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## HOW LAND SWINDLERS AND LOAN SHARKS DEFAUD THEIR PREY

W. R. Morehouse Reveals Farther Schemes by Which Poor  
Widows Are Bereft of Their Savings—Unbelievable  
Frauds Are Worked on the Uninformed.

By W. R. MOREHOUSE,  
Public Relations Commission, American Bankers Association.

### ARTICLE NO. III

LAND swindles are almost as common as sand on the sea-shore. Here is one. A widow was left alone in the world with but \$6,000. She was urged to take a free ride into the country to look over a new town site. Just a pleasure ride, she was told. No obligation on her part. She accepted the invitation with no intention of parting with her precious \$6,000, but she fell among high-pressure salesmen and in an unguarded moment she affixed her signature to a contract to purchase a vacant lot for the \$6,000 cash she had in a savings bank.

Thirty days after she drew out her account for what she supposed was a business lot she received a notice that her monthly instalment of \$6,000 was due, being a \$1,000 payment on each of six \$6,000 lots. Strange as it may seem, not until she received this notice did she read the contract she had signed. Instead of buying one \$6,000 lot and paying for it, as she meant to do, she had signed a contract to buy six \$6,000 business lots and the \$6,000 she drew from the bank had been applied as a first payment of \$1,000 each on the six lots.

Had she gone to her banker she would have saved herself the loss of her inheritance, but doubtless the reason she had not consulted her bank was because she was not aware that bankers render such a service.

This same shylock for assistance and this is how he handled the case. He led the woman to expect that he would lend her the money but kept deferring making the loan from day to day. Finally, on the day she must make her payment or lose her furniture, he



A Widow Fell Among High Pressure Land Salesmen

Had he the lot of the savings deposit, after losing his savings through wild-cat speculation, is driven to desperation for funds and finds it necessary to borrow money to meet an emergency such as sickness or unpaid rent. Let me give the facts about two cases of the many with which I have come in contact.

#### The Loan Shark at Work

The principal characters in the first case are a man, who must borrow \$350 to place his wife in a hospital to save her life, and a loan shark, who demands every ounce of blood. In desperation the borrower applies to this loan shark for the loan of \$350. This is what it costs him—the amount is almost unbelievable but I obtained the exact figures first hand and I can vouch for their correctness—this man was obliged to give his note for \$925 for a loan of \$350! The day he got the note the shark sold it to an innocent holder and it became an obligation binding upon the borrower. Think of paying \$925 for a loan of \$350!

Here is another. This time there is a woman in the case. The woman needed \$165 to meet a payment on her furniture or lose it. She turned to

How the Shark Does It

Doubtless your curiosity is aroused as to how this shylock can get away with such a deal. Here are the facts. He charged a large commission for making the loan and also included a wide range in fees such as for drawing up papers and notarial fees. On top of this he required the borrowers to buy stock in his company which was worthless. Then he required them to take out through him life insurance to about one hundred times the amount of the loan for which he received a liberal commission. In fact, he resorted to every imaginable scheme in order to bleed them of the last drop of blood they had to give. And the unfortunate thing about it all is that the borrowers in these two cases found it necessary to meet such exorbitant terms because they had already lost their savings through ill-advised investments.

(Article IV will give methods by which people can be protected from fraudulent operations.)

#### Craw in a Tattle-Field

There was recently appointed to a country parish church a young minister who, although a clever chap, is very much attracted to his "paper" during his sermons. This falling of his does not find favor with a few of his congregation, and the other Sunday, as a few of them were going home from church, one of them, the village schoolmaster, remarked: "That was a very scholarly address we got today from the minister. Don't you think so, Mr. Blunt?" "Humph!" replied Mr. Blunt, a plain old farmer. "He first minded me o' a craw in a tattle field; twa dabs an' a look up!"—Toronto Globe.

#### Dog Lives in the Present

The great difference between dog and man is that the dog has hardly any power of looking into the future. Man spends most of his time thinking of what is going to happen tomorrow, next week, or next year, and preparing for it. To a dog the present is the only thing that counts. It is true that a dog will bury a bone to be dug up later on, but in doing so he does not say to himself, "I am not hungry now; I may be hungry tomorrow." Therefore, I will make provision." The act is merely instinctive, and to be compared with the storing of nuts by the squirrel or the dormouse.

