

AN INDEPENDENT NEWSPAPER
 (Published every evening except Sunday)
 EDITOR AND PUBLISHER - Alton F. Baker
 MANAGING EDITOR - William M. Tugman
 NEWS SERVICE - Associated Press
 MEMBER - Audit Bureau of Circulations

The Guard's policy is the complete and impartial publication in its news pages of all news and statements on news. On this page, the editors of The Guard offer their opinions on events of the day and matters of importance to the community, endeavoring to be candid but fair, and helpful in the development of constructive community policy.

A NEWSPAPER IS A CITIZEN OF ITS COMMUNITY

MILLER SELECTED

THE appointment of Frank J. Miller of Albany to the state public service commission as the successor of the late Louis E. Bean, of Eugene, will be quite satisfactory to nearly everybody in this part of the state. Eugene as the second greatest of Oregon's railway centers, has been particularly interested in this appointment. Mr. Bean saw the project for a cross-state line well under way. We do not want to see it dropped. The Willamette valley also is vitally concerned in getting lower "intermediate" freight rates. Mr. Miller, being from an "intermediate" city in the valley will probably be in accord with this effort.

Mr. Miller is in the foundry business. He has had connection with banks. He has had previous experience on the public service commission. He knows Oregon geography and Oregon problems. He is known here and throughout the state as a man of integrity and good judgment. The fact that he is a well qualified man is far more important than whether he happens to live in Albany or Eugene or any other place. He lives in the Willamette valley and is therefore particularly familiar with Willamette valley problems. That is sufficient. With the other members he sits on a commission which represents the entire state.

MAKES A DIFFERENCE

IT is greatly to be hoped that the dispute between the Soviet Russians and the nationalists of China over the Chinese Eastern railway in Manchuria will not result in actual war. Neither country is in condition for a war. It is a conflict which might in time embroil many other nations because of the suspicion which attends nearly every Soviet act. Few people have ever taken serious the Soviet boasts of some day conquering the world, either by propaganda or by force. A war upon the Chinese is not apt to signify any such grand attempt. But it is apt to emphasize the dread of such an attempt.

Russia owned the Chinese Eastern under the czar and if ever there was an imperialistic enterprise that was it. The desire of a Chinese to put this important line under native control is natural. The desire of the Russians to hold what they regard as an established property is equally natural, even though in the light of Russian teachings on property it may seem a bit incongruous. It makes a great deal of difference whose property is being confiscated, doesn't it? The right of a proletariat to possess everything in sight is rather sacred with the Soviets unless it happens to be a Chinese proletariat. The Russians are rather human, at that. After the chaos of revolution they are progressing by slow evolution toward doctrines and practices which the rest of the world will not consider extreme. One of the chief evils of a war right now would be that it might interrupt this very interesting process.

NON-STOP FLYING

ON the heels of the phenomenal ten and a half day record for non-stop flying made in California by Reinhart and Mendell comes the announcement that an effort will be made to make a non-stop round trip flight from New York to Los Angeles and return with the help of mid-air refueling. This will be the first big practical test of the advantages of mid-air refueling and extremely prolonged flights.

There has been ample proof that a plane can be refueled in the air without excessive risk so long as it is circling more or less slowly over one spot. There has been ample proof that the endurance of modern engines and plane structure is ample for extremely long flights. Reinhart and Mendell could have skirted the world during their ten and a half days in the air had they been able to leave the Culver City field and establish fueling contacts at proper points.

It remains to be proved how much actual time is saved for a plane in actual point to point flight by refueling in air and whether such refueling could be adapted to the conditions of trans-ocean flying where undoubtedly it is most needed. It is doubtful if mid-air refueling during overland flights will ever have much practical value because the time necessary to make a landing for refueling and adjustment of machinery is negligible.

But in developing trans-ocean service mid-air refueling may be almost invaluable because planes have not been built that can land on water or even on plane-carrying ships in mid-ocean under all weather conditions without considerable delay and risk. Improvements in mid-air fueling may mean that eventually we shall have service station ships at convenient intervals on all the main lines of travel, freeing the inter-continental fliers from the perils of carrying super loads of gas and running out of gas in mid-ocean and thereby greatly increasing the capacity for speed and the carrying of passengers in long over-water flights.

