

Beaverton Review

Issued Every Friday at Beaverton, Oregon.

Entered as second class matter December 9, 1922, at the postoffice at Beaverton, Oregon, under the Act of March 3, 1879.

J. H. Hulett, Business Manager

FRIDAY, FEBRUARY 12, 1932

Probabilities of Being Mistaken

In the year 1400, anybody who considered the world round was a crank. In the year 1932 anybody who thinks the world is not round is a crank. A trivial 500 years turns fools into wise men and wise men into fools. Which shows that the probabilities of Mr. X being right on any subject are not very great.

Now, Mr. X may call himself a fool before his friends so many times that at last one friend says, "X, I am convinced you are a fool." Whereupon X is highly insulted. Which goes to show that a self-convinced, self-admitted fool resents judgment by others on matters they know more about than he, even when they agree with him.

The probabilities of our being mistaken are overwhelming. But maybe that is the very reason we are blessed with rashness, bullheadedness, self-conceit. Without them we might all be driving laundry wagons.

These thoughts, even, are probably erroneous.

Compete or Cooperate

Independence is a great thing. In the Oregon prune industry it's great for those who buy the fruit. Ever since prune growing became a major industry of Western Oregon the growers have competed for the privilege of getting the lowest price for their product. They've failed to cooperate, rejected the "one for all, all for one" idea, insisted on allowing others to reap the profits of their own labor. As long as growers follow that system they stay in "hock" to banks, tax receivers and everyone else. Remain "independent" and make money for other people; cooperate and make it for yourself.

Lie Under Oath

"After two years on the bench I am convinced that perjury is committed in 80 per cent of the cases that are tried," declares Judge Wilbur C. Curtis, Los Angeles.

The legal profession is at fault when lawyers connive at perjury and courts shut their eyes to it. Justice is not supposed to be as blind as all that.

Just One

Daughter: "Oh, I do wish I was pretty."

Mother: "You needn't fear; sensible men think very little about beauty."

Daughter: "But it isn't sensible men I'm thinking about; it's Harry."

The Business Instinct

Dad: "Even if that little shrimp has money, you always used to say you'd never marry a man less than 6 feet tall."

Daughter: "I know, Dad, but I decided to take off 20 per cent for cash."

Right

Young Man: "It is a solemn thing when a woman trusts a man with her affections."

Old Man: "It isn't as solemn as when she won't trust him with his own wages."

What Makes A City?

It's not the individuals, Nor the city as a whole, It's the everlasting teamwork Of every bloomin' soul.

After looking over a lot of confession magazines we have come to the conclusion that the "fession" doesn't mean much of anything.

The Pope is said to have blessed the telephone exchange in the Vatican. Nobody ever blesses telephone exchanges in this country.

It is pointed out that there are many modern gadgets to make work lighter. There are few that can make a lighter work.

An apple caused the first downfall of man, but peaches have been handling the business quite efficiently the past few years.

The very wise man and the very foolish one seem much alike, especially when they try to explain the depression.

Strange But True

Los Angeles, Calif., is about 80 miles further east than Reno, Nevada.

It must have been a married man who suggested enlisting the women in finding work for the jobless.

What this country needs most is a commission to braid legal red tape into a good serviceable rope.

Yes, sir, you can pretty well tell what sort of a man he is by the golf scores he turns in.

Politics is just one party trying to get into office and the other party trying to stay in.

A servant has written a novel. It is said to contain a lot of new situations.

THE INDIVIDUAL AND HIS BANK

By ROME C. STEPHENSON

President American Bankers Association



R. C. STEPHENSON

are not the outgrowth merely of the past year of business adversity, but have been carried on actively for many years and have resulted in great progress along lines of better, safer banking methods. Although banking along with all business has suffered reverses, conditions in this field have been far less severe than they would have been had not bankers been widely successful in their endeavors to develop the high standards of banking that now generally prevail.

The American Bankers Association and bankers' organizations in every state actively support the principle of government supervision of banking. The national banks, which receive their charters to do business from the federal government, are under the supervision of the Comptroller of the Currency at Washington. Through his efficient staffs of expert bank examiners in every section he has the duty and powers to keep watch of the way every national bank is being conducted, to suggest desirable changes in its policies or methods and even to step in and take control for the protection of the depositors if such action is warranted. The state banks, also, which are chartered by the various state governments, are subject to similar supervision and control by state bank officials. In addition banks in many places have long maintained voluntary clearing house associations which enforce even closer supervision over their members.

