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THE BANKS HERALD, Volume XV, No. 9

WHAT A BUDGET SYSTEM MEANS

One Must Keep Track of Disbursements to Get Ahead Financially.

By E. C. HAMMONS,
Chairman Budget Department
Oregon National Thrift Committee

How to get ahead financially, yet live decently and well, is doubtless the most absorbing and important matter confronting the average person or the average family, and that is the subject we wish to discuss and endeavor to assist in solving.

No discussion of the subject can begin or end without mention of the meaning of "thrift." Thrift means good management, vigorous growth; it means spending less than you earn; it means saving systematically. It does not mean that one should stop spending; on the contrary, it means spending, but spending wisely and thoughtfully instead of carelessly.

There is but one real way to discuss the question of thrift and that is: What will Thrift do for me? The personal equation is all there is to Thrift—decide what you want and if you want it badly enough and are willing to pay the price you probably can have it.

What are your wants? Do you want a home and peace and contentment, a few flowers, a bit of green lawn, perhaps some fruit and vegetables, the dancing fire light from the glowing embers of the fireplace? Do you want the thrill of cutting bond coupons; do you desire to cash interest or dividend checks, or do you prefer to spend as you earn, juggling along life's highway? The decision must be made. The Thrift way, you say? Very well then, let us give heed to a few simple worth-while suggestions.

The first of these is to keep track of all disbursements, in other words, follow a budget plan. Through that find out if you are wasting money; if so, stop the leak.

The concluding thought I wish to leave is that Thrift is not easy. It is hard work to save unless you have a regular systematic savings plan. If you would get ahead, decide upon the amount to be saved, then bank it every payday, just the same as though it were any other bill which must be paid. Following this plan for a few months will so fix the habit that the plan may be made effective without inconvenience and with splendid results. Thrift means frugality, economy. To be thrifty one must be willing to "pay the price" by practicing frugality and economy, and reaping the rewards of saving and investing.

PROMINENT MEN PROMOTE THRIFT

Prominent Oregon men are taking a keen interest in promoting thrift week, January 17-23, sponsored by the Oregon Bankers' association, the Y. M. C. A. and 48 national and local organizations. It is to encourage the "save and have" plan. A strong committee is handling the Portland campaign and the following are committee men outside of Portland:

J. W. Maloney, Pendleton; Paul Wallace, Salem; L. C. McShane, Hubbard; Dr. T. J. Arneson, Baker; J. O. Holt, Eugene; C. W. Laughlin, Astoria; E. C. Pease, The Dalles; Elmer Williamson, Albany, cashier Albany State bank; F. E. Bennett, Enterprise, superintendent of schools; H. E. Goulding, La Grande, cashier La Grande National bank; Chas. E. Miller, Ontario, superintendent of schools; Fred E. Fox, Union, assistant cashier First National bank; D. A. Emerson, Bend, principal, high school; E. M. Bub, Klamath Falls, cashier American National bank; O. R. Campbell, Medford, principal, high school; Roy K. Hackitt, Grants Pass, cashier First National bank; A. A. Schramm, Corvallis, cashier Corvallis State bank; J. Montgomery, Marshfield, president Bank of Southwestern Oregon; Ben J. Kimber, corresponding secretary Marion county Y. M. C. A., Salem, Oregon; Percy P. Canfield, Oregon City, Bank of Oregon City; C. E. Knickerbocker, assistant cashier, McMinnville, Ore.; N. E. Geart, president Bank of Cottage Grove.

MAKE LIFE SUCCESSFUL BY PRACTICING THRIFT

By practicing thrift, the average person may make their life more successful. A good time to start is during Thrift week, January 17-23, when a campaign of education featuring Thrift fundamentals will be put on by the Oregon Bankers' association and the Y. M. C. A., co-operating with 48 other national and local organizations. The plan is based on Benjamin Franklin's ideas.

