

### Farmer a Business Man

By WALTER W. HEAD,  
First Vice-President American Bankers Association

The farmer today is more than a tiller of the soil. He is a business man. Raising crops is only a part of his business, if he is a real up-to-date Twentieth Century farmer. Problems of marketing, distribution and financing are equally important.

The complexity of our modern economic organization makes it necessary for the farmer to understand and assist in solving these problems if he is to succeed. In this new role—as a business man—the farmer steadily has advanced to a better position.

There was a time when the farmer was dependent wholly upon private marketing agencies, whose interest was not always identical with his own, whose greed for profits sometimes outmatched consideration of the farmer's need. Today there are many great co-operative marketing organizations that handle a large part of the farmer's crop and win for him more liberal treatment from the private agencies which still handle the bulk of his production.

Today the farmer also has his own co-operative agencies of credit. If not satisfied with the terms upon which his local capitalist is willing to advance money upon a land mortgage, the farmer can go directly to the Federal Land Bank, which, by reason of exemption and other advantages incidental to its governmental character, can loan money at a rock-bottom rate of interest.

In addition, the federal government has established another group of banks which permit the local bankers—by redemptive privileges—to extend the farmer credit for his current operations on a more favorable basis than ever before. If he thinks his local bank is not sufficiently responsive to his need, this same legislation enables him to join with other farmers in a co-operative marketing association and arrange for credit direct from the government banks.

New Credit Facilities  
For years it has been the farmer's complaint—with considerable justification—that he, alone of all producers, has been forced to market his crop on the buyer's terms because of his inability to use his products, in storage, as a basis for credit. Today the agricultural credits act authorizes the acceptance of warehouse receipts, on non-perishable agricultural products, as collateral for loans, the same as in the case of sugar or other commodities of commerce.

These developments have relieved the farmer from what seemed to be persecution by short-sighted, tight-fisted, grasping grain dealers, landlords and bankers—for there were some bankers who were guilty of this very thing, who thought of the farmer principally as a weak and ignorant opponent in a game whose only stake was the collection of a high rate of interest. The farmer's suspicion of the banker arose because of misunderstanding, because he judged bankers as a class by the delinquencies of a few. Today, with these sources of government-controlled credit available at his call, the farmer cannot charge or even suspect that the bankers are conspiring to do him harm.

As the real farmer has taken advantage of these opportunities, he has made himself a business man. Like many other successful business men, he is equipped with credit to finance his operations, he is able to make use of labor-saving machinery, he is able to barter with buyers of his products as their equal.

### FACTS ABOUT CHECKS

A bank check is a written order on a bank by one of its depositors to pay a specified sum to another party. This instrument must be dated, the amount written in full in the body, and signed the same as the depositor's signature appears on the bank signature card and ledger sheet.

A check is payable on demand, provided it is not dated ahead. If dated ahead it becomes a promise to pay, the same as a note or acceptance, payable on some future date. United States revenue stamps are required on a check dated ahead, at the rate of 3 cents per hundred dollars, or fraction thereof.

In case a check carries two different figures, that is \$2.00 in the figures and "Two Hundred Dollars" in the written part of the body of the check, the latter, or part in writing, always controls.

A check made out to a person "or order" requires identification, and the party presenting the same must assure the bank that he is the payee. A check to a person "or bearer" is payable to the one presenting it at the bank, but a certain amount of identification is necessary, for the bank reserves the right to know that he is entitled to receive the funds.

### GET A LINE ON BRIDE

Our advice to boys is not to marry a girl until they've heard her talk to her mother when she thinks nobody is listening.—Meade County (Ky.) Messenger.

### RALLY DAY

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Oct. 21, Popular evening address to Young People,  
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### The Secret Adversary

By  
AGATHA CHRISTIE

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(Continued)

Julius sank back again into his chair. "Nurse Edith—left with a patient—I remember," he muttered. "My G-d, to have been so near!" Doctor Hall looked bewildered. "I don't understand. Is the young lady not with her aunt, after all?" Tuppence shook her head. She was about to speak when a warning glance from Sir James made her hold her tongue. The lawyer rose. "I'm much obliged to you, Hall. We're very grateful for all you've told us. I'm afraid we're now in the position of having to track Miss Vandemeyer anew. What about the nurse who accompanied her? I suppose you don't know where she is?"

The doctor shook his head. "We've not heard from her, as it happens. I understood she was to remain with Miss Vandemeyer for a while. But what can have happened? Surely the girl had not been kidnapped." "That remains to be seen," said Sir James gravely. "You do not think I ought to go to the police?"

"No, no. In all probability the young lady is with other relations." The doctor was not completely satisfied, but he saw that Sir James was determined to say no more. Accordingly, he wished them good-by, and they left the hotel. For a few minutes they stood by the car talking. "How maddening," cried Tuppence. "To think that Julius must have been actually under the same roof with her for a few hours."

"I was a darned idiot," muttered Julius gloomily. "You couldn't know," Tuppence consoled him. "Could he?" She appealed to Sir James. "I should advise you not to worry," said the latter kindly. "No use crying over spilt milk, you know. You might advise for the nurse who accompanied the girl. That is the only course I can suggest, and I must confess I do not hope for much result. Otherwise there is nothing to be done."

