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INDUSTRY HELPS AGRICULTURE BUILD UP THE SMALL TOWN

Decentralization of Manufacturing Brings Markets for
Products Closer to the Farm—Gives Employment
and Better Standards of Living to
Rural Communities.

By T. R. PRESTON
President, American Bankers Association

NO class of people has been more diligent in trying to understand the agricultural problem than the bankers of this country. The agricultural problem is a real problem and demands the best thought of everyone. This country cannot continue along happy lines with only sections of the country prosperous. Prosperity must be passed around if anybody is long to enjoy it. This question cannot be solved by the farmers alone, but the majority opinion is that there is no legislative remedy for agriculture. It is an economic question pure and simple and must be worked out accordingly.

A few years ago it was contended that agriculture did not have sufficient credit facilities. That proposition was often made a political question. I do not presume there are many who will question the fact that agriculture now has ample credit facilities.

Mixing Farms and Factories

It is a fact that no community and no state has ever become great purely from agriculture. It is not to the interest of New York and other great centers to see the small communities and the agricultural sections losing their wealth and importance. In the end it will react upon them to their disadvantage.

There seems to me a real remedy for these small communities and also for agriculture. This remedy, which is the mixing of industry with agriculture, is now being applied in many localities with satisfactory results.

Industry and agriculture are better balanced in Ohio, North Carolina and Pennsylvania than in any other states of the Union, and in these states there is no serious agricultural problem and we hear little complaint from the farmers. This mixing of industry

and agriculture is called by some decentralization of industry.



Mixing Industry With Agriculture Means Prosperity for Rural Districts

I would not suggest that manufacturing institutions move from the cities to the small villages, but I do think it would be better for this country for future industries to be placed in these small villages rather than to be further congested in the great centers. This would in part also be a solution of our labor problem. The bringing of industries to small villages increases the market for agricultural products, gives employment to surplus labor, elevates the standards of living, increases public revenue, reduces taxes and vastly increases educational facilities.

Two Striking Examples

I believe I can give you two striking

Bishop's Best Efforts

Didn't Please Critic

George Doran, the publisher, was talking about a book which a critic had roasted.

"The critic knew the author, they were critics together," he said, "and familiarity breeds contempt. It's like the story of Bill Stroud."

"A bishop, you know, was fishing in Pike county, and Bill Stroud was his guide. Bill, impressed with the bishop's skill, asked him carelessly one day what he did for a living."

"I preach," said the bishop.

"Gaw," said Bill. "Gaw. Come awf."

"Yes, that's right. I'm a preacher."

"Gaw!"

"Well, the upshot of it was that the bishop, nettled by Bill's incredulity, specially invited the guide to come to New York to hear one of his sermons. Bill went."

"The occasion was, of course, a big one, for bishops don't preach at ordinary times, as everybody knows. The church was decorated with palms and flowers. The music was superb. And the bishop in his lawn sleeves preached his very best, his eye every now and then seeking out Bill Stroud, who sat stiff and silent and cold in a front pew."

"At the end of the service the bishop hurried down the aisle, and, brushing millionaire after millionaire off the way, he shook Bill's hand, sun-burnt hand eagerly."

"Bill," he said, "Bill, old man, what do you think of me as a preacher?"

"Well, friend," said Bill, with an embarrassed laugh, "I ain't no judge of this kind o' thing, but I s'ot the show through the best I knowed how, and if my judgment is worth anything to you, I'd say Providence intended ye for the backwoods."

STRAIGHT TALKS WITH AUNT EMMY

ON BUILDING AN INCOME

As Aunt Emmy came out of the savings bank she met young George Oliver.

"Well, well," he said, "it's funny to see you coming out of a savings bank, Aunt Emmy. I thought only poor folks like me had money in savings banks—people like you just clip coupons!"

"Have you a savings bank account?" countered Aunt Emmy.

"Well, er—I suppose I haven't," he admitted. "You see, it's hard to save money when you're first married. Somehow there never seems to be enough money to go 'round—let alone to put in a savings bank."

"You never will have if you don't get started," interrupted Aunt Emmy. "You should make your weekly savings deposit, no matter how small, the first claim on your salary after paying your bills. I make my weekly deposit in this bank faithfully—I put away a certain sum regularly."

"You can't," Nat commented. "It is more a habit than you would suppose," Aunt Emmy continued.

