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BRYAN FOUND DEAD IN BED AT DAYTON

Apoplexy Ends Career of the Great Commoner While Asleep.

Dayton, Tenn.—William Jennings Bryan, three times presidential nominee of the democratic party, and known the world over for his eloquence, died here Sunday afternoon.

The end came while the great commoner was asleep and was attributed by physicians to apoplexy. He had retired to his room shortly after eating a large dinner to take a short rest. Mrs. Bryan sent the family chauffeur, Jim McCartney, to wake him about 1:30, and it was learned then that he was dead.

Physicians who examined the body expressed the opinion Mr. Bryan had been dead between 30 and 45 minutes before they arrived. The death occurred in the residence of Richard Rogers, which had been assigned to the Bryans during their stay here.

Mr. Bryan's death came on the eve of another crusade he had planned to carry before the American people—a battle against modernism. He returned to Dayton Sunday morning after having made addresses Saturday at Jasper and Winchester, Tenn.

Despite the strenuous program Mr. Bryan had been following as a member of the prosecution staff in the Scopes case and as leader of the fundamentalists he appeared in excellent health.

Shortly before Mr. Bryan entered his room to rest he told his wife he had never felt better in his life, and was ready to go before the country to wage his fight in behalf of fundamentalism.

Mr. Bryan was born in Salem, Ill., March 19, 1860. His father was Silas Lillard Bryan, a native of Culpepper county, Virginia, a lawyer and judge. The son, after graduating from Illinois college in 1881 and Union College of Law, Chicago, in 1883, entered the law office of Lyman Trumbull, former United States senator. Subsequently he removed to Jacksonville, Ill., where he practiced law until 1887, when he settled in Lincoln, Neb.

The body of William Jennings Bryan will be moved on a special railroad car from Dayton to Washington, and burial will be in Arlington National cemetery, Virginia. A spot high on the slope of Arlington, overlooking the capitol and near the monument erected to those who died on the Maine, was tentatively selected as the burial place.

Hundreds of tributes to William Jennings Bryan flooded the wires here Monday, coming from leaders high in national and international affairs, the one outstanding feature of all being the acknowledgment of the great commoner's dauntless spirit and his sincerity in battling for those ideals which he espoused.

Clarence Darrow, his chief opponent in the Scopes trial here, paid Bryan the tribute of being a great fighter, expressing his admiration of the commoner as a man, and saying that he had twice voted for Bryan for the presidency.

FARMERS FAIL TO EARN FAIR RETURN

Washington, D. C.—Farmers failed to earn a fair return on the capital invested and a far better financially than in the preceding year, the department of agriculture declared in an analysis of the agricultural balance sheet.

On the total capital invested in agriculture, the return for the year was estimated at 4.6 per cent, compared with 2.3 the year before. In round figures the net income for the 1924-25 season, the department said, was \$2,712,000,000, compared with \$1,992,000,000 for 1923-24.

This sum, however, did not go entirely to farmers, as they own only 79 per cent of the total capital and pay interest on the balance. The return on the farmers' unencumbered capital for the year was estimated at 4.1 per cent compared with 2.5 per cent the preceding year, although they had to pay an interest rate on borrowed capital of 6.4 per cent last year compared with 5.6 per cent the year before.

\$300,000 Crop Loss in Illinois Storm.

Rock Island, Ill.—Damage estimated at from \$200,000 to \$300,000 was caused by the storm which swept the lower end of Rock Island county. Corn fields were riddled by the hail which reached the size of walnuts, buildings were blown down and trees uprooted.

Danish Prince Gets Wound from Rifle.

Rome.—Prince Aage of Denmark, a captain in the French foreign legion, has been wounded while fighting Abd-el-Krim's Rifians in Morocco.

CREED C. HAMMOND



Gen. Creed C. Hammond of Oregon, chief of the militia bureau in the War Department, who has general charge of the activities of National Guard units.

M'CORMICK INTERESTS IN BIG TIMBER DEAL

San Francisco.—Consummation of one of the largest transactions on the Pacific coast, involving transfer of timber holdings, sawmills and other property in the state of Washington from Pope and Talbot to the Charles R. McCormick interests, was announced by headquarters of the McCormick company here.