"Nothing," said Tuppence blankly. "And—Tommy?" "We must hope for the best," said Sir James. "Oh, yes, we must go on hoping."

But over her downcast head his eyes met Julius', and almost imperceptibly he shook his head. Julius understood. The lawyer considered the case hopeless. The young American's face grew grave. Sir James took Tuppence's hand. "You must let me know if anything further comes to light. Letters will always be forwarded."

Tuppence stared at him blankly. "You are going away?" "I told you. Don't you remember? To Scotland."

"Yes, but I thought—" The girl hesitated. Sir James shrugged his shoulders. "My dear young lady, I can do nothing more. Our clues have all ended in thin air. You can take my word for it that there is nothing more to be done. If anything should arise, I shall be glad to advise you in any way I can."

His words gave Tuppence an extraordinarily desolate feeling. "I suppose you're right," she said. "Anyway, thank you very much for trying to help us. Good-by."

Julius was bending over the car. A momentary pity came into Sir James' keen eyes, as he gazed into the girl's downcast face. "Don't be too disconsolate, Miss Tuppence," he said in a low voice. "Remember, holiday time isn't always all playtime. One sometimes manages to put in some work as well."

Julius spoke in a discouraged voice. The mood was so alien to him that Tuppence turned and stared at him in surprise. He nodded. "That's so. I'm getting down and out over the business. Sir James today hadn't got any hope at all, I could see that. I don't like him—we don't go together somehow—but he's pretty cute, and I guess he wouldn't quit if there was any chance of success—now, would he?"

Tuppence felt rather uncomfortable, but clinging to her belief that Julius also had withheld something from her, she remained firm. "He suggested advertising for the nurse," she reminded him. "Yes, with a 'forlorn hope' flavor to his voice! No—I'm about fed up. I've half a mind to go back to the States right away."

"Oh, no!" cried Tuppence. "We've got to find Tommy." "I sure forgot Beresford," said Julius contritely. "That's so. We must find him. But after—well, I've been day-dreaming ever since I started on this trip—and these dreams are rotten poor business. I'm quit of them. Say, Miss Tuppence, there's something I'd like to ask you."

"Yes?" "You and Beresford. What about it?" "I don't understand you," replied Tuppence with dignity, adding inconsequently: "And, anyway, you're wrong."

"Not got a sort of kindly feeling for one another?" "Certainly not," said Tuppence with warmth. "Tommy and I are friends—nothing more."

"Now, let's get down to this. Supposing we never find Beresford—and—"

"All right—say it! I can face facts. Supposing he's—dead! Well?" "And all this business fiddles out. What are you going to do?"

"I don't know," said Tuppence forlornly. "You'll be darned lonesome, you poor kid." "I shall be all right," snapped Tuppence with her usual resentment of any kind of pity. "What about marriage?" inquired Julius. "Got any views on the subject?"

"I intend to marry, of course," replied Tuppence. "That is, if—she paused, knew a momentary longing to draw back, and then stuck to her guns bravely—"I can find someone rich enough to make it worth my while. That's frank, isn't it? I dare say you despise me for it."

"I never despise business instinct," said Julius. "What particular figure have you in mind?" "Figure?" asked Tuppence, puzzled. "Do you mean tall or short?" "No. Sum—income."

"Oh, I haven't worked that out." "What about me?" "You?" "Sure thing." "Oh, I couldn't!" "Why not?" "It would seem so unfair."

"I don't see anything unfair about it. I call your bluff, that's all. I admire you immensely, Miss Tuppence. More than any girl I've ever met. You're so darned plucky. I'd just love to give you a real, rattling good time. Say the word, and we'll run round right away to some high-class jeweler, and fix up the ring business."

"Because of Beresford?" "No, no, no!" "Well, then?" Tuppence merely continued to shake her head violently. "You can't reasonably expect more dollars than I've got."

"Oh, it isn't that," gasped Tuppence with an almost hysterical laugh. "But thanking you very much, and all that, I think I'd better say no." "I'd be obliged if you'd do me the favor to think it over until tomorrow." "It's no use."

Tommy that stood on her dressing-table in a shabby frame. For a moment she struggled for self-control, and then abandoning all pretense, she held it to her lips and burst into a fit of sobbing.

"Oh, Tommy, Tommy," she cried, "do love you so—and I may never see you again." At the end of five minutes Tuppence sat up, blew her nose, and pushed back her hair.

"That's that," she observed sternly. "Let's look facts in the face. I seem to have fallen in love—with an idiot of a boy who probably doesn't care two straws about me." Here she paused. "Anyway," she resumed, as though arguing with an unseen opponent. "I don't know that he does. He'd never have dared to say so. I've always been more sentimental than anybody. What idiots girls are! I've always thought so. I suppose I shall sleep with his photograph under my pillow, and dream about him all night. It's dreadful to feel you've been false to your principles."

Tuppence shook her head sadly, as she reviewed her backsliding. "I don't know what to say to Julius. I'm sure. Oh, what a fool I feel! I'll have to say something—he's so American and thorough, he'll insist upon having a reason. I wonder if he did find anything in that safe?"