"Any one can do it who is willing to let other things wait. I began putting a little money in a savings bank years ago when it was no joke to save a few pennies. I remember what a wonderful thrill I got the first time I saw my interest entered in my bank book. There was money that my money had earned all by itself. After that it was a sort of game with me to put a certain sum in the bank, even if I had to do without things I would have enjoyed having. Now I realize what it means to keep your money busy earning all the time so I continue to put a little in the savings bank regularly and, after it accumulates, I draw some out and invest in safe securities that pay a higher rate of interest than savings. All the time, you see, the money is working for me."

"Of course, when the sum is small, it earns little, but if you start young, as you and Molly are, it is almost like magic the way it mounts up after a few years—then when your savings get grown up into a real investment they earn a real income."

"I never thought of it in that light," said George.

"Try it—and see for yourself how it works," urged Aunt Emmy. "Have you ever thought how nice it would be to have a few dollars ready for use in case of an emergency? Accidents and illnesses do happen. Or suppose you had an opportunity to buy something you knew you could sell at a profit and you had to let the opportunity slip for the lack of a few hundred dollars. You and Molly would never miss five dollars a week—and if you keep at it, it will work wonders!"

"You're right, it would!" exclaimed George. "I'll talk to Molly tonight, Aunt Emmy, and see if we can't revise our expenditures."

"There would be a whole lot less family trouble and worry over money matters if every young couple did the same thing early in life," Aunt Emmy said. "Start young; it is the magic slogan."

The Kalamazoo gent who shot his son-in-law for a rabbit may have known the boy pretty well, at that.

"Gilt" Pig Plan Held Fake

Schemes for farming the farmer—and others for that matter—are constantly appearing. The latest to show up in Oregon, warns E. L. Potter, head of the animal husbandry department of the state college, is one being exploited in parts of eastern Oregon at present by a swine company. It is the old scheme, attempted with more or less success to the promoters in other states, of selling high priced gilts to farmers and giving a contract to buy back the female progeny.

"On its face the agreement seems fair enough, but a little study shows that the company cannot afford to buy back the gilts any longer than it can re-sell these gilts to other farmers," points out Professor Potter. "In other words the business must grow in geometrical ratio, and for each gilt sold this year from four to six must be sold next year and so on until the blow-up comes."

Some 500 gilts were sold in Kansas about three years ago on this plan in spite of the dangers being exposed by the college authorities. After the expansion had reached its limit the manager of the company wrote a letter telling his customers that "it is impossible for us to move the gilts that we had planned." The duly signed contracts with numerous ambiguous statements were of no use then to the purchasers of gilts at prices far above even pure-bred-fillets according to Professor Potter.

Three years ago such a company attempted to start operations in Oregon but were warned by the college that it could not endorse the plan and would have to oppose it. Only recently did the scheme actually gain a foothold in this state.

"Exchanging cash for promises is always dangerous, but especially so when these promises, in their very nature, must eventually be impossible to fulfill," Professor Potter warns.

Boys' and Girls' club members finished their first week of summer school at O. S. C. with the largest enrollment in history, the total reaching 612 as compared with 515 a year ago. In addition to morning class work and afternoon recreation, daily assemblies are giving the visitors opportunity to hear some of the leading men and women of the state. A daily mimeographed paper is being issued this year for the exclusive use of the "clubbers." Visitors remark about the orderly manner in which the big session is conducted.

A study made on relation of crime to prohibition by Miss Nettie Spencer in the course of work for a master's degree in economics and rural sociology at the state college shows that in the Oregon community studied more illicit liquor sales occurred in the days of the open saloon than since. Her examination of court records for the last 25 years shows convictions for illicit sale of liquor to have dropped from 2.06 per 1000 population in 1903 to .54 in 1927. Total crime dropped from 15.45 for the last year of saloons to 4.02 per 1000 population last year.

Doing Splendid Work

States Best Able to Regulate Public Utilities

Recently the statement has been made again and again in the Senate of the United States that the states are not able to regulate their own corporations, and that congress must come to the aid. All this looks to further domination of the states by the federal government.

H. C. Spurr of Rochester, N. Y., is editor of annotated decisions of state commissions and courts on public utility matters, and is in a position to speak with knowledge. This is what he has to say:

"Did you notice Senator Walsh's statement that he has heard that our State Commissions are not functioning as they should?"

"The fact is the State Commissions have been doing a splendid piece of work. A good many persons, however, have forgotten or have never known about it, owing to lack of publicity. When a leading banker says that public utility securities are among the safest investments in business and that this is largely due to a constructive public policy of state regulation of utilities, it speaks quite well for what the state Commissions have been doing. Bankers do not usually make investments without knowing where they are putting their money. When a prominent State Commissioner, speaking from accurate data, says his Commission has saved the rate payers thousands of dollars, that, too, is some evidence that Commissions are functioning fairly well."