## Health and Home

### FOOD FOR CHILDREN WHO TRAVEL

Many times, and especially during the summer months, mothers are forced to take their children on trips with them. During these trips, the parent is forced to contend with that ever-present and serious problem of food for the child.

As in almost every other case, the chief source of worry, during these periods, is the milk supply. Its source is partly and its food value, it is not always convenient to get market milk of dependable quality for, in many sections of the country, adequate facilities for its care are not provided. To meet the needs of mothers in these trying situations, science has provided a form of milk, conveniently carried and easily prepared. The cans are in two sizes, the one containing six ounces and the other sixteen.

Evaporated milk is just pure cows milk with more than half of the water removed. None of its digestibility is improved. It is easily mixed with water and is, undoubtedly, the most practical form of milk for use as a food for children. Some of the country's leading pediatricians recommend its use employing the following formula:

From Sixth Week to Third Month.  
Milk, evaporated ..... 6 ounces  
Lime water ..... 2 ounces  
Milk sugar ..... 2 ounces  
Boiled water ..... 24 ounces  
Seven feedings in twenty-four hours:  
4 to 5 ounces at three-hour intervals during the day and four-hour intervals at night.

From Third Month to Fifth Month.  
Milk, evaporated ..... 7 1/2 ounces  
Lime water ..... 3 ounces  
Milk sugar ..... 2 ounces  
Boiled water ..... 24 ounces  
Five feedings in twenty-four hours:  
4 to 5 ounces at four-hour intervals during the day and four-hour intervals at night.

From Fifth to Seventh Month.  
Milk, evaporated ..... 10 ounces  
Lime water ..... 3 ounces  
Milk sugar ..... 2 ounces  
Boiled water ..... 24 ounces  
Five feedings in twenty-four hours:  
4 to 5 ounces at four-hour intervals during the day and four-hour intervals at night.

From Seventh to Ninth Month.  
Milk, evaporated ..... 11 ounces  
Lime water ..... 3 ounces  
Milk sugar ..... 2 ounces  
Boiled water ..... 24 ounces  
Four to 5 ounces at four-hour intervals during the day. Last feeding at ten at night.

From Ninth to Twelfth Month.  
Milk, evaporated ..... 12 ounces  
Lime water ..... 3 ounces  
Milk sugar ..... 2 ounces  
Barley water ..... 24 ounces  
4 to 5 ounces at four-hour intervals during day. Last feeding at ten at night.

### Watch Your Diet, Says Prima Donna

Cyrena Van Gordon, prima donna of the Chicago Opera company, believes in the flapper and her privileges. She believes in the practice of this much-discussed person in wearing no corsets, in wearing short skirts, going in for athletics and outdoor life and in thoroughly upsetting the theories and practices of her mother and grandmother. Miss Van Gordon, who is, in private life, Mrs. S. Bogart Munns, the wife of Doctor S. B. Munns, says that all of these things are woman's right and are necessary if a woman is anxious to keep her youth and beauty. But exercise is not the only thing that is necessary for the woman who is desirous of being attractive. She must watch her diet and be careful not to eat anything that will, in any way, be fattening.

There are certain dishes to which Miss Van Gordon is partial and to which she gives the credit for the retention of her beauty. These dishes she prefers to prepare herself and when on tour with the Chicago Opera company, she carries a small electric stove in order that she will not be deprived of the food she deems necessary. These dishes are easily prepared. Miss Van Gordon uses for:

Celery and Cheese Casserole.  
1 cup cheese ..... 1 tbsp. butter  
1 cup chopped ..... 1 cup cooked spaghetti  
celery ..... 1/2 cup buttered  
1/2 cup evaporated ..... 1/2 cup bread crumbs  
milk ..... 1/2 tsp. salt  
1/2 cup water .....  
2 tbsp. flour

She makes white sauce of milk, water, butter, flour, and salt, and mixes it with all ingredients except crumbs. She then places it in an oiled baking dish and covers with crumbs, baking in a moderate oven until brown.

