockmen, cannery and manufacturers, that the Government tenders its free services. Employers can be put in prompt touch with skilled or unskilled help of almost any race or nationality and for any kind of work including domestic service.

Every Postmaster is an authorized agent for the Government's Employment Branch and will receive applications from employer or unemployed. Or such applications and requests for information may be sent to the District Headquarters under the following address:

Office in Charge, Distribution Branch, U. S. Immigration Service, 424 Railway Exchange Building, Portland, Oregon.

Displays at the Oregon Building, Panama Fair

Lane county has entered the list with another mineral water—12 cases of fluid from the Calapooia springs. There is quite a rivalry on between the sections that want to be known as the Carlsbad of America. The Ashland Lithia Springs has a large display, the Cascadia waters are on tap and White Pelican water from Klamath are disputing at a terrific rate. Ashland's "Siskiyou" water is also in the game.

John Philip, chairman of the Columbia County Development Committee has just sent down a display of fruits and vegetables that Columbia may be on the map. Some of this is from school gardens and all of it looks good.

The Willamette Valley Associa-

tion has sent some apples and pears but they would not take a prize anywhere.

Mr. Beebe, of Lane county, has his name on some new exhibits of D'Anjou pears, 20 ounce apples, Kings, Elberta peaches, and Snow apples. D. M. Fried of Salem has some prunes on display.

In the Southern Oregon booth, Albert Johnson, Ashland, shows new Boscs; C. R. Boyd, Gold Hill, has Comice pears of size and beauty, and A. M. Wright of Medford has sent down some superb lemon cling peaches.

Clatsop county and Astoria are now represented in the Oregon building quite effectively. A self-operating "stereomograph" shows about fifty excellent colored slides every ten minutes and these give a comprehensive idea of the industries and general activity of that city and county, together with glimpses of scenery, roads, farms and farming. This miniature picture show is watched by many and greatly enjoyed.

The crowds are keeping up, and they are largely of Easterners. This makes it especially desirable that fine samples of fresh fruits and vegetables shall come in from all Oregon districts rapidly.

OUR PUBLIC FORUM

OTTO KAHN,
On Financing Farm Loans.



Every citizen who desires to become capable in business should study banking, and every farmer who wants to see the business of agriculture properly financed should study diligently the financial systems of other industries. All other lines of industry have developed financial facilities adapted to their needs. We have all sorts of financial syndicates authorized by law or custom to deal in a certain line of securities, but in none of these financial channels will farm securities travel without a bonus in the way of an excessive rate of interest or heavy discounts.

The most powerful financial institutions in America are private banks, and they are the most important to the financial life of industry. In no line of business does honesty, efficiency and stability make more imperative demands than upon private bankers, whose greatest asset is the confidence of the buying public in his business judgment and integrity. Mr. Otto Kahn of Kuhn, Loeb & Company, when asked to state the relation of the private banker to the business of the nation, said in part:

"One of the most important functions of the private banker is to be the instrument for providing the money needed for the efficient conduct and development of railroads and other industries. He does this by buying securities in bulk from those needing capital, for which purpose he usually associates himself with a large number of other financial houses, great and small, thus forming what is called a syndicate. Having in this way concluded the buying transaction, he offers to the public the securities purchased by means of advertising, circularizing and through the facilities of the retail houses, included in the syndicate, many of whom employ traveling salesmen. Of course, the banker and the syndicate count on a reasonable profit for their services; on the other hand, they run the risk of the securities, which they have definitely bought and paid for at a fixed price, remaining on their hands wholly, or in part, if the public, for one reason or another, should be unwilling to buy them. The selling of securities is a highly specialized trade, requiring much experience, organization, machinery and scrutiny. This is one of the reasons why corporations do better in offering securities to the public through bankers than if they offered them direct. The willingness of the public to buy depends upon their confidence in the integrity and the judgment of the

banker who makes the offer, and a banker who attempts to mislead the public, or who is deficient in care or

judgment, would very soon find himself without customers and, therefore, out of business. In many European countries, the functions of the private banker include the placing of bonds secured by farm mortgages. Bonds of this nature are issued in large quantities by mortgage banks who buy mortgages on farms and other real estate and deposit them as security for their own bonds, which in their turn are sold to bankers. It is to be hoped that similar institutions will, in course of time, be created in America, thus placing the farming industry on a par with other important industries in facilities to obtain capital.