"State Commissions do not have full powers or support in all the states. But the fact that we have effective regulation in many states is going to save the industry a lot of trouble in any Senate investigation of the utility business, and if we had active Commissions in all of the states, no attempt at an investigation would probably have been made."

ATTABOY EDDIE



"To be on the job, it behooves one
To move when the urge to
move moves on;
A square-shootin' server,"
Says Eddie with fervor,
"Is one who knows action im-
proves one!"

A Beverage Worthy of Your Favor. May's Coffee, perfectly blended, ground just right, with all the richness of flavor carefully retained. Won't you try a pound of this fine coffee? You'll like it.

Specials for Friday and Saturday

May's Special Blend Coffee, pound.....	35c
1 lb tin Thompsons Chocolate Malted Milk with Shaker.....	50c
Campbells Tomato Soup, 3 for.....	25c
4 lb pkg Market Day Raisins.....	32c
10 lb Red Label Karo.....	85c
Deviled Meat 1/4s, 3 cans.....	12c
Bananas, 3 pounds.....	23c
2 lb tin Snowdrift.....	47c
Ohio Matches, 6 boxes for.....	25c
Kelloggs Corn Flakes, 2 pkg for.....	16c
Genuine Jello, 3 for.....	25c
3 lb Elbow Macaroni.....	20c

We reserve the right to limit quantities

Walter A. May & Son

Store No. 111 UNITED GROCERS
OF OREGON, INC.

CELEBRATE JULY 4th AT GRASS VALLEYS BIG PARK
Auspices Sherman County Granges

George and His Birthday

By JANE OSBORN

(Copyright.)

IT WAS the eve of Griffith Vail's birthday. He probably would have thought about it if now, on the very day before, he had not received a letter from his mother, who was off on a year's holiday somewhere in France with his father. The letter had reminded him of the fact that he was to have a birthday and a money order had slipped from the letter. It was for a hundred dollars and the letter had explained: "I know you can't possibly need the money, but I am hoping you'll take it and spend it—do something that you really want to do without thinking whether it is extravagant or not. Do you remember what fun you and I used to have on your birthdays?"

So when George sat in his bachelor apartment that evening he fell to thinking of those birthdays long ago. From the time that he was a very little boy his mother had devoted the entire day to him. There had been other brothers and sisters, so in the ordinary course of events he never saw quite as much of his mother as he wished. But when his birthday came his mother somehow disposed of all other duties and from early morning until bedtime she was his. And he could do just what he wanted to do—do as he pleased. It was something that the brothers and sisters might tease him about. Once he had wanted to spend the entire day in her car with her—not to go where she wanted to go or where other people went, but just where he wanted to go. And they had gone down through all the dingiest sections of the city, through narrow crowded streets, along the waterfront and finally out in the woods—no one to suggest on any other day, but to play Robinson Crusoe. One day they had gone together to the seashore and spent most of the day swimming. Another time they had followed fire engines. Once when he was in his teens he had asked to go to an architect's exhibition—and it was an afternoon spent there that had really started him on his career.

Recalling those other birthdays he decided to spend the next day as he had done with his mother—doing just what he wanted, all day long.

By the time morning came he had somehow managed to get himself in a perfectly "responsible mood"—but he found himself eating just the same sort of breakfast that he usually did he always went. He left the restaurant—and strangely enough his impulse led him in the direction of his office. Yes, that was where he really wanted to go. He wondered why—yet all the time he really knew. He didn't like to let the day pass without seeing Edith Lee. Edith worked there as a draughtsman, and a mighty good one she was—shy, curly-haired, freckle-nosed little Edith, who somehow felt that to work in an architect's office was the consummation of all her ambitions. Or, at least, George thought that was what she thought.

Well, he went to his office, and when he said good morning Edith smiled, and George rather surprised himself by asking her if she had a great deal to do. Perhaps she could get time to go with him to the next county to see the new church in which they had such in their own way had a hand. Edith had a good deal of work before her, but while she hesitated, she decided that she could take the work home and work till midnight to get it done. Then she said she would go.

George and Edith took a taxi to the garage where George kept his car that he used only when he went to the country, and while they sat together George smiled to himself to think that he was really there with Edith. Ordinarily he wouldn't have thought of asking her—because ordinarily he never acted entirely with an idea of his own personal satisfaction. He called on certain girls because for some reason or other he thought it was his duty to do so. And there was no earthly reason why he should be spending time with Edith, except that he wanted to. He didn't even think that she cared.