Chicken a la King.  
3 cups cold ..... 1 cup evaporated  
chicken, diced ..... milk  
1 tbsp. butter ..... 1/2 lb. mushrooms  
3 tbsp. flour ..... 1 cup chicken  
1/2 green pepper ..... 1 egg yolk  
shredded ..... Salt and pepper  
1/2 pimento, shredded

Cook the peppers (also mushrooms, if they are used) in the butter for 15 minutes, keeping them covered while cooking slowly. Add the flour and seasonings, also the milk and broth. Stir to a smooth sauce. Put chicken in sauce to heat and just before serving stir in beaten egg yolk. Cook in double boiler to melt butter.

### Emergency Pantry Meets Home Need

By META H. GIVEN  
(Home Economist.)

Efficiency and economy go hand and hand in the home as well as in the business world. The emergency pantry, latest innovation in the cuisine of the modern housewife is particularly indicative of the truth of this statement.

This new sort of pantry—it may just be a shelf in the regular larder—does away with that bugaboo of the home maker, the surprise guest. Every woman has had the experience of welcoming an unexpected visitor when supplies were at low ebb and has searched high and low to find something presentable to put on the table. The emergency shelf in the pantry does away with such worries in short order.

A can opener and—presto—a veritable banquet can be prepared in a few minutes. The housewife may have her choice of many excellent meats, corn, tomatoes, mushrooms. If she is short of milk or cream, a can of evaporated milk, which is simply fresh cow's milk sterilized in the can and with sixty per cent of the water removed will do the trick. In fact she may have two hundred or more savory dishes ready to her hand.

When the surprise guest does arrive the hostess naturally wishes to be hospitable. She doesn't want to be tied to the kitchen range half the afternoon. She wants to entertain as she has been entertained.

It isn't possible if she has to phone frantically for the butcher, the grocer and the baker. But that's only one of the places where the emergency pantry comes in. Backed by a well-stocked emergency shelf, the wife can get together a splendid luncheon or dinner in a jiffy. The spontaneous wish that comes at the last moment to informally invite a few friends for lunch can be gratified at once with the aid of the new pantry.

Afternoon tea for the bridge club is an equally easy matter. A glass of preserves or jelly, a platter of bread and butter, tea, and a dish of cookies will meet the ordinary demands of the casual caller and a can of evaporated milk will answer the milk or cream need.

Wed at Bridegroom's Home  
In Japan the marriage ceremony is performed at the home of the bridegroom.



Meta H. Given.

## July 4th and 5th Celebration Program TYGH VALLEY FAIR GROUNDS

Tygh Valley, Oregon

Girls Pony Races Saddle Horse Races  
Free For All Races Boys Pony Races  
Squaw Races Relay Races Foot Races  
\$300 Cash Prize for Races

Ball Games Music Entertainment  
Ball Games Tug-of-War Music Entertainment

Bert E. Haney of Portland, Oregon, will be the speaker of the day on July 4th and will deliver a patriotic address at 11:00 a.m. in the Grand Stand.

A number of musical selections will also be part of the program.

### AFTERNOON PROGRAM

Horse Races will begin at 1:00 p.m.

Cortello's Comedy Circus

Cortello's Performing Animals Comedy Circus.  
Comedy - Clowns - Acrobats

Free in front of grand stand each day. This is the Comedy Circus that pleases all, from 6 to 60.

Eddy's Novelty Roseway Serenaders Orchestra of Portland, Oregon, who play over Radio Station KWFV will furnish music for programs and dances.

L. L. Patterson, Candidate for Governor will speak in the Grand Stand on July 4th.

Mr. Professor I. M. Woods of Grass Valley will render several special jazz selections in the Grand Stand on July 5th.

Mrs. Homer Russell of Grass Valley will favor us with a number of choice vocal selections on July 5th in the Grand Stand.

The new Grand Stand and the new Dance Hall will be fully completed for the July 4th celebration program.

Committee: D. Woodside, Horse Races  
Gene Watkins, Foot Races  
K. L. Hauser, Entertainment and Fireworks  
C. M. Fyler, Manager

Admission to Grounds 50 cents. Children under 12 years free.

## Open Air Dance

The Opening Dance on the  
New Open Air 5,000 foot  
Dancing Floor.

Under Auspices of  
American Legion Frank E. Brown Post No. 91  
of Wasco, Oregon

# WASCO

## Saturday Night

### June 26th, 1926

MUSIC BY  
Foister's 5-piece Orchestra

Tickets \$1.00 including tax

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