

The Herald

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RICHARD B. SWENSON
Editor and Publisher

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HALLUCINATIONS AND HUNCHES

We have to go away from home to learn the news. We gather from a recent issue of the Dearborn Weekly that Senator R. N. Stanfield was defeated for re-election because he voted for the world's court.

whose Babsonchart and finance letter

Roger Babson of Babson Park, has quite a vogue with speculators and men of money, thinks our national "prosperity" is in for a tumble. He founds his prophesy on the prevalence of installment buying which he refers to as inflated credit. While installment buying has been practiced for years its almost universal application is a modern invention, having come into use with the general distribution of automobiles. While it is true that abuse of its privileges will lead to difficulty, the principal, itself, is sane and is bound to be an important factor in future business.

The tendency of the apostles of established habits and customs is to look with suspicion upon innovations. When railroads were first proposed it was contended that they must run on the levels as it would be impossible for a heavy train to lift itself over an elevation; also that a faster speed than twenty-five miles an hour could not be attained because the carwheels would not stick to the track. The sewing machine was opposed because its close stitches would cause clothing to wear out at the seams; use of the spinning jenny was followed by rioting, the cotton gin, the linotype and hundreds of other inventions were accompanied by dire predictions of havoc to be wrought in the industrial world, none of which have proved true.

The truth is, installment buying, when conducted in a sane and orderly manner is as great an advance in business practice as the use of checks instead of metal money in liquidating obligations. It enables the buyer to use his purchase to help pay for itself. It gives him the use of comforts otherwise beyond his limit at a risk no greater than that of the farmer who wagers with the weather for a crop, or the merchant who buys a stock which he thinks his patrons will buy of him.

The same thing can be said of bond issuance when sanely conducted. A recent writer states that local indebtedness in the nation has increased five billion dollars in five years by what he calls a bond orgy. Bond issuance, like installment buying has been run to an extreme but the principal is right. When railroads or public utility companies or large industrial plants seek to expand they do not accumulate money from earnings to pay for such expansion before they start. They dispose of stocks or bonds, instead. If a municipality or a county had to raise the cost of a public improvement before it started, there would be the risk of having the fund misused and the difficulty of keeping the fund intact until ready to be used. It is misuse of the bond selling function as well as misuse of the installment idea that leads to trouble. People thus have an easy way of getting what they want opened before them and are apt to overlook the day of reckoning. Thus they bring discredit to efficient and worthy means of handling business.

Since we have had summer practically since last March, we may well be thankful for the fall and winter rains.

A worthy task for the coming legislature is to order an investigation of the manner in which school text books were selected a week or so ago.

Our senators could do no better than recommend the name of Justice Harry Belt for the federal judgeship made vacant by the death of Judge Wolverton. Judge Belt has proved his competency during an honorable career as circuit judge and his merit was recognized when the people promoted him to the supreme bench. As a comparatively young man the government could expect from him many years of excellent service.

10 and 15 Years Ago

(From the Herald, Nov. 24, 1911)

Hon. Martin Foster, member of Congress from Illinois, visiting with local relatives, addressed the students in chapel.

Marion Butler of Independence was fined \$52 for unlawful possession of a slaughtered pheasant.

A meeting was held in Monmouth to re-organize the Monmouth Grange.

A rural school improvement club was organized at Elkins.

Sullivan & Morrison were dissolving partnership in the butcher business.

Mr. and Mrs. I. H. Fream were preparing for a trip to their former home in Missouri.

S. H. Hinkle of Cooper Hollow was doing business in Monmouth.

(From the Herald, Nov. 24, 1916)

Work was started laying the concrete base for the Main street paving.

Mrs. Hartley Mulkey died suddenly. Union Thanksgiving services were to be held in chapel with collection for the Armenians.

The new Helmick bridge across the Luckiamute was completed.

While a party was in progress in the old high school gym, boys on the outside broke a rear window and stole the refreshments. By a little detective work on the part of Dad Siekafoose the guilty were located and made to pay for the broken window and for 68 sandwiches at 5 cents each.

TWO WEEKS AFTER CHRISTMAS

You wake up bright and early Christmas morning. You open the stockings. Christmas presents on Christmas morning are the most wonderful, beautiful things in the world. Under the soft light of Christmas candles every present looks like a priceless treasure.

Dr. Frank Crane Says



DON'T OVERLOAD THE IMAGINATION

The trouble with most writing and stage productions is that they stifle the imagination by overloading it. There are those who hold that it is

better to read a play than to see it acted, for when you read your imagination can picture the scene, whereas when you see the play all the work of your imagination is done for you.

A suggestion to the imagination is better than too much.

The Orientals understand this and their scenery in the play is of a suggestive kind and is not realistic. For instance, when a boat is to be depicted a real boat is not brought upon the stage, but some contraption that can suggest a boat.

A little girl gets more fun out of an old rag doll than she does out of a fancy doll that can open and shut its eyes and conceal a phonograph which talks.

A boy gets quite as much fun out of riding astraddle of a broomstick and calling it a horse as he would out of riding a horse.

A great part of the fun of any kind of play consists in using the imagination and like every other faculty, the imagination gets more pleasure when it is stimulated to activity than when it is loaded down by outside pleasure, by outside pleasure.