The deal involves \$20,000,000. The McCormick company is a recently formed corporation known as the Charles R. McCormick Lumber company of Delaware. It embraces what was formerly eight companies comprising the various activities of the Charles R. McCormick interests.

Acquisition of the huge timber mill holdings and sawmill plants of Pope and Talbot (Pope Mill Co.), according to the announcement, will mean that the McCormick organization becomes one of the outstanding factors in Pacific coast timber and lumber manufacturing.

The new deal adds to the McCormick organization property worth approximately \$20,000,000, which comprises about 20,000 acres of land with timber cruising in the neighborhood of three billion feet; two large sawmills, both on Puget Sound—one at Port Gamble and the other at Port Ludlow—with unsurpassed cargo shipping facilities.

BRIEF GENERAL NEWS

Fire destroys 618 homes every day,

or one every three minutes, it is shown by statistics gathered by the national board of fire underwriters during the past five years.

Income tax records for the last year

will be opened to public inspection by all internal revenue collectors September 1.

Twenty-five persons were injured

and damage estimated at \$200,000 was caused when a tornado swept over Sidney, Ohio.

The cost of living in the United States

increased 73.5 per cent from 1913 to 1925. The figures showed that the greatest percentage of increase was in house furnishing goods, the price of which increased 114 percent.

Thirty-one men were injured, four

seriously, when a section of the outdoor amphitheater at Monrovia, Cal., collapsed at a ceremonial of the Dramatic Order Knights of Khorasan, a Knights of Pythias organization.

Morgan Palmer, an American, has

been killed by bandits at his ranch on the Sun Gari river, near Harbin, China. Dr. Howard, an eye specialist attached to the Rockefeller hospital, was captured at the same time.

\$3,000,000 of Fund For Legion Raised.

Indianapolis, Ind.—The American Legion has obtained more than \$3,000,000 of the \$5,000,000 endowment fund which it seeks nationally for the care of disabled veterans and orphans of the world war. It is announced by James A. Drain, national commander.

Twenty-one states have raised their

quotas. New Hampshire, South Dakota and North Dakota lead in the percentage of overquota.

Dawes Made Sioux Indian Chief.

Cheyenne, Wyo.—Vice-President Dawes became a chief of the Sioux Indian tribe and was named "Great White Father No. 2" by the redmen. More than 15,000 persons witnessed the ceremony, which was a part of the closing program of the frontier days "Wild West" celebration.

Packers Must Turn Over Records.

Chicago.—The "big fives" packers lost a long fight when Federal Judge Adam C. Cliffe ordered them to turn their books and records over to Secretary of Agriculture Jardine.

EVOLUTION FIGHT IN WASHINGTON, D. C.

Suit Filed to Prevent Paying District of Columbia Teacher.

Washington, D. C.—The department of justice will act for District of Columbia authorities in the suit which has been brought here to test legality of teaching evolution and other sciences in the public schools.

The suit seeks to enjoin Frank White, treasurer of the United States, and others, from paying school authorities who permit use of scientific texts.

The law was passed as a rider to the 1925 District of Columbia appropriation bill which provides that "no part of this sum (for the public schools) shall be available for the salary of any superintendent who permits the teaching of or any teacher who teaches disrespect for the holy Bible."

The rider was sponsored by Representative Summers, republican, Washington, and includes in its prohibition, besides "disrespect for the Bible," the teaching of partisan politics, or that "ours is an inferior form of government."

The action was started by Loren H. Wittner, a government employe. On the part of government attorneys there is admittedly a strong desire to prevent, if possible, a recurrence here of anything like the trial in Tennessee. Therefore, the government will handle the case passively from the standpoint of law and the right of the treasury to pay salaries to teachers, in conformity with the decrees of congress. The question of whether natural science is right or wrong or is disrespectful to the Bible will not be considered in the government pleas.

EVOLUTIONISTS WIN FIGHT

Fundamentalists Defeated in Contest in California.

San Francisco.—Fundamentalists and evolutionists clashed here over the question of teaching evolution in the public schools of California, and the evolutionists won.