Making a family or personal budget is perhaps the most important thing to do; then record your expenditures. The value of owning a home, making a will, investing in safe securities, paying bills promptly, sharing with others, working and earning, having a bank account and of carrying life insurance will be stressed during the week.

The difference between the clerk who spends and the clerk who saves is part of it. In ten years, the difference between the owner of a business and the man out of a job.

BEAVERTON TRIUMPHS IN GAME WITH BANKS

Coach Mettler had reason to be proud of his basketball squad in the way they took care of the game last Friday night, winning against the Banks team 16 to 12. This is the first game on the new floor of the gymnasium and the players say it is a great improvement on the old solid cement.

This is the first game played by the local squad. They show lots of pep and go. This game was the best the writer has seen on the local floor. Banks got the first score when Doug Dreeszen made a field goal, soon followed by two foul goals. The Beaverton boys, however, weren't discouraged at all and soon had the ball dropping where they wanted it. At the end of the first half the score stood 11-4 in Beaverton's favor.

The first part of the game was characterized by open play and good team work on the part of both teams. Towards the end the game got a little rough but always was a closely contested battle right up to the time the gong sounded.

The Banks girls played a losing game right from the first and this year it was they instead of the boys who showed lack of proper coaching. While the Banks girls were wholly outclassed by the local players they put up a stiff fight and were game right to the end, though the ball just wouldn't go down through the basket for them.

Following is the line up and the scores made by the boys:

Boys' Team		Banks	
Beaverton	16	Friday	4
Jamieson	11	Hocken	7
Lung 5	c	Dreeszen	6
Barton 4	rg	Hartwick	4
Halsten	lg	Creps	

Girls' Team

Matake	11	Nielson	
M. Leahy	11	Shipley	
Jackson	c	Mawhinney	
M. Leahy	rg	Krali	
H. Jamieson	lg	Parney	

Substitutes: Beaverton, Davis; Banks, H. Jamieson for M. Leahy; Hudson, Whitworth, McLeod, Cox, Beach, for Jackson; Langley for L. Leahy; F. Jamieson for H. Jamieson; Banks, Parney for Nielson; Sandy and McFarlane for Mawhinney; C. Smith for Krali; Sandy, for Parney.

LAMBS RIGHTLY HANDLED WILL BRING MORE MONEY

Docking all lambs and castration of all buck lambs intended for market, is recommended by H. A. Lindgren, O. A. C. extension specialist. The best time is when they are a week or two old, weather being favorable.

There was a time when 75 per cent of the lambs sold on the Portland market from the Willamette valley had long tails," says Mr. Lindgren, "and a high percentage of buck lambs were uncastrated. Not more than 25 to 30 per cent now come in with long tails and the percentage of buck lambs has fallen off.

"Farm flock owners who plan on holding their lambs past the milk stage will find it to their advantage to dock and castrate as it means 50 cents to a dollar apiece higher price. It looks different when we see that this is 7 to 14 per cent more money for the operations.

OREGON DAIRYMEN TO HOLD CONFERENCE

A conference of Oregon dairy men will meet at McMinnville Monday, January 19, to consider and unite upon a legislative dairy program. It will be followed by a two-day meet of all dairy and related interests with the president of the Oregon Dairymen's Association, C. L. Mulkey, presiding. Dairymen, milk and feed dealers, creamerymen and representatives of the state college dairy department, extension service and experiment station, are among those who will speak. A banquet will be held Tuesday evening. Dairy production and manufacturing, herd and milk handling, feed production and cooperative marketing will be considered.

Crop rotation might lessen the drain on soil fertility even in semi-arid districts of Oregon. Particularly on organic matter and nitrogen. Suitable rotations including legumes or nitrogen-gathering crops, may increase and maintain soil fertility.

FROM OUR CORRESPONDENTS

Interesting Little Notes from the Surrounding Country as Told by Our Active Special Correspondents Weekly

SCOTFIELD NEWS

L. P. Bledsoe of Manning was in camp on Monday.

Mr. J. Sisk made a business trip to Portland on Wednesday. Mr. and Mrs. Paul Grafton visited over the week end at Portland.