Bankers Favor Public Supervision

Present laws adequately enforced contain ample provisions for government supervision. Bankers universally believe in strong, capable banking departments manned by officials with the discretion and courage to enforce these laws and act under them as the common welfare demands. They believe that these public officials should be paid sufficient salaries to command the services of men of character, ability and a resolute spirit of public service. They believe also that the banking departments should be kept free from all political or other special influence in order to be able to act at all times with single-minded independence solely for the benefit of the public interest.

Although banks in the United States

operating under state or national charters are thus subject to supervision of public authority, they are strictly private business enterprises. They are owned by their stockholders and administered by officials chosen through the boards of directors which their stockholders elect. No bank is owned or operated by the United States Government, nor, with one small exception in a western state, by any state government. The function of government in banking is to promote and enforce careful banking administration through the system of examination and supervision which I have described. This, however, does not relieve the individual depositor from the necessity of judging and choosing carefully as to his banking relations, just as in his other business or professional relations. He must inquire for himself into the character and type of institution and men he shall do business with, satisfying himself as to their reputation, reliability and capability. These qualities are essential to complete the element of safety and dependability in any human institution.

Mr. Clarke is a very ambitious young man, never satisfied with what he has, always scheming for something better. He is well and very favorably known in the city. As commander of the local post of the American Legion, he is a strong force for better citizenship in our community. He is profoundly interested in politics but who shrewdly and far-seeing to desire a political office.

Mr. Clarke is unmarried and there are no immediate prospects of this status being changed. He pays cash for everything and has a savings account in this bank of approximately \$25,000. He is a member of the Rotary club, the Kiwanis club, the Hundred Per Cent club, the Optimists' club, the Advertising club

and president of our local chamber of commerce. He is a Go-Getter and too big for his town and it is our opinion that he will leave it for wider and greener pastures. We regard him as a model young man and worthy of every confidence.

"Respectfully yours,"

"Pillars of Commercial Trust and Savings Bank,"

"By N. C. Cathart, Trust Officer,"

"Absolom McPeake looked up and caught a gleam of pride in old Buttermilk's piggy little eyes."

"Pretty flattering report, I should say, Mr. Buttermilk."

"He takes after me," the miserly old man persisted.

"God forbid!" said Absolom McPeake.

"Don't get nasty, Absolom. The boy takes after me, I tell you. A young fellow like that who knows the value of money is the man who ought to have my estate. Hell make it grow. He'll do things with it. I want to leave everything to him and cut Hattie's children off at the pockets."

"Very well, then, Elmer Clarke draws the capital price. However, I suggest that you leave his cousin something also."

"Not a penny, Absolom. They're wasters, I tell you."

"Well, leave them five dollars each just to keep them from being in the will, and that will block a lawsuit."

"You bet, Absolom! I want you to make that will all right."

"You desire to make any other specific requests, Mr. Buttermilk?"

"Yes, five thousand to Bunker."

"Only five thousand to old Bunker?" McPeake looked and felt surprised. "Why, he's been as faithful to you as a dog for a quarter of a century! I think you're a miserly ingrate to cut Bunker off with five thousand. You ought to give him fifty thousand at the very least. Get some other lawyer to draw up your will. I'm through handling your business. You're a wolf. Get out!"

"No, you're not through. Now, Absolom, you said your horses. You sit fresh with me and I'll name somebody else executor of my estate."

"Oh, so you want me to be your executor, also, do you? Well, I don't want the job. Now, how does that strike you?"

"Absolom, you've got to accept the executorship. You're the one man I can trust."

"Well, I'll take it provided you leave Bunker ten thousand dollars."

"Very well, to please you, but not a cent more. That's final."

Money to Burn

By Peter B. Kyne

© By Peter B. Kyne

WNU Service

STORY FROM THE START

Hiram Buttermilk, miser, decides to leave his fortune to Elmer Clarke, a poor nephew.

"Second installment"

"Elmer Clarke was twelve years old when his father died. As is the case with most professors and particularly those in federal employ, Professor Clarke's salary was never commensurate with his ability. Also, he was careless in the matter of providing life insurance for his dependents, with the result that the care of his widow fell immediately upon Elmer."

"At twelve years of age, therefore, Elmer Clarke played his last game of ball and became the sole and efficient support of his mother—a burden lightened somewhat by reason of the fact that Professor Clarke had left his widow a comfortable six-room bungalow on a lot of 100 feet frontage on C Street in this city."

