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There can be only one "Hallmark" jeweler in a town and he must be the largest and best in the community. There are "Hallmark" jewelry stores all over the United States who buy their stocks at a great saving and have the advantage of securing advance styles first. Buy your jewelry at a "Hallmark" store and get the advantage of the latest styles at the lowest possible price.

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HARTMAN BROS. CO.
Hallmark Jewelers and Opticians
SALEM, OREGON

The Herald

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RICHARD B. SWENSON
Editor & Publisher

MONMOUTH, OREGON

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Monmouth
Meditations

By the end of this week most of the cherries of the valley will be in the cans.

By contrast, a Chautauqua week makes the week that follows seem tame and dull.

The states which have not yet ratified suffrage appear anxious to take their own sweet time to it.

The morning neighborly chat will come a little higher from now on. The telephone company is raising its rates.

It will soon be necessary to call the roll of parties each morning to see if all are with us still and in good working order.

There probably would be no more wet and dry issue if everybody could extract as much pep as Bryan can out of grape juice.

They are talking of building railroads in Mexico. Heretofore transportation activity in that country has taken the form of destruction.

If the price of wheat stands for the next two months without breaking it will be a fairly good indication that high prices are here for a long stay.

As far as the West Coast Chautauqua is concerned, Monmouth thought that the fishing hole that yielded one large trout might logically be expected to yield another. While other cities in this section follow one another with the same program, Monmouth will have something different to offer the public.

Chester H. Rowell, editor of the Fresno, Cal., Republican, worked up a strong lecture on "The White Man's Last Frontier" which he delivered when the occasion presented itself. He showed that the course of expansion for the white man has been invariably westward, as each center has become populated, the surplus had sought new homes until now all available land had been absorbed and we pause on the Pacific coast, with our frontier extinguished for to the west we are confronted with a civilization older than ours. Here our frontier merges with the frontier of the mongolians and the fact is bringing up some serious problems. Doubtless the story of the next fifty years of the world's history will deal largely with the incidents arising out of the clashing of two civilizations and two sets of ideals.

How many are there among the readers of the Herald who remember "Coin's Financial School"? It was a book written by a man named Harvey, dealing with the free silver proposition and as a publication had considerable vogue about 1896. The author, who lives at Monte Ne, Ark., sends us his latest production entitled "Common Sense, or The Clot on the Brain of the Body Politic". Since for the past quarter of a century, Mr. Harvey has been looking on the world through a pair of blue glasses, it is quite evident at the outset, that his latest is anything but optimistic. In fact, it is a case of worse and worse and more of it. We are, according to Mr. Harvey, headed toward chaos, darkness and annihilation all because of the money lenders. The money lenders have society, busi-

ness, youth and old age, individually by the throat and the individual faces grow purple, green and clay yellow under the strain. The weapon which the money lenders use most effectively is interest and their bases of supplies are tanks. In short, banks and interest are the agencies that threaten the foundation stones of the republic according to Mr. Harvey and we shudder with horror as we read of their pre-nicious activity and with eagerness pass over page after page in quest of the sovereign remedy that will hog tie the two and render them powerless to commit further damage.

It is a sort of anti-climax to give the remedies Mr. Harvey suggests, for after getting your feelings worked up to a scheme for abolishing interest, to merely reduce the rate to two per cent, you feel does not answer the purpose at all. For if ordinary interest is a crime, two per cent interest would still remain a crime. Such a remedy would probably appeal to the shiftless and incompetent and this is doubtless the class to which Mr. Harvey appeals. And as for the substitute for banks, we feel that government banks which Mr. Harvey suggests is a poor substitute. Next to trying to lift one's self over a fence by pulling on one's boot straps is shifting our lack of capacity, ability and mental alertness onto the government.

Ten Years Ago

Winegar & Lorence purchased six lots of E. H. Hosner including the Hosner residence and the building in which the telephone exchange is located. Mr. Hosner retained the hotel.

G. T. Boothby and wife were down from Portland for a visit.

A monument to the late H. D. Whitman was unveiled in the Davidson cemetery by the Woodmen of the World.

F. Y. Mulkey left for Rochester, Minn., for medical advice.

The wedding of Ruth A. Wood and Nelson Emry of Hood River was solemnized.

A herd of 24 thoroughbred cattle from the island of Jersey arrived, consigned to J. B. Stump and Ross Nelson. They were selected by W. R. Spann of Texas and their port of entry into the United States on their 7,000 mile journey, was at Boston where they were met by Nelson who traveled with them to Oregon. They were 53 days traveling the distance from Jersey to Monmouth.