Mr. E. B. Whittlesey made a business trip to Portland on Friday morning.

Mr. and Mrs. V. Richter and son went to Portland Friday noon on the train.

Mrs. M. Dooley and daughter made a business trip to Hillsboro Saturday morning.

Mr. and Mrs. K. Benefiel and son were in Hillsboro and Forest Grove Saturday shopping.

HILLSBORO NEWS

A definite market road program is being outlined by the new county court.

A. H. Kingsley, explorer, gave an illustrated lecture at the M. E. Church Saturday.

After a week's intermission the jury resumed the hearing of cases Monday morning.

The Hillsboro Baseball Club is planning on holding a benefit dance to earn money for new equipment.

Six prisoners made their escape from the county jail Saturday. It is thought that the reason was that the prisoners were given fewer privileges in the new jail than in the old building.

ALOHA-HUBER ITEMS

Mr. Wray has just completed a fine garage on his tract.

Miss Luella Cascadden has accepted a position on the Portland Oregonian.

W. J. Alexander recently built a garage for the accommodation of his flivver, he says.

Mr. A. H. Wright is putting in his time cleaning up and otherwise improving his tract. The plumbing in the McNally place was damaged to the extent of about \$200 by the recent freeze.

Pruning and training loganberry vines though usually associated are in fact two distinct operations in Oregon plantings, says the O. A. C. experiment station. The pruning removes portions of the vine while training disposes of the parts of the vine left for support. Both systems vary in Oregon according to the requirements, personal preference varieties, planting system and methods of cultivation.

TIGARD NEWS

Mr. and Mrs. N. Colles have moved to Multnomah, to make their home there.

Fred A. Holm of Olympia, Wn. spent the Christmas holidays at the home of his parents, Mr. and Mrs. N. Holm.

A large crowd attended the Rehearsal card party given at the Grange hall on the third of this month. A. Zweiner and Mrs. J. B. Beckham won prizes.

Commissioner Marsh of Portland has notified the Metzger Water District commissioners that Bull Run Water is available as soon as the work is completed on the pipes.

OREGON STATE NEWS

Pine Valley will vote January 28 on \$40,000 bonds for union high school.

Street and sewer improvements will cost nearly \$100,000 when finished.

An oil prospect well at Dairy, Klamath County, is being cased in expectation of oil.

A new telegraph line is being built between Elgin and Joseph, at the cost of \$10,000.

In Brownsville a test will be made of the pecan trees as a crop prospect for Oregon.

\$50,000 will be asked of the state legislature for support of the State Chamber of Commerce.

The Mount Hood Loop Road, on which the Forest Service has spent \$189,000, will be opened this year.

Regents of Pacific University in Forest Grove plan a campaign for \$500,000 for new buildings.

The Coos Bay Times of March issued a 72-page annual, descriptive of Coos Bay country and resources.

The new unit of the United States National Bank, built in Portland at a cost of \$1,000,000, is one of 1924's notable buildings.

The Malin and Shasta View irrigation projects, near Klamath Falls, about 6,000 acres, to cost \$200,000 will be carried on through Federal reclamation aid.

The state fish hatchery at Canyon City, which cost \$12,000 is ready for service. It will supply 2,000 miles of Oregon streams with trout, 3,500,000 yearly.

The Crossett-Western mill at Wauna turned out 54,000,000 feet during 1924, running one shift every day except July 4 and Christmas. The payroll was \$400,000, for 300 men.

SQUIRREL POISON

SAVES MONEY

Farmers of Oregon saved as much as 179 thousand dollars on the cost of ground squirrel poison in the last six years, reports Ira N. Gabrielson of the federal biological survey co-operating with the O. A. C. extension service.

This does not consider the value of crops saved by the co-operative control work, estimated conservatively at two million dollars. State funds appropriated for rodent control work of all kinds for the period was \$12,744.