"The Union high school here at the age of sixteen and was No. 1 on the honor list of ten pupils. He immediately went to work in a local fruit cannery, where the remuneration of employees is regulated by their industry. When the cannery season closed he had three hundred dollars in the savings department of this bank. The following season he bought fruit on commission for various packing houses and proved himself an uncanny judge of fruit values and crop tonnage."

"However, realizing the drawbacks of a seasonal occupation and faced with the necessity of insuring the care of his mother, he learned telegraphy in his spare moments and secured a position as assistant station agent in the local office of the Southern Pacific railroad. He had just been promoted to station agent at the outbreak of the World war. He enlisted at once and served with the Rainbow division as a radio sergeant, until October of 1918, when he was commissioned a second lieutenant. He was wounded twice and slightly gassed."

"For the three years following his discharge from the service, Mr. Clarke's health, due to his wounds and the gassing already referred to, was too precarious to permit of his accepting his old position as station agent at Pillarots. He therefore accepted a position of less responsibility and lighter duties as assistant to the proprietor of a local billiard and pool hall, with a cigar stand in connection with same."

"He has gradually recovered his health, and the last time the writer spoke to him on this subject he stated that he was now as well as he had ever been."

"Mr. Clarke is a very ambitious young man, never satisfied with what he has, always scheming for something better. He is well and very favorably known in the city. As commander of the local post of the American Legion, he is a strong force for better citizenship in our community. He is profoundly interested in politics but who shrewdly and far-seeing to desire a political office."

"Mr. Clarke is unmarried and there are no immediate prospects of this status being changed. He pays cash for everything and has a savings account in this bank of approximately \$25,000. He is a member of the Rotary club, the Kiwanis club, the Hundred Per Cent club, the Optimists' club, the Advertising club

and president of our local chamber of commerce. He is a Go-Getter and too big for his town and it is our opinion that he will leave it for wider and greener pastures. We regard him as a model young man and worthy of every confidence."

"Respectfully yours,"

"Pillars of Commercial Trust and Savings Bank,"

"By N. C. Cathart, Trust Officer,"

"Absolom McPeake looked up and caught a gleam of pride in old Buttermilk's piggy little eyes."

"Pretty flattering report, I should say, Mr. Buttermilk."

"He takes after me," the miserly old man persisted.

"God forbid!" said Absolom McPeake.

"Don't get nasty, Absolom. The boy takes after me, I tell you. A young fellow like that who knows the value of money is the man who ought to have my estate. Hell make it grow. He'll do things with it. I want to leave everything to him and cut Hattie's children off at the pockets."

"Very well, then, Elmer Clarke draws the capital price. However, I suggest that you leave his cousin something also."

"Not a penny, Absolom. They're wasters, I tell you."

"Well, leave them five dollars each just to keep them from being in the will, and that will block a lawsuit."

"You bet, Absolom! I want you to make that will all right."

"You desire to make any other specific requests, Mr. Buttermilk?"

"Yes, five thousand to Bunker."

"Only five thousand to old Bunker?" McPeake looked and felt surprised. "Why, he's been as faithful to you as a dog for a quarter of a century! I think you're a miserly ingrate to cut Bunker off with five thousand. You ought to give him fifty thousand at the very least. Get some other lawyer to draw up your will. I'm through handling your business. You're a wolf. Get out!"

"No, you're not through. Now, Absolom, you said your horses. You sit fresh with me and I'll name somebody else executor of my estate."

"Oh, so you want me to be your executor, also, do you? Well, I don't want the job. Now, how does that strike you?"

"Absolom, you've got to accept the executorship. You're the one man I can trust."

"Well, I'll take it provided you leave Bunker ten thousand dollars."

"Very well, to please you, but not a cent more. That's final."

and president of our local chamber of commerce. He is a Go-Getter and too big for his town and it is our opinion that he will leave it for wider and greener pastures. We regard him as a model young man and worthy of every confidence.

"Respectfully yours,"

"Pillars of Commercial Trust and Savings Bank,"

"By N. C. Cathart, Trust Officer,"

"Absolom McPeake looked up and caught a gleam of pride in old Buttermilk's piggy little eyes."

"Pretty flattering report, I should say, Mr. Buttermilk."

"He takes after me," the miserly old man persisted.

"God forbid!" said Absolom McPeake.

"Don't get nasty, Absolom. The boy takes after me, I tell you. A young fellow like that who knows the value of money is the man who ought to have my estate. Hell make it grow. He'll do things with it. I want to leave everything to him and cut Hattie's children off at the pockets."

"Very well, then, Elmer Clarke draws the capital price. However, I suggest that you leave his cousin something also."

