Illinois Valley News

An independent newspaper devoted to the development of the richest valley in the world, the Illinois Valley and its surrounding districts

Published every Thursday at Cave Junction, Oregon, by the Illinois Valley Publishing Company.
Entered as second-class matter June 11, 1937 at the Post Office at Cave Junction, Oregon, under the Act of March 3, 1879.

NATIONAL EDITORIAL ASSOCIATION 1949 ACTIVE MEMBER

J. C. Abernathy - - - - - - - - - - Editor

SUBSCRIPTION RATES

In Josephine County	
One Year	$2.50
Six Months	$$1.25
Outside Josephine County	
One Year	$3.00

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Member of REDWOOD EMPIRE NEWSPAPER PUBLISHERS Unit. REDWOOD EMPIRE ASSOCIATION

A Bank At Last

That may be a little premature; the bank charter has not been granted yet, and of course nothing is certain in this world. But the Valley's ability to support a bank is apparent to the most cursory observer, and must be especially so to a trained investigator. What has been lacking in the past was a man; a man with the training, experience, character and above all, reputation, to manage a bank. Such a man is rare enough in the big city; how would you find one willing to pioneer a country bank in the Illinois Valley? Well, just how he was found is not the story; suffice it say that he was found, and he was a man worth waiting for. Since becoming convinced that a Valley bank is feasable and consenting to manage it, Clifford Sparks has shouldered practically the entire burden of organizing and chartering it. It's quite a task; many a lesser man would have chucked the job and gone back to the easier and more lucrative position he was leaving behind. The fact that Cliff Sparks did not is one more convincing piece of evidence that he is exactly the right man to pioneer our bank in the Valley and grow up with the community.

It has been felt all along that a state bank would be of more benefit to the community than a branch of one of the large chain banks. The officers of a given branch of a chain bank really have little discretionary power; their policy is rigidly set in a home office far from their local operation, and this policy is designed to deal with the average of conditions found over a large area, ignoring the numerous special cases that will occur in a smaller sub-area. A state bank, though actually under more stringent fiscal regulations than the national banks and chains, nevertheless has a local management and board of directors that can and must meet each problem on its own merits, and this means a far more flexible policy. The fact that an applicant for a loan, for instance, is personally known to each member of the management and each director of the bank is far more indicative than any dry facts which can be reduced to paper. And the fact that the management and directorate is, to a large extent, lending its own money would militate against any carelessness in the matter of collateral or security and result in a much smaller percentage of defaults and foreclosures.

Application has already been made for affiliation with the Federal Reserve system, and the management will naturally carry Federal Depositors Insurance—this means, in simple terms, that our Valley bank will have the soundest foundation that can be put under such an institution, and the depositors will have as much protection as that offered by the largest banks in the country. Nor will the fact that our bank has a lesser capitalization than the large banks be any handicap in the matter of loans; larger banks and insurance companies are always ready to take the large and long-term loans off the bank's hands once the bank has processed them.

In the past, it has been nearly impossible to obtain a bank loan on anything in the Valley; real estate, timber, crops or livestock. The reason usually advanced: "You are out of our area; we couldn't service such a loan properly." And that is probably the true reason—we are just too far away for them to fool with. Another reason, given on applications for crop, livestock and other farm loans, is that "we are not competent to evaluate that kind of collateral," meaning they don't know anything about farming or farm markets. If this is truly the case, they're probably missing a lot of farm business closer to the office, but that's beside the point—the point is that you didn't get the loan.

A local bank, locally owned and managed, couldn't keep its doors open long if it advanced those excuses—every application for a loan will have to be carefully investigated, and if the security is sufficient and the character of the applicant acceptable, the loan will undoubtedly be granted. After all, a bank lives by making loans, and you may rest assured a local bank will have men "competent to evaluate that kind of collateral."

Just what this bank will mean to the Illinois Valley, no man can accurately forecast. That it will give us a tremendous forward boost is unquestioned; but when we begin painting grandoise pictures of the boundless prosperity to come it takes on an appearance of unreality; Something too good to be true. We'll just leave it to your imagination. But we will say that this event, coupled with the opening of Crescent City's harbor and the implementation of the Rogue Valley Reclamation project will put the Valley on the threshold of great things.