A total of 512,603 pounds of poisoned grain was distributed by county agents, and 436,490 acres of government lands adjoining cultivated areas were poisoned by the biological survey to protect the cultivated fields from squirrel damage.

"Five species of ground squirrels are found in Oregon," says Mr. Gabrielson, "all of which are destructive to agriculture. In addition to these is the silver grey squirrel that is protected by law but nevertheless inflicts heavy losses to the nut growers of the Willamette valley."

The program of needed work includes for the immediate future the poisoning of a million additional acres of government lands adjoining cultivated areas. Continuous inroads are made upon farm crops by ground squirrels raised on the public lands. In many districts permanent relief cannot be obtained by the rancher until this menace is removed.

ANNUAL MEETING OF HOLSTEIN BREEDERS

At the annual meeting of the Washington County Holstein Breeders Association at Hillsboro last Saturday A. J. Evers of Verhoost was elected president, Frank Connell, of North Plains vice-president, S. C. Inkley of Banks and W. N. Hahn of Laurel, directors; A. J. Evers sales agent, and O. T. McWhorter, secretary-treasurer.

Frank Connell, Robt Warrens, W. N. Hahn and A. J. Evers were elected as delegates to attend the meetings of the Oregon Holstein Breeders Association.

The report of the secretary-treasurer showed the club to be in a good financial condition.

Frank Pierenboom of Roy was appointed Holstein calf club leader. This work last year was under the direction of S. C. Inkley. It will be remembered that the Banks Calf Club had three Holstein calf club members who won the livestock judging contest at the Banks Hog and Dairy Show, and took part in the Pacific International Livestock judging contest.

The club voted to award a silver cup to the club member showing the best calf club animal at the Banks Hog and Dairy show this year.

The club voted unanimously favoring the compulsory testing of all cattle for tuberculosis.

MANY ATTEND

SURPRISE SHOWER

A surprise shower was given at the home of Mr. and Mrs. S. A. Fredrickson in honor of Mr. and Mrs. Albert Hofvander who were married two weeks ago. Mrs. Hofvander was formerly Miss Christine Johnson, the daughter of Mr. and Mrs. Robert Johnson who live near Cedar Mills.

The decorations were pink and white with kewpies and hearts, and received many compliments.

Many useful gifts were received by the bride. The evening was spent in cards and other games, after which covers were laid for thirty one guests, who did ample justice to the bountiful supper.

The following guests were present: Mr. and Mrs. Albert Hofvander; Mr. and Mrs. Robt. Johnson; Mr. and Mrs. N. P. Johnson; Mr. and Mrs. Henry Johnson and son Robert; John Johnson; Mr. and Mrs. Harold Nixon and daughter, Maxine; Mr. and Mrs. Jederman; Mr. and Mrs. Thurston; Mrs. Shear; Mr. and Mrs. Durig; Esther Olen; Rasmussen Nelson; Mr. Paulson; Mr. and Mrs. W. Petch; Mrs. Lindsay; Nancy Robertson; Mrs. John Handel and daughter, Mary; Mr. and Mrs. S. A. Fredrickson and son Aage.

All departed feeling they had had an enjoyable evening together.

1925 CREED

I will vote at every public election, trying first to inform myself on the candidates and the questions to be voted upon. I will try to buy stock in some local industry or utility serving my own locality, and to dodge taxes or make booze help it to build up payrolls and values and sobriety in my home town.

I will obey the laws as they are written; it may be as offensive to my neighbor for me to exceed the speed laws, as it is to me for him to rob or violate my home.

I will work at my job as tho I believed in it.

I will try to make my street the best street in town.

I will practice the belief that prosperity and good government and neighborly love is here now and to stay, if I will but accept and live it.

COUNTY AGENT NOTES

The agricultural conference committees are busy preparing for the Washington County Agricultural Economic Conference which will be held at Hillsboro January 29th and 30th.

A dairy committee headed by Chas. Bamford, the soils committee by Robt. Warrens, and the horticultural committee by D. G. Lilly have completed the preliminary work.