"Not a penny, Absolom. They're wasters, I tell you."

"Well, leave them five dollars each just to keep them from being in the will, and that will block a lawsuit."

"You bet, Absolom! I want you to make that will all right."

"You desire to make any other specific requests, Mr. Buttermilk?"

"Yes, five thousand to Bunker."

"Only five thousand to old Bunker?" McPeake looked and felt surprised. "Why, he's been as faithful to you as a dog for a quarter of a century! I think you're a miserly ingrate to cut Bunker off with five thousand. You ought to give him fifty thousand at the very least. Get some other lawyer to draw up your will. I'm through handling your business. You're a wolf. Get out!"

"No, you're not through. Now, Absolom, you said your horses. You sit fresh with me and I'll name somebody else executor of my estate."

"Oh, so you want me to be your executor, also, do you? Well, I don't want the job. Now, how does that strike you?"

"Absolom, you've got to accept the executorship. You're the one man I can trust."

"Well, I'll take it provided you leave Bunker ten thousand dollars."

"Very well, to please you, but not a cent more. That's final."

"We will not quarrel about it further. Any other specific bequests?"

"The miser's eyes sought the carpet and it was evident now that he was embarrassed. 'Absolom,' he stammered finally, 'I got a confession to make. Some forty years ago I had a farm in Illinois—I'll give you the full legal description later—and I mortgaged it to a man for forty thousand dollars. I wanted the money to put into the worst investment I ever made, and that was a Nevada silver mine—Consolidated Virginia. I bought stock with that money during the days of the big Comstock excitement. I could have sold out and doubled my money two weeks after I made the investment, but I held on and on, taking more and more profit—on paper—until that underground river busted into the Comstock lode on the two thousand-foot level and ruined the mine—and me."

"Well, I lost the farm. I couldn't repay the mortgage, Absolom, and after there was a flood and the

scab resistant variety of potatoes of the Nettle Gem type. Scab, Mr. Tucker says, is the principal disease problem of Powell Butte potato growers."

Tillamook—Tillamook county farmers have placed orders for 44 tons of the through C. H. Bergstrom, newly appointed county agent."

Klamath Falls—A number of farmers in the Tule lake district are interested in the possibilities of Burbank wheat, because of its early maturity and frost resistance. Difficulty is being experienced in obtaining high quality seed, however, inasmuch as Burbank is not generally grown, and it may be necessary for a local grower to plant a few acres and rogue out very carefully to create a seed supply, according to C. A. Henderson, county agent."

Prineville—Hugh Stewart and E. N. Hall of Powell Butte have arranged to co-operate with County Agent W. B. Tucker in demonstration trial of a new thick skin,

A number of streets at Baker have been resurfaced.

Medford may construct a new sewage disposal plant.

Beaverton Rebe Lodge No. 248 meets first and third Tuesday evenings at 7:30 P. M. in the I.O.O.F. Hall, Mrs. Sarah Chamberlain, secretary, and Mrs. Anna Rogers, N. G.

Ed Settle has purchased the Allen Bros. Garage at Sutherlin.

The public library at Reedsport has been moved to new quarters.

Building permits issued in Tillamook during 1931 totaled \$130,000.

New equipment has been installed in the Gem Theatre at Chiloquin.

The Purity Store at Sheridan is undergoing extensive improvements.

H. M. Sayers has opened a realty office in Roseburg at 230 West Oak Street.

A new balcony has been completed in the Clatskanie high school gymnasium.

Plans are being prepared for the erection of a theatre building at Tillamook, to cost \$45,000.

Mississippi river changed its channel and ruined that farm. I didn't want to repay the loan. Of course the man who loaned me the money lost his forty thousand and the interest. He got a deficiency judgment against me, but I dodged it for twenty years and then his widow or his executor permitted the judgment to lapse—and well, Absolom, I reckon I'd ought to have paid the widow that money. However, I didn't and now I want to fix it in my will so that every dollar, both principal and interest, due under that judgment to date shall be paid to the widow or—

"The legal heirs of her body," McPeake cut in professionally.

Old Buttermilk nodded and handed him a fat envelope. "This contains all the information," he explained.

"Anything else?"

"Nothing, Absolom, except that—well, I reckon it's usual to have the executor give a bond, so you'd better stipulate in my will that the customary bond shall be filed with this very day. I'll learn you—"

"Old Safety First," McPeake repeated. "I'll have your will ready in an hour. Stay where you are."

Within the hour Hiram Buttermilk had signed his last will and testament. He then carried a copy of the document away with him, and left the original with his lawyer. On the first of the following month he received from Absolom McPeake a bill for fifty dollars for professional services drawing will.