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Does The Valley Need An Airlift?

Control of communications (which includes "transportation") is the key to any material situation, military or economic. When an area is deprived of its roads and highways, economic strangulation becomes apparent in a matter of hours—providing there is no alternate, such as the spectacular Berlin air-lift.

The right and responsibility of the Highway Commission to impose restrictions on certain highways when the danger of heavy damage becomes imminent will have to go unquestioned; but it *is* a responsibility to be exercised most carefully. We believe that the highways of the Valley have on recent occasions been restricted capriciously and unnecessarily, without a thorough examination of their condition or any consideration of the consequences.

A sweeping manifesto comes out of Salem (or wherever it comes from) closing half a dozen roads in Jackson county and the Crater Lake area *and* the Oregon Caves highway because of the danger of frost damage. The condition and circumstances of these other highways is not known to us, but there is not and has not been the least vestige of frost or frost damage in the Caves highway. Why link the Caves highway in typical bureaucratic fashion to other highways a hundred miles away in an area with considerably more elevation and more severe weather? The Redwood highway, in the same immediate area and subject to identical weather conditions, was not restricted in the recent "blockade," and it hasn't been damaged in the least—despite the fact that it receives at least twice as much heavy traffic as the Caves highway would have to bear.

Of course we are not engineers (they keep telling us), but it has not been satisfactorily explained just how an "engineer" can sit in his office perhaps hundreds of miles away and determine that the Caves highway is in immediate danger of total destruction if load limits are not reduced—that takes real engineering. Any "layman" interested enough to drive over the highway would be of the opinion that it is in better shape than any black-top highway in southern Oregon. There is no evidence of frost or heaving, the shoulders and adjacent ground is not frozen, and there is no water standing on the right-of-way. There are two pot-holes about the size of a small sauce-pan between the junction and Bear creek—if these are considered a menace to the highway's well-being, they could be repaired in about thirty minutes of concentrated effort, including travel time for the highway crew. In other words, the highway department's irresponsible action in closing this road to normal commerce can only be interpreted as capricious or incompetent—and is probably both. Either their engineers don't *know* the actual condition of this highway, or else they are aware that the highway is in good condition and persist in closing it for some obscure reason of their own with a total disregard for the consequences to the residents of the area.

The Caves highway is open again now—for a few hours or days; until another remote control "engineer" peers into his crystal ball and decides that because of a large snowfall near Crater Lake or a heavy frost in Salem, the Caves highway should be laid up again for a little rest. If the residents of the area do not probe into the highway organization and determine just which incompetent highway official is behind these irresponsible closings, they can expect more of the same next week, next month, next winter and the winter after that—we think they are aroused enough to run the matter down. We give our assurance that if it actually *should* become necessary to close the highway down because of weather, we can accept the decision with good grace. The Valley's highways are its bread and butter, and we don't want them broken down any more than the highway department does.