OUR PUBLIC FORUM

R. P. SCHWERIN,
On the Seamen's Bill.



The American seamen are interested in sea commerce. It is expensive and likewise humiliating to have to salute a foreign flag every time a farmer wants to ship a bushel of wheat, a bale of cotton or a pound of farm products across the ocean. The American farmer is entitled to the protection of his flag in sending his products across the sea, and congress should give such encouragement to shipping interests as is necessary to meet foreign competition in ocean commerce. A recent bill known as the seaman's bill became a law under the president's signature and Mr. R. P. Schwerin, vice-president of the Pacific Mail Steamship company, when asked to define this law and outline its effect upon American steamship lines, said in part:

"The bill provides that no ship of any nationality shall be permitted to depart from any port of the United States unless she has on board a crew not less than seventy-five per centum of which, in each department thereof, is able to understand any order given by the officers of such vessel, nor unless forty per centum in the first year, forty-five per centum in the second year, fifty-five per centum in the fourth year after the passage of this act, and, thereafter, sixty-five per centum of her deck crew, exclusive of licensed officers and apprentices, are of a rating not less than able seaman."

"The overseas trade of the world is competitive; therefore, the original cost of the ship and the operation of the ship have to be reckoned with in the keen competition of these rival nations with one another. The Oriental sailor is obedient and competent and is the cheapest sailor in the world. It is, therefore, manifestly clear that if this law applied to all nationalities in the transpacific traffic, all would be on the same economic basis, but it works a single hardship to all the ships of the world, except the Japanese and American ships, and with the latter it works two hardships. With the European, the cost of constructing a ship is no higher than the cost of constructing a Japanese ship, but if they had to provide European crews, while the Japanese operated with Japanese crews, the condition of competition would be such that they could not overcome the handicap and they would be driven off. But the American ship would have to contend not only with the tremendous increase of cost of wage in the substitution of the European crew for the Chinese crew, but also the greater initial cost of the ship. As the Japanese have now done away with their European officers and Japanese crews, all of whom speak a common language, there is no difficulty for them to comply with all the conditions of the bill and continue their Japanese crews with Oriental wages."

"The law, therefore, instead of assisting the American ship, adds another heavy burden, while it places none whatever upon the Japanese ship, but, on the contrary, turns over to the Japanese the traffic of the Pacific ocean, which the American ship is forced to forego by act of congress of the United States."

OUR PUBLIC FORUM

RALPH PETERS,
On Railway Mail Pay.



A controversy has been raging in the columns of the press between the railroads and the Federal Post Office Department over the question of proper compensation for handling the United States mails. Mr. Ralph Peters, chairman of the railway mail committee, when asked to state

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the railroad side of the controversy to the American farmer, said in part:

"The railway mail pay question will be settled—and settled permanently and with justice to all concerned—as soon as the American people realize that the whole subject, while seemingly complicated and technical, boils down to a few simple points of fair business dealing which no one need be a rate expert to understand."

"The first is that the post office de-

partment weighs the mails, and re-adjusts the pay of the railroads, only once in four years. This compels the railroads to carry the increase in the mail tonnage during the intervening years without pay—manifestly an injustice in the case of a rapidly growing business. One consequence has been that last year the railroads carried fully half the parcel post for nothing."

"A second point is this: In addition to carrying the mails, the railroads are required to operate many traveling post offices for sorting and distributing the mails while in transit. But the post office department pays for such post offices only where they occupy whole cars, and pays nothing in the many cases in which it merely requires the use of post office apartments in combination cars, although such apartments differ from the full railway post office cars only in size. More than 4,200 apartments of this character have been fitted up, and are maintained for the exclusive use of the post office department. Failure to pay for them has been an especial hardship to the smaller roads on which the department does not find it necessary to utilize whole cars."

"One last point: In thousands of instances (though not in all) the post office department requires the railroads to carry the mails back and forth between railroad stations and post offices, but pays them nothing for this extra service beyond the rates covering the rail transportation. The railroads have no choice but to perform this additional service gratis, or refuse to carry the mails at all."

"Now for the remedies the railroads ask: They do not ask to have the mails weighed daily, or to have each shipment weighed and paid for separately, as is done in the case of private shippers. They merely ask to have the mails weighed, and the pay of the railroads adjusted, at least once a year, instead of once in four years. They also ask that apartment post office cars be paid for, at reasonable rates, according to size. Lastly, they ask that the post office department cease to require of them free messenger service between stations and post offices, and either relieve them of this service or pay fairly for it. These are the reforms the railroads ask of congress. They gladly lay these reforms before the public, confident that they will appeal to the common sense and fairness of American voters."

Candid.

Once in awhile, when small children are witnesses in court, they have an original way of framing their answers to questions put to them by the attorneys. The other day a little girl in the divorce court was asked, "How do you know that this statement is true?" "Why, my papa told me so," instantly replied the little girl.

"And did you always answer your stepmother politely, no matter what she said to you, as your father told you to do?"

"No," said the small witness, and after a brief pause she added, "My heart did not bring forth the words."—Boston Post.

Baffling Case.

"You'll have to quit smoking," said the physician.

"I don't smoke."

"Then you'll have to quit drinking."

"I don't drink."

"Haven't you any habits?"

"None at all, except taking medicine."—Washington Star.

Am I interested in Monmouth

B. F. SWOPE,
Attorney at Law and Notary Public.

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