Of the three books on biology which opponents of the evolutionary theory sought to have excluded from the public schools of this state and around which the battle centered, two were found acceptable by the state board of education and action on the third was deferred temporarily. Indications were that the third text book "Biology and Human Welfare," by Peabody and Hunt, also would be passed upon favorably. The other two books accepted, about which there was a dispute, were "Guenberg's Biology and Human Life," and "Atwood's Problems, Projects and Experiments in Biology."

INDIANS SUE U. S.

Washington, D. C.—A suit for \$68,707.343 against the United States court of claims here by Indian tribes of Montana, Wyoming, Idaho and Washington, for land alleged to have been taken from them by the government, was announced by the department of justice. The Blackfoot, Blood, Piegan and Gros Ventre Indians of Montana and the Nez Perce tribe of Idaho and Washington charge the government took their hunting grounds from them without their consent and without compensation in violation of treaties.

LAND BRINGS TOP PRICE

Olympia, Wash.—State land and timber sold in the July 7 sale brought \$270,662.44, or \$265.89 more than the appraised value, it was announced by Clark V. Savidge, state land commissioner. Of the amount received \$242,298.15 will be for timber, \$19,069.19 was for farm land and \$9,345.19 for tide and shore lands. Tide and shore land leases brought an additional \$270,000 or \$4,000 on hand.

The total amount of land and timber applied for was appraised at \$511,793.32, of which values \$411,134.40 was represented in timber, \$88,428.30 in farm lands and \$12,230.62 in tide lands.

Caillaux Will Come to United States.

Paris.—Finance Minister Caillaux will go personally to Washington to participate in the negotiation of a settlement of the French war debt to the United States.

Critain Asked to Modify Rubber Laws

Washington, D. C.—The government through the state department, is endeavoring to have Great Britain modify its laws limiting the exportation of crude rubber.

Announcement was made that Am- bassador Houghton at London had

been instructed to take the question up with British officials in an effort to break the British rubber monopoly, which has sent prices up in the United States.

STOP WASTING--OR FACE PAUPERISM

By WILLIAM E. KNOX President, American Bankers Association

The American standard of living, the highest in the world, came easily in the past from the abundance of our natural wealth, but it can be maintained in the future only by drastic national economy in the use of that wealth. We have grown up to our resources. We are now faced with the waste of them any longer.

Industrially we have got to stop wasting, but even more so have we got to stop the wastefulness of our personal habits. The paramount challenge to education in America today calls for the effective teaching of personal economics—for education in the management of personal incomes so that they will give every individual a good living during his productive years and provide certain security for the non-productive years of his old age.

Forty-four million people, two-fifths of our population, are gainfully employed in the United States, earning more than \$60,000,000,000 annually. The management of the expenditure of this \$60,000,000,000 annual pay check is the biggest and most important business in America. It has been estimated that upwards of \$10,000,000,000 of this personal income is wasted annually. More than a billion, it is estimated, disappears in foolish speculation in fake schemes.

The spirit of waste in America is a heritage of the past, but today the country has more than one hundred and forty million people to support and no nation's resources can withstand extravagance indefinitely. An increase in population will mean a reduced average of personal wealth unless intelligent management maintains a progressively more economic utilization of the national income.

To teach our people this is the task of education and it can best be taught by the example of the nation's leaders. The advance of civilization makes man's existence a more and more serious business. Human responsibilities and duties increase each year. If progress has made life more abundant it has also made it more expensive. It is impossible for most men to increase their real wages. Therefore they must meet their added responsibilities out of more economic employment of what they get.

The schools must teach our young people so to manage their own personal affairs as to insure that they will lead lives that have an economic worth to society and to themselves. Business must provide plans for its workers to enable them not only to earn but also to save so that the teaching of the schools will not prove an illusion in practice. Do these things and we will have no pauperism in America. Neglect to do them and we will ultimately develop pauperism—a nation's worst social crime.

STRAIGHT TALKS WITH AUNT EMMY

ON HAVING MONEY ON HAND

"Aunt, why is it such a good thing to have cash in the bank?" asked Jane of Aunt Emmy. "Mr. Wilkins was talking to father yesterday and he said that every one ought to have a certain amount of cash on hand."