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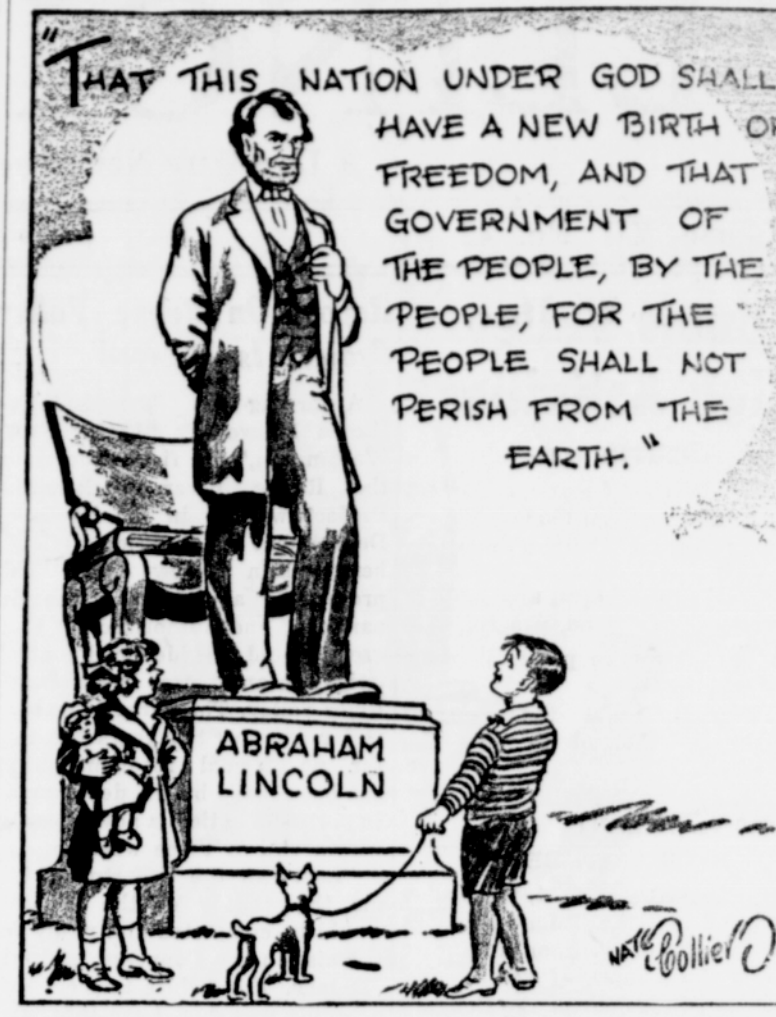
FEBRUARY 12, 1950



Playing At The Ivy Sunday

Clifton Webb and Shirley Temple are members of the class of '52 in "Mr. Belvedere Goes To College."

—FRIDAY AND SATURDAY —

George Raft, playing a character who wears a flower on his coat and a gun under it, is back on the screen again in the type of role that he does best.

In the title role of Columbia's "Johnny Allegro," the suave Raft plays a guy with a record who goes straight after a superb war contribution, and sets himself up in the florist business. But as a sucker for luscious blonde Nina Foch, he's put on the spot with treasury agents and international mobsters, and then hops on a merry - go - round of intrigue, murder and treason to the tune of half a billion dollars before he gets off!

SUNDAY AND MONDAY

Clifton "Belvedere" Webb and Shirley Temple star in the hilarious movie "Mr. Belvedere Goes to College." Mr. Belvedere becomes the "biggest man on the campus" without half trying. Most brilliant student, best athlete, four-letter man, no less. In addition to his many talents he creates the "Belvedere Bump," while his impeccable attire wins him acclaim as the school's best-dressed student.

Shirley Temple, however, remains to be convinced in the film. In trying to prepare herself to provide for her infant son (she's the widow of a war-lost flyer) she interviews the great Belvedere and manages to get him in some hot water that is mighty embarrassing for even Belvedere. Others in the film include Tom Drake, Alan Young and many other good players.

WEDNESDAY AND THURSDAY

In the "Lucky Stiff," Attorney Brian Donlevy's heart is set aflutter by the curves and the singing of a nightclub entertainer, Dorothy Lamour, but remains indifferent to the adoration of his faithful secretary, Claire Trevor. Miss Lamour is framed as the murderess of her nightclub-owner-lover, sentenced and publicly reported "executed," returning as her own "ghost" to help Donlevy discover the murderer. In the end she is exposed as the head of a "protection" racket, falls into the clutches of the law, leaving Donlevy and Miss Trevor for the long-delayed clinch.

In "South of Death Valley," Starrett is seen as a range rider who becomes embroiled with a young ranch girl and her two brothers, leaders in the fight against the gold miners of the area, and later is framed for the murder of one of the brothers. Smiley Burnette appears as the roly-poly town marshal whose law enforcement methods are considered a joke by both sides. A number of new tunes is sung by Burnette and by Tommy Duncan and His Western All Stars.

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At the present rate of deaths and injuries, one out of every two Americans alive today either has been or will be injured in a traffic accident during his or her lifetime—or will die as a result of such an accident.