"The dirty, cheap, two-for-a-cent legal jackal," he raved to his man Bunker. "Sending me a bill for drawing my will after all I've done for him. He telephoned immediately to Absolom McPeake and told the latter in lurid language exactly what he thought of him."

"You're a dirty robber!" the old man shrieked. "I'll change my will this very day. I'll learn you—"

He was terribly angry—so angry in fact, that he quite forgot the advice for which he had paid so heavily to six heart specialists. He stumbled incoherently into the transmitter, then tried to fall with a crash which was not lost on the lawyer at his end of the line. Then, very faintly, McPeake heard him say: "O God! Forgive me! I'm dying—dy—"

When McPeake reached his client's place of business he found Hiram Buttermilk stretched out on the grimy, uncarpeted floor of his private office. He was quite dead. Bunker, a gray-haired, gray-faced, cowed-looking little man, was sitting in a chair across the room watching the dead man.

He looked up as McPeake entered and a smile illumined his gray face, for he was free at last.

"The old man's heart went back on him," Bunker explained. "He's dead, and although I've worked for him nearly thirty years, I can't say 'I'm sorry.'"

"You ought to be glad, Bunker. In fact, you will be glad when I tell you that his will, which I drew up two weeks ago, provides a special bequest to you of ten thousand dollars."

"Ten thousand! Ten thousand!" the old man repeated, in crescendo. "Why, he—he promised me for years that he'd leave me a hundred thousand. I've devoted my life to that man and all I ever got for it was abuse and a bare living. And now he—he's betrayed me!"

Bunker's form quivered and two tears coursed slowly down his lined cheeks. "My wife will feel badly about this," he quavered. "She was sort of figuring on it. Well, what can't be cured must be endured, I suppose."

McPeake went back to his office. Two hours later, in Pillarots, Calif., Elmer Clarke received the following telegram:

"Muscatine, Iowa.
"August 1, 1924.
"Your uncle, Hiram Buttermilk, died suddenly here today. Please wire disposal of body. I was your uncle's attorney during his lifetime, and am named executor of his estate."
"A. McPeake, Federal Trust Bldg."
(TO BE CONTINUED)

McPeake went back to his office. Two hours later, in Pillarots, Calif., Elmer Clarke received the following telegram:

"Muscatine, Iowa.
"August 1, 1924.
"Your uncle, Hiram Buttermilk, died suddenly here today. Please wire disposal of body. I was your uncle's attorney during his lifetime, and am named executor of his estate."
"A. McPeake, Federal Trust Bldg."
(TO BE CONTINUED)

McPeake went back to his office. Two hours later, in Pillarots, Calif., Elmer Clarke received the following telegram:

"Muscatine, Iowa.
"August 1, 1924.
"Your uncle, Hiram Buttermilk, died suddenly here today. Please wire disposal of body. I was your uncle's attorney during his lifetime, and am named executor of his estate."
"A. McPeake, Federal Trust Bldg."
(TO BE CONTINUED)

McPeake went back to his office. Two hours later, in Pillarots, Calif., Elmer Clarke received the following telegram:

"Muscatine, Iowa.
"August 1, 1924.
"Your uncle, Hiram Buttermilk, died suddenly here today. Please wire disposal of body. I was your uncle's attorney during his lifetime, and am named executor of his estate."
"A. McPeake, Federal Trust Bldg."
(TO BE CONTINUED)

McPeake went back to his office. Two hours later, in Pillarots, Calif., Elmer Clarke received the following telegram:

"Muscatine, Iowa.
"August 1, 1924.
"Your uncle, Hiram Buttermilk, died suddenly here today. Please wire disposal of body. I was your uncle's attorney during his lifetime, and am named executor of his estate."
"A. McPeake, Federal Trust Bldg."
(TO BE CONTINUED)

McPeake went back to his office. Two hours later, in Pillarots, Calif., Elmer Clarke received the following telegram:

"Muscatine, Iowa.
"August 1, 1924.
"Your uncle, Hiram Buttermilk, died suddenly here today. Please wire disposal of body. I was your uncle's attorney during his lifetime, and am named executor of his estate."
"A. McPeake, Federal Trust Bldg."
(TO BE CONTINUED)

McPeake went back to his office. Two hours later, in Pillarots, Calif., Elmer Clarke received the following telegram:

"Muscatine, Iowa.
"August 1, 1924.
"Your uncle, Hiram Buttermilk, died suddenly