Eugene is to hold a celebration on the eve of the pageant when the whiskey awards will be made. Ours may not take a prize but if we get the moot court's concession to take 'em off we'll celebrate gladly.

Ajax McGurk, the well known right hand man, predicts that wives and sweethearts will be glad to celebrate also.

Pictures which have just arrived prove that John D. Rockefeller wore bushy whiskers during most of the time when he was accumulating his millions, if that proves anything.

Rusty Brown, manager of the McDonald, is showing pre-glimpses of a new desert picture in which the Arabs also look like they were getting ready for a "Sunset Trail" celebration.

A good many women will admit they were blind when they got married, but it remains for a New York woman to claim a divorce on the ground that she was unconscious when she married her present husband. Our right hand man says the men are always that way.

Maybe some of the chaps who are promoting all the big new buildings around the town will promote a few boards to finish the new bridge to Springfield.

Not that Ajax is opposed to progress, but he wonders if "beautifying the Butte" isn't about the peak of the superlatives.

AS OTHERS SEE THINGS

WE PROGRESS
 (Corvallis Gazette-Times)
 A Hood River evangelist is announcing that the meteor which fell about a week ago was a direct message to Hood River people from the supreme power. The pastor, of course, that the message was for Hood River is that the evangelist is there, not at some other town of the hundreds where the meteor was seen. We think possibly the deity may have intended to include The Dalles, too, but certainly not any Willamette valley point—The Dalles Chronicle.

Well, no, not in a Willamette Valley town. To be sure, we still believe our superstitions, believe in the devil, hell, the virgin birth, the doctrine of atonement, the resurrection, the immaculate conception, total depravity, original sin and the perseverance of the saints—but we have passed the stage, where we believe that meteors are a divine manifestation filled with a message of either warning or of hope. In fact, we are smart enough now that we no longer believe in the theory about the rainbow being a "promise." That is most of us are that way, but we still have a few Pentecostals who believe everything anybody ever thought of and if some pastor would suggest it they would trail along with The Dalles and believe the meteor was a message of some kind direct from Jehovah. We hate to admit it, but we actually have people yet who go out into the street and sing and yell and pray and whoop'er up in a disturbance of the peace that would cause anybody else making as much noise to be arrested. But, we are getting somewhere. We no longer believe in the supernaturalism of meteors.

TOM SIMS' BARBS

IT'S an entirely different matter when the roll is called in Wall street.

A society for dress reform urges that men dress as sensibly as women. We'll give the society credit if it can get one man to come to the office in gym shirt and running pants.

A conservative is a radical who was elected on the platform of curing the world's wrongs and who finds out after he is elected that it will take lots of time.

Teachers are working to kill the rule prohibiting married women teaching. Nobody wants a girl these days who can't support herself, it seems.

A well read person is one who can tell you who's the leading figure right now in China.

Now that the smaller currency is being put into use, save your cigar coupons — you may have to give one of 'em to a taxi driver on a dark night.

Europe must be a nice place to live. If you owe anybody anything all you have to do is call a conference.

The Swies are the richest people per capita in the world. But then they have very few night clubs, and those for the tourists.

What's wrong with this sentence: "I would buy this myself if I had your capital?" (Copyright 1926 NEA Service Inc.)

20 YEARS AGO

(From The Guard, July 13, 1906)
BLUE laws were brought before the city council last night with the presentation of an ordinance to prohibit cigar stores and pool rooms from running on Sunday. The council questioned the legality of the proposed measure and laid over the ordinance for investigation.

Mrs. W. M. Renshaw's horse, "Baby," who was shot by the desperado who attempted to hold her up on the Coburg road a few weeks ago, died Saturday from the effects of the wound.

Dr. J. W. Harris, on his way home from Lorne this afternoon in company with his little son, George, and two female deer which stood at the roadside twenty feet away and gazed at them until the buggy passed.