In the Common Council proceedings it was to be noted that S. D. Coats was marshal and L. Ground, recorder. W. R. Graham was named fire chief.

Mrs. A. J. Tupper, daughter of C. G. Griffla died June 24. She was 34 years of age and was born in Fond du Lac, Wis.

Mrs. C. W. Stengel was the possessor of an apple tree 50 years old.

Mrs. Elizabeth Fishback died July 7. She was 55 years of age and was born in Iowa.

C. P. Cornwell was diverting himself by breaking a colt.

Ira Powell and J. H. Moran went to Portland as Republican delegates to a convention there.

The smoke of forest fires was beginning to grow thick.

For Sale

Another home sold and a man and wife made happy with a home. It is getting in Monmouth as in other towns, if you don't want to move you had better buy. The following good buys are to be had:

5 room Bungalow. Lot 95x100 feet, close in. This house is new and is modern in all respects. Price \$1600, half cash, balance, three years.

7 room house and barn, close in. Electric lights and city water. Price \$1000. \$100 cash and balance \$10 per month until paid for.

The largest and best rooming house in the city paying \$284.00 per month. G. T. Boothby

The Herald wishes correspondents in neighboring communities. For particulars apply at this office.



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with many years experience
Repair work promptly and neatly done
See me in Boulden building next door to Herald shop

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On City or Farm Insurance on three or five year policies, we take notes payable in yearly installments. Bonds of all sorts sold.

Let us place your Insurance with old, reliable companies.
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Monmouth Transfer

We have just bought a new truck and are able to do all kinds of hauling and transferring. For work of this kind see
Leave orders at Garage Call Phone 2063 House 1803
POLLAN BROS., Props.

Two Good Companies

Following the earthquake and fire that fourteen years ago destroyed San Francisco with a 350 million dollar property damage, the "London" paid \$7,600,000 losses—an amount greater than that paid by any other Company operating under a single name, in this or any other Conflagration. This Record stands without a parallel in the history of Insurance.

On April 1, 1907, after settlement of its San Francisco conflagration losses, the Fireman's Fund Insurance Company was rehabilitated with gross assets of \$5,300,000, reserve \$2,700,000, net surplus \$550,000, an policyholders' surplus \$2,150,000. On April 1, 1920 with the increase in capital stock fully paid, the company has gross asset of \$22,500,000, reserve \$10,000,000, net surplus \$6,000,000, an policyholders' surplus \$9,000,000

A. M. Arant, Agent

Houses and Lots

Houses with one acre. House with larger tracts. Very reasonable in price. See Moran.



After the Bath

one feels greatly refreshed and invigorated. Have you stopped to consider what a real blessing a real, genuine, large porcelain bath tub is in the house. Just stop in our store and take a good look at one. You'll be astonished with their beauty and serviceability.

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To Save Is to Have

Suppose you save 25 cents a day. That does not mean much to the average man. You won't miss it.

Yet that 25 cents a day in ten years grows to nearly a thousand dollars. And the interest, which we pay you for saving your money, brings the total to well over eleven hundred dollars.

Think of what you can do with this.

Realize Your Dreams

Just a few years of small but steady savings will bring you many of the things you are longing for. Perhaps you want a car. Perhaps you want to buy the farm next to you. Perhaps you want to start a son in business, or to go traveling, or to educate yourself or your children.

Saving will do all these. And best of all, you will have formed the saving habit and will never be one of the nine men out of every ten who pass their last years penniless—in the poorhouse or dependent on others.



To Save Your Money and Make Your Money Safe

BANK WITH US
FIRST NATIONAL BANK
MONMOUTH, OREGON

For any thing you want or don't want try our bargain column. It will buy or sell for you.



GOOD FURNITURE IS YOUR DUTY TO YOUR HOME



Bedroom Furniture

No house furnishings deserve more of your thoughtful attention than the bed in which you rest after each day's crowded hours of work. And the dressers and chiffoniers—also outstanding features of the bed room—present many opportunities for showing the good taste of the home owner. For the kind you wish come here. Our line is

Rich in Style

We have a large assortment of all bedroom furniture in the modern styles and finishes. There is no lack of attention either to the details so often neglected that make for comfort and convenience. Prices, as usual, make these offerings unusual in value.

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J. E. Winegar, Proprietor

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