"He meant that if you keep some of your money in the bank where it can be had any time you might be able to use it to excellent advantage," said Aunt Emmy. "Every now and then a good opportunity presents itself to make a nice profit in some business deal if you only have the cash on hand so you can act quickly. Don't you remember about that quarrel the Brown brothers had over their inheritance and to settle it sold that house in Center Street? Old Peter Haskins bought it for \$3,000 and the next week sold it for \$4,200. If he hadn't had the cash on hand he never could have made that handsome profit."

"Yes, Aunt, that's all right for Mr. Haskins, but I'm never likely to have \$3,000 or \$4,000 on hand."

"Well there are other little ways to make a profit," said Aunt Emmy. "For instance, you can always benefit by cash discounts. That is, if someone asks you to pay, say \$100 for a thing, you can usually get it for less, sometimes ten per cent less. If you pay at once in cash, you always should have some of your money in cash so that you can take advantage of golden opportunities and cash discounts."

BANKERS HELP

Mason County, Mich., bankers are seeking the county move to replace a rub stock with purebred cattle. The plan as outlined by the county agent is to purchase young purebred sires and place them wherever a farmer is needed who is willing to undertake the proposition. The bankers will advance the purchase price and take a note for one year without interest. The idea is to make it as easy as possible for the farmers to procure their purebreds.

JOHN MAHAN



John Mahan, a lawyer of Helena, Mont., who was elected national commander of the Disabled American Veterans at their fifth annual convention in Omaha.

NATIONAL RUM DRIVE HAS BEEN DELAYED

Washington, D. C.—Assistant Secretary Andrews, the treasury's prohibition field marshal, has found it necessary to delay his plan to set a reorganized machine at work August 1.

September 1 has now been fixed tentatively as the date on which the revamped enforcement organization can be set in motion.

It was announced that all of the unclassified employes of the field service automatically would be out of their jobs not later than October 15. Some of them probably will be re-named but merit will be the yardstick by which the employees will be measured in their selection for places under the reorganization.

Mr. Andrews stated that the 24 prohibition administrators to be named would have an entirely free hand in the selection of the personnel with whom they are to work, since they would be held responsible for enforcement in their respective districts.

That role, Mr. Andrews insisted, would be applied likewise to the group heads who will be assigned as near as possible to each of the districts over which a United States attorney had jurisdiction. These appointees would be held responsible in turn by the administration for their respective districts.

DRY CHIEF INDICTED

District Leader Ousted for Conspiracy to Withdraw Beverage.

Chicago.—Nine men, including Major Percy Owen, federal prohibition director for this district, and his predecessor in office, Ralph Stone, were indicted here by a federal grand jury on charges that they conspired to export money from sacramental wine dealers.

Officials said that dealers made more than \$1,000,000 profit out of illegally withdrawn wines.

The charges follow in the wake of the recent sacramental wine scandal, which resulted in several indictments. A special inquiry into sacramental wine permits and withdrawal in Illinois, which began in March, 1924, led to the indictments.

Modern Chinese Girls Defy Ancient Traditions

Peking.—"I cannot bear the tyrannical rule of a harem; therefore, I have decided never to return. I shall cut off my hair and become a nun." In these words Pei Chiu, an emancipated Chinese girl, is said to have defied her father after he had reprimanded her for writing for certain Chinese magazines on the subjects of democracy, feminine freedom and love. The father has appealed to the police to help him find his wayward offspring.

Tsai Tseng, nineteen, a pupil of one of the local schools, decided to have a "look see" at the man selected for her by her father. Finding him as she expected, uncouth and a country lad, she expostulated with father. Not willing to offend his old friend, the prospective bridegroom's father, the parent of the girl managed to secure her conditional promise. The young man must dress himself in foreign clothes for three months and at the end of each week must present himself for inspection.

"It is too early to talk about marriage," the girl is reported to have declared. "I will wait and see if he can get rid of his country ways."

Early Steam Engines

Among the most interesting exhibits in the South Kensington (Eng.) museum is the engine that propelled the Comet, the first passenger steamboat in European waters. It was designed by Henry Bell, a Scotch genius, who amazed the world with his little steam-propelled boat puffing merrily along at a speed of 8 1/2 miles an hour.

DEATH TAXES AS BUSINESS KILLERS

Assistant Treasury Secretary Tells Tale of Fate of Two Successful Men.