The W. C. T. U. will meet tomorrow afternoon at the home of Mrs. Scarborough at 505 Lincoln street.

Indications are that there will be a large crop of hazelnuts this year. The bushes which are seen from the roads seem to be filled with nuts. It will be several weeks, however, before they are ripe.

SIDE GLANCES



"I don't know why you insist on coming to this place when you know their meat orders aren't big enough for two."

Daily Health Service
Overexercise Is Grave Danger To Ardent Tennis Player

By DR. MORRIS FISHBEIN
 (Editor Journal of American Medical Association and Hygeia, the Health Magazine)

IN the course of a tennis tournament or continuous playing, one of the most important demands is for sufficient rest and sleep to keep the tennis player in good condition. If he is playing daily, he will require at least 9 1/2 to 10 hours of sleep. The demands on the nervous system interfere greatly with appetite. Nevertheless the tennis player must eat a considerable amount of food in order to provide sufficient energy to take care of the needs of his sport.

In selecting his diet he will naturally take food that will provide energy and at the same time not interfere seriously with the digestion. Such foods include milk, eggs, meats, cereals and plenty of a variety of vegetables.

The tennis player simply cannot overdo the use of tobacco or of coffee, and he must watch carefully the effects of heat upon his nervous system and upon his body generally.

One of the earliest symptoms of overexercise in tennis, as in any other sport, is the appearance of albumin in the excretions from the kidneys. This happens not infrequently in the case of the person who has taken insufficient fluid or in the person who goes into the sport without sufficient preliminary preparation.

In order to guard against the development of this serious condition, it is advisable to have fairly frequent examinations of the excretions. These will indicate whether or not the kidney is able to undergo the strain.

WASHINGTON LETTER

By RODNEY DUTCHER
 (NEA Service Writer)

WASHINGTON, July 13.—After lengthy and exhaustive studies of retail credit and installment buying, Dr. Wilbur C. Plummer, professor of economics at the University of Pennsylvania, comes to the conclusion that the ratio of honesty among Americans is remarkably high.

Of course there are laws and policemen and cautious credit bureaus which restrict our opportunities to be dishonest, but Dr. Plummer, who is temporarily attached to the Department of Commerce to direct a national survey of retail credit, asserts that the success of the retail credit structure and its very low proportion of bad debts is convincing proof.

"The strongest argument that individual consumers are honest is that although the most desirable credit principles are not applied in extending credit, we yet have this low proportion of dishonesty," he says.

Enormous Credit Sales

"Studying the affairs of 1876 retail establishments—department stores, automobile dealers and grocery stores—with an annual business of a billion and a half dollars, we found that one-third of the department store sales, two-thirds of the automobile dealer sales and more than half of all grocery store sales were made on credit."

"The average bad-debt losses of department stores were only 0.4 per cent on regular charge account sales and 1.1 per cent on installment sales."

"Automobile dealers showed a reverse situation with regard to open credit and installment accounts, with losses of 0.9 per cent and 0.4 per cent respectively."

"Grocery stores, numbering 843, which did a credit business showed a percentage of bad debts on charge accounts of 0.6 per cent."

"That makes an average for the several groups of averages of about 0.7 per cent. Dr. Plummer points out that there are two classes of persons responsible for bad debts, those who can't pay and those who don't want to pay."

"It isn't possible, of course, to

tell just what proportion of debtors are those who simply don't want to pay," he says. "But the dishonest fellows as a rule are those who haven't anything."

"And the proportion of knaves among the customers simply can't be above that figure of seven-tenths of one per cent and is presumably well below that."

"Only in very exceptional cases does anyone try to get away with goods without paying for them. It seems to me that the figures show a very high rate of honesty. Of course there are a few people who are always trying to cheat the stores and dealers and these have the most difficulty in getting credit."

"Easy credit puts many merchants out of business, but in any trade as a whole the credit losses are low. It's the merchant who goes too far in extending credit who meets with disaster. Credit is all right, but loose credit is dangerous and it has become one of the chief causes of failure among retail grocery stores."