Tuppence's meditations went off on another tack. She reviewed the events of last night carefully and persistently. Somehow, they seemed bound up with Sir James' enigmatic words. Suddenly she gave a great start—the color faded out of her face. Her eyes, fascinated, gazed in front of her, the pupils dilated.

"Impossible," she murmured. "Impossible! I must be going mad even to think of such a thing." Monstrous—yet it explained everything.

After a moment's reflection she sat down and wrote a note, weighing each word as she did so. Finally she nodded her head as though satisfied, and slipped it into an envelope, which she addressed to Julius. She went down the passage to his sitting-room and knocked at the door. As she had expected, the room was empty. She left the note on the table.

A small page-boy was waiting outside her own door when she returned to it. "Telegram for you, Miss." Tuppence took it from the salver, and tore it open carelessly. Then she gave a cry. The telegram was from Tommy!

### CHAPTER X

Tommy and Annette.  
From a darkness punctuated with throbbing stabs of fire, Tommy dragged his senses slowly back to life. He was vaguely aware of unfamiliar surroundings. Where was he? What had happened? He blinked feebly. This was not his room at the Ritz. And what the devil was the matter with his head?

"D—n!" said Tommy, and tried to sit up. He had remembered. He was in that sinister house in Soho. He uttered a groan and fell back. Through his almost-closed lids he reconnoitered carefully.

"He is coming to," remarked a voice very near Tommy's ear. He recognized it at once for that of the bearded and efficient German, and lay artistically inert. Painfully he tried to puzzle out what had happened. Obviously somebody must have crept up behind him as he listened and struck him down with a blow on the head. They knew him now for a spy, and would in all probability give him short shrift. Nobody knew where he was, therefore he need expect no outside assistance, and must depend solely on his own wits.

"Well, here goes," murmured Tommy to himself, and repeated his former remark. "D—n!" he observed, and this time succeeded in sitting up.

In a minute the German stepped forward and placed a glass to his lips, with the brief command, "Drink." Tommy obeyed. The potency of the draft made him choke, but it cleared his brain in a marvelous manner. He was lying on a couch in the room in which the meeting had been held. On one side of him was the German,

on the other the villainous-faced door-keeper who had let him in. The others were grouped together at a little distance away. But Tommy missed one face. The man known as Number One was no longer of the company.

"Feel better?" asked the German, as he removed the empty glass. "Yes, thanks," returned Tommy cheerfully. "Ah, my young friend, it is lucky for you your skull is so thick. The good Conrad struck hard." He indicated the evil-faced doorkeeper by a nod. The man grinned.

Tommy twisted his head round with an effort. "Oh," he said, "so you're Conrad, are you? It strikes me the thickness of my skull was lucky for you too. When I look at you I feel it's almost a pity I've enabled you to cheat the hangman."

"Have you anything to say before you are put to death as a spy?" "Simply lots of things," replied Tommy with urbanity. "Do you deny that you were listening at that door?"

"I do not. I must really apologize—but your conversation was so interesting that it overcame my scruples." "How did you get in?" "Dear old Conrad here," Tommy smiled deprecatingly at him. "I hesitate to suggest penoning off a faithful servant, but you really ought to have a better watchdog."

Conrad snarled indignantly, and said sullenly, as the man with the beard swung round upon him: "He gave the word. How was I to know?"

"Yes," Tommy chimed in. "How was he to know? Don't blame the poor fellow. His hasty action has given me the pleasure of seeing you face to face."

He fancied that his words caused some discomposure among the group, but the watchful German stilled it with a wave of his hand. "Dead men tell no tales," he said evenly. "Ah," said Tommy, "but I'm not dead yet!"

"You soon will be, my young friend," said the German. An assenting murmur came from the others. "Can you give us any reason why we should not put you to death?" asked the German.

"Several," replied Tommy. "Look here, you've been asking me a lot of questions. Let me ask you one for a change. Why didn't you kill me off at once before I regained consciousness?"

The German hesitated, and Tommy seized his advantage. "Because you didn't know how much I knew—and where I obtained my knowledge. If you kill me now, you never will know. How did I get into this place? Remember what dear old Conrad said—with your own password, wasn't it? How did I get hold of that? You don't suppose I came up those steps haphazard and sidled the first thing that came into my head?"

"That is true," said the working man suddenly. "Comrades, we have been betrayed!" An ugly murmur arose. Tommy smiled at them encouragingly. "That's better. How can you hope to make a success of any job if you don't use your brains?"

"You will tell us who has betrayed us," said the German. "But that shall not save you—oh, no! You shall tell us all that you know. Boris, here, knows pretty ways of making people speak!"

"Bah!" said Tommy scornfully, fighting down a singularly unpleasant feeling in the pit of his stomach. "You will neither torture me nor kill me." "And why not?" asked Boris. "Because you'd kill the goose that lays the golden eggs," replied Tommy quietly. "What do you mean?" "What do you think I mean?" parried Tommy, searching desperately in his own mind. Suddenly Boris stepped forward, and shook his fist in Tommy's face. "Speak, you swine of an Englishman—speak!"



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