One phase of work outlined by the soils committee includes demonstrations or trials of fertilizer on potatoes and other crops in order to determine the value of such in this county.

The dairy committee is considering all phases of dairying such as feeding, pure bred foundation stock, growing of feeds, and marketing.

The committee on nut culture, Dr. R. P. Nixon, chairman, met on Wednesday, and the vegetable committee, J. L. W. Guild, chairman, met on Thursday of this week.

Geo. Harrow, chairman of the conference, and A. C. Heston, secretary, are getting arrangements completed for the general conference on the 29th and 30th at which it is expected a large group of Washington County farmers will attend.

The county agent's office is still receiving inquiries relative to blasting powder. The latest information received is that there is seven or eight carloads left at Dupont, Washington but it is expected that this will be sold shortly after which no more will be available this year.

The county agent has received orders for about forty-two hundred pounds, but it will require 16,000 pounds for a carload. Nothing short of a carload will be ordered.

The proposed new Shelvlin-Hixon mill at Klamath Falls will cut 100,000,000 feet yearly and will employ 700 men in camps and mills.

Dallas Murray To Develope Tract

Twenty Six Acres Purchased and Construction Under Way. Buildings Ultra-Modern

A deal was put through the past week which promises more for the development of this section than any other transaction recently perfected. Mr. I. W. Brown, of the firm of Covell & Co., has completed the sale of a tract of land east of town formerly comprising the Hulbert farm but recently owned by A. S. Ellis, to Mr. Dallas P. Murray.

The completion of this deal gives Mr. Murray control of a tract of land sufficiently large to warrant building on a grand scale. Work has already begun subdividing the land, contracts are being let for the building of modern up-to-date homes and development work approximating a quarter of a million dollars in value, is already under way. Probably fifty houses will be constructed, with basements, furnaces, and modern in every particular.

The subdivisions of the tract, which lies on a high level well above the Tualatin valley and extending from the Canyon road to the Terwilliger, involves the building of two rock roads connecting the two pavements. Several large firms have already attempted to make a contract for the subdividing of the tract but Mr. Murray wishes to give this matter his own personal attention.

This tract is one of the most beautiful in the Tualatin valley, which is noted for its fine scenery and fertile soil. It lies well above the lower levels of the valley, and anyone acquiring a home there will have an ever-changing panoramic view, with Council Crest and Portland Heights, and the varicolored lower levels. This is the largest building development project that has been perfected here, but is only an opening wedge to the greater things which we can expect for this section when the Portland-Tualatin Valley tunnel is completed. However, it in itself will help to pave the way for the tunnel.

Mr. Murray is entitled to considerable credit for his part in the development of this region and we are not forgetting the services rendered by Mr. I. W. Brown, salesman for Covell & Co., who helped to put the deal across.

BURGLARS COME IN TO EVIDENCE HERE

Burglars have been busy the past two weeks in Beaverton, although there is only one instance of their getting any big amount of money.

Monday night Berthold's Feed Store was broken into and about \$80 in cash taken. The thieves gained entrance to the store through a window opening onto the side track. Apparently they walked along on top of the cars and jumped through the window from the car top, as they are on about the same level.

The same night the car of apples being loaded by B. Leis was broken into and two boxes of apples stolen. The apples were taken to the back end of the Haulenbeck property and were located there on Tuesday morning, only six apples having been taken out of one box.

It is reported that the same night or about that time the office of the Haulenbeck Lumber Co. was entered but Mr. Haulenbeck says that nothing of value was removed.

A few nights before this the thieves entered the shoemaker's shop on Front St. They pried open the window and removed the glass and rummaged around but didn't seem to find anything that they wanted.

A few nights before that the office of the Beaverton Review was entered and \$1.50 removed from the till.

The Northwest Cannery Association reports that 1924 was the best year in the history of the industry, with products of \$30,000,000 practically all sold. 1925 promises to be even better.