"Credit in one of the weapons the individual store has against the chain stores. If he adopts a too lenient credit policy, however, he will attract customers who have no intention of paying and others who have difficulty in obtaining credit elsewhere."

Credit in Bankruptcy

Dr. Plummer has just made a report on a study of credit conditions and causes of failure among grocery stores in Louisville, Ky., where 416 stores were examined. This shows that among 39 stores which were on the verge of bankruptcy the average credit loss was several times as great as among the other 380. Five of them had ratios of bad debts to credit sales of 31.8, 17.5, 10.2, 25 and 27.4 per cent, whereas the average credit loss for well-conducted grocery stores is less than 0.5 per cent. The fact was

brought out that the larger the store the smaller the proportion of bad-debt losses.

There are three sound principles for installment credit. Dr. Plummer says. Adequate investigation ought to be made of the individual's honesty and ability to pay. A down payment ought to be required large enough to insure the seller. Another thing the stores should find out, which they don't, is the size of the buyer's income and his existing installment obligations.

TODAY IS THE ANNIVERSARY OF

Early Virginia Colony
 ON July 13, 1585, the first expedition of settlers sent out by Sir Walter Raleigh from England landed on Roanoke Island, on the Carolina coast.

Because at the time he was in high favor with Queen Elizabeth, Raleigh was not permitted to leave England and, as a result, command of the expedition was in the hands of his cousin, Sir Richard Greenville.

The expedition of seven ships planted its colony and chose Ralph Lane as governor.

It, however, was not destined to last. Internal strife among the settlers, trouble with the Indians and lack of provision caused the colonists to return to England in 1590.

Although this first attempt of Raleigh to found a colony failed, one lasting result was achieved. The introduction of tobacco and the potato in Europe upon their return.

McLEAN, INS. AGENCY, 800 WILLIAMS ST., EUGENE, ORE. Phone 617.

Permanent Waves
 Special permanent waves \$5.00
 QUINOLE wave with ripples and
 LeMur, Shelton, Leon, Frederica
 Eugene waves, \$7.50 and up.
 MILLS BEAUTY SHOP
 Tiffany Bldg. Phone 124

On Vacation!
 —Just call 1200 or tell the carrier your vacation address and The Guard will follow you wherever you go, keeping you in touch with everything at home.

The Guard
 Follows Your Vacation.

Phone 148 for Printing
 Eugene Printing Co.
 Guard Building

Steady Dependable Growth

Twelve hundred and sixty-one new savings depositors have added to our growth during the past year; this without any special campaign. Our total number of customers in this department now more than equals one-fifth of the population of Eugene.

The half year's interest paid to our savings depositors on July 1 amounted to \$26,415.03, which exceeded the total of any former period by a large amount.

This interest has been added directly to the account of each depositor, and is now drawing interest, so that it is unnecessary to present the savings pass book to be written up until some time when it is convenient to do so.

The First National Bank of Eugene

VACATION-BOUND

Summer — and the open road lures on to distant lands — to mountains, streams and cities, as yet unexplored. Each summer, more and more families "hop into" the family car and set out to far-away ports. To make your trip a real success—along with your new tires, luggage and thermos bottles—don't forget to take along your TRAVELER'S CHECKS. They'll come in handy when you're far, far from home.

The UNITED STATES NATIONAL BANK of EUGENE
 Eugene Loan & Savings Bank

MEMBER FEDERAL RESERVE SYSTEM

Reporting for Active Duty!



Initial Appropriations
 (See also our Employment Board Appointment Book)

WE PROGRESS
 (Corvallis Gazette-Times)
 A Hood River evangelist is announcing that the meteor which fell about a week ago was a direct message to Hood River people from the supreme power. The pastor, of course, that the message was for Hood River is that the evangelist is there, not at some other town of the hundreds where the meteor was seen. We think possibly the deity may have intended to include The Dalles, too, but certainly not any Willamette valley point—The Dalles Chronicle.