Men cannot be expected to continue to work day after day, increasing the productiveness of this country and benefiting others. If they know that on death the major portion of their earnings will be dissipated in Federal estate and state inheritance taxes, declares Charles S. Dewey, Assistant Secretary of the Treasury, in the American Bankers Association Journal. He says:

"I am going to relate a fable in terms of modern business conditions. John Henry and Walter Brown were aggressive, hard-working men and each had started business for himself. At the time this history opens John Henry had just died, leaving his entire estate to his son, John Henry, Jr., and had appointed his old friend, Walter Brown, as executor. Prior to his death John Henry had moved to California, leaving his business in the hands of his son under whom it had continued to make excellent headway. The father had been doing a little speculating in oil. This venture had not proved successful and he was indebted in the sum of \$500,000.

"Executor Walter Brown, on examination of the estate, found the following situation:

Capital stock of Henry & Co. Inc., a Michigan Corp.	\$500,000
Personal debts due banks	500,000
Walter Brown soon made the unpleasant discovery that in addition to the personal indebtedness of \$500,000, and administration expenses of \$250,000, the following death duties must be paid:	

Federal estate tax	\$197,500
California inheritance tax	\$87,500
Michigan inheritance tax	\$122,000
Total	\$1,207,000

"Added to the personal debt and administration expenses, this made a grand total liability of \$1,957,000. The year was 1920. Money was tight. Other manufacturing companies in the same line which might have been interested in a purchase had no money for extensions nor were the banks in a position to handle a loan of this type. Here was a most successful business, built up from small beginnings by one man and carried on to further success by his son, about to be placed under the hammer.

"If there any justice in taxation that may force a man and his family to lose the fruits of his entire life's labor, and permit others to benefit? As a last resort, Henry, Jr., was forced into a bond issue. A loan, to settle the debts, administration expenses and death duties, of \$2,500,000 was negotiated, upon the following basis:

"The capital stock of the company was left at \$500,000 represented by 50,000 shares. First mortgage 8 per cent bonds were offered the public with a bonus of two shares of stock with each \$1,000 bond. The banker, to protect his bond customers, kept 30,000 shares to assure control of management, and John Henry, Jr., received the balance of 15,000 shares. John now has a good job as general manager of his father's old company, but they do not pay him very much.

"Now we must return to Walter Brown, executor of John Henry, Sr. Walter had always kept close to his own manufacturing business. The more he considered his own situation, the more closely it seemed to him to resemble that of his old friend.

"He therefore called a lawyer and made a complete schedule of his assets, requesting that an estimate of administration expenses and death duties be made. The schedule of assets was as follows:

Capital stock, Walter Brown Co.	\$1,000,000
Mich. Corp. bonds	\$1,000,000
California real estate	1,000,000
Tax-exempt bonds, Minn., Mont. and Colo.	500,000
Total	\$5,500,000

"Within a few days Mr. Brown's lawyer made the following report:

Debts and admin. expenses	\$500,000
Fed. estate tax	\$175,000
Cal. inheritance tax	443,124
Mich. inheritance tax	250,000
Mont. inheritance tax	4,250
Colo. inheritance tax	4,486
Total death duties	\$1,476,700
Total expenses	\$1,925,700

"On this basis the estate suffered a reduction from \$5,500,000 to approximately \$3,574,000, thus wiping out all assets except the corporate stock and placing a heavy loan on that. Mr. Brown had one son and, as he thought of John Henry, Jr., tolling away with little hope of opportunity he determined that he would not subject his own son to the same tribulations.

"Boom times having come, there was no difficulty obtaining a purchaser for Walter Brown & Co., and the California real estate was sold at a good price. The whole was invested in tax-exempt bonds which yielded a very safe return of about 4 1/2 per cent. Walter Brown then moved his legal residence to the more friendly climate of Florida, where state inheritance and income taxes are forbidden.

"The country suffers by the loss of effort which Walter Brown might have continued to expend under a more intelligent system of taxation. We must reform the tax system in such a way that business and industry shall not be hampered. We must make sure that American citizens shall not be deprived of the incentive to work and accumulate and that this country shall not cease to be a land of opportunity. A tax system which discourages industry cannot be the right system for America."