It is better for the health to take exercise than to have massage. It is better to make your own exercise than to have some one make it for you.

In the same way it is better to use your own imagination than to use that of someone else.

This has a distinct reference to style, for a style is better that is full of suggestions than one which is full of descriptions.

Let the mind do its own flying and do not carry it in an aeroplane of your own abundant talk.

What's Daddy Doing?



No doubt in your older and less dignified years you laugh out loud every time the daddy of this youngster comes into sight. Not so Charles, Jr.—as this newest photo shows, but maybe it's part of the act. It's Charles Spencer Chaplin, Jr., now almost two years old.

On the day after Christmas, you begin to look at your presents more carefully. It is easier to decide which ones you like best.

One week after Christmas, your preferences are very definite. Two weeks after Christmas you have to stop and think what some of your friends gave you.

Why not give your friends a Christmas present that they cannot forget, and would not if they could? The Youth's Companion comes once every week—fifty-two times in a year. For \$2.00 what present could you possibly buy that would be more useful, more used and better appreciated?

Just send your order to the address below and Santa Claus will take care of delivering the Companion to your home or to the home of a friend. Subscribers will receive:

Here are the terms of an investment guaranteed to be profitable:

1. The Youth's Companion—52 issues in 1927, and
2. The remaining issues of 1926. All for only \$2.
3. Or include McCall's Magazine, the monthly authority on fashions. Both publications only \$2.50.

THE YOUTH'S COMPANION
S N Dept., Boston, Mass.
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Quality

A Little Finer

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All Kinds of

Fresh and Cured Meats

MONMOUTH MARKET
Fred Hill, Prop.

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For Rent: 2 pleasant rooms, new furnishings. Also large sleeping porch 310 N. Echols St., 2tp

House to rent by C. W. Leonard.

For Rent on shares, acreage on C. B. Forbes property, prefer vetch and oats or possibly flax. Inquire Oren McElmurry, R 2, Independence.

Heating Stove For Sale.

V. E. Silcott, 858 E. Main St.

1918 Ford touring car. Good rubber, in good running order. \$30 cash. E. N. Keeney

For Sale, 7 room modern house with full basement. 3 1/2 blocks from Normal. For terms see J. W. Leask. tf

WOOD SAWING

Slab wood 2 cut \$75 3 cut \$85
Oak wood 2 cut \$85 3 cut \$1.00
Phone 4311 Claire Winegar.

Monmouth Homes Normal School City CITY AND FARM

Four room house, built in 1923, good location, close in, \$1,000.

One of the best 6-room houses; close in. Priced right.

137 acre dairy ranch, 50 in cultivation, fair buildings, stream through place, \$3,250. Terms.

25-acre improved farm on Willamette river. Equipped. Price \$4,000.

44 acres Dairy, Electricity in house, stables and silos. A-1 land for corn clover vetch and meadow. 1 1/4 miles from city, on pavement. Price \$6,600.

180 acres all in cultivation, \$12,000 worth buildings and improvements. Water and Electric lights, on pavement, 1 mile from city, \$150 per Acre.

153 acres; 70 in cultivation, dairy and Orchard land, 5 miles from city, \$40 per Acre.

5-10-20 acre tracts and improved small farm homes. Within walking distance of Normal.

I may have just what you want.

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Guilty or Not Guilty?

Sooner or later you will answer—You to You. If guilty of not making the most of your opportunities—the regrets will avail you nothing. If "Not Guilty" the satisfaction of peace and plenty will be worth all the effort and sacrifice you made in younger years to spend a little less than you made—banking the difference of course.

Why not face the other "you" now? You can see and know now that you and you alone are responsible for your own future. We can assist you in many ways—first with your saving account which will build itself up with a little attention on your part.

First National Bank
MONMOUTH, OREGON

BUILDING TILE

Made in Monmouth

make the best and most economical building material you can buy. In long wear and low cost of upkeep there is nothing that will compare with tile or brick.

The appearance of such a house is always attractive and it holds its selling value better than a frame house.

Drain Tile in all Sizes.

Ask us about them.

Central Clay Products Co.

Monmouth and Independence Bus TIME SCHEDULE

Bus leaves Monmouth	Train leaves Independence
7:10 a.m.	To Portland 7:35
9:40 a.m.	To Portland 10:19
11:50 a.m.	To Corvallis-Albany 12:08
2:05 p.m.	To Portland 2:37
3:15 p.m.	To Corvallis-Albany 3:41
5:10 p.m.	To Portland 5:34
6:40 p.m.	To Corvallis 7:05
8:40 p.m.	Corvallis (Sunday) 9:00

Raymond E. Derby Phone 1504 Prop.

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Army! Awaiting Whistle for First Service Game in West. Navy!



Despite the hue and cry about the ticket scandal, caused primarily by the break down of old "Supply and Demand," wherein some 600,000 mid-western folks are trying to get into 40,000 seats, there should be a good football game at Chicago when Army and Navy line up Saturday—for the first service game ever played in the mid-west. Above, "Tiny" Hewitt, Army, and Frank Wickharst, Navy. Captains.