So it was that, after they had seen the church together and talked about it as one architect to another, he asked Edith to have luncheon with him—because at the time it seemed as if nothing else in the world would be so pleasant. Then they went on another drive in the country. He asked her to have dinner with him and to go to the theater, too. Edith said she couldn't. She had work to do that night and besides— "It seems so strange that you really wanted to be with me," said Edith. "I've often thought it would be fun to be with you, but you've barely looked at me."

George, sitting in his car beside Edith, explained about his birthday. Then he drove to the curb and stopped the engine. "Edith," he said abruptly, "I believe I've been in love with you for months. I believe I can never love anyone else. Forget the work—I'll help you with it tomorrow. It isn't so pressing. Make the day perfect, come to dinner and go to a show with me and before we part promise you'll marry me." And Edith promised.

During their lifetime, most of the immortals who are commemorated in large enduring bronze monuments didn't look so hot in crepe-paper hats at banquets, either.

Some of the color combinations men are wearing in shirts, neckties and socks are enough to make Joseph's coat look like a garment in two tones, somber and more so.

"Man Who Held Lincoln's Horse During Civil War Dies Here," headlines a Canton paper. If that wasn't patience, we don't know what is. American Lumberman.

The quartermaster general says the army now has one horse or mule for every 3.3 soldiers, and we really ought to get a Shetland pony for that 3.3 fellow down in the last squad.

About the height of utility would be to go down to the shop six weeks later and look for the fellow who inherited \$1,800,000 and said he guessed he would keep right on working.

BANKERS PROMOTE FARM CONTESTS

Standard methods of farm administration have been made the basis of a contest by bankers of Pickens County, Alabama, as a method of bringing a farm and home program to their patrons, says the bulletin of the Agricultural Commission, American Bankers Association. A safe and profitable farm community is the goal in this work.

The farm and home program has been outlined as follows:

Standard Farm Scorecard
Total Net Income:

Per acre.....15 points
Per worker.....15 " 30 points

Total Diversified Income:

Cotton.....4 points
Corn.....2 " 20 points
Poultry.....2 " 20 points
Hogs.....2 " 20 points
Cows.....2 " 20 points
Garden produce.....2 " 20 points
Dairy products.....2 " 20 points
Fruit and melons.....2 " 20 points
Miscellaneous.....2 " 20 points

Soil Building:

Legume crops.....8 points
Rotation of crops.....8 " 20 points
Fertilizer.....4 " 20 points

Farm Supplies:

Food for stock.....5 points
Food for workers.....5 " 10 points

Business Ability:

Farm management.....4 points
Records.....3 " 10 points
Investments.....3 " 10 points

Home Efficiency:

Conveniences.....5 points
Appearance.....5 " 10 points

Grand Total.....100 points
A booklet explains the contest to the bank patron and urges him to enter by securing a record book from his bank. The winner of the entire county receives a grand prize of \$100. The county is divided into districts with 25 and 50 prizes for each district.

Reading advertisements is worthwhile

TO TEACH AT U. OF O. IN SUMMER



Upper row, left to right—Dr. William John Cooper, state superintendent of public instruction of California; education; Dr. T. T. Lew, National University, Peking, China, history and art; Dr. James F. Lichtenberger, University of Pennsylvania, sociology. Bottom row—Dr. Henry D. Suzzallo, Carnegie foundation, education; Professor Theodore Schroeder, vocal pedagogy, Boston; Dr. Franklin Fearing, Northwestern University, psychology.

UNIVERSITY OF OREGON, Eugene.—Enrollment in the summer sessions, both in Eugene and in Portland, will set a new record for the University of Oregon. It is declared by Alfred Powers, director, who today announced that 98 prominent educators, 41 of whom are visiting professors and instructors of outstanding note, would be on the summer faculty. Although no official announcement has yet gone out concerning the work this summer, a total of 668 persons have already written for information, it is stated. The figure of last year, 1926, is sure to be exceeded by several hundred.

A large number of the queries coming in are from the east and middle west. Mr. Powers says, and people are expected to come from every part of the country for the sessions. In view of this fact a number of scenic trips for week ends are being planned and the out-of-state students will be given an opportunity to see many sections of Oregon.

Camps Are Featured

Outstanding features this year will be the marine zoology station, to be established for the study of zoology at

a point two miles south of the entrance to Coos Bay, and the geology summer camp, which will be located within the Ochoco national forest of central Oregon. Students in these camps will receive concentrated instruction in their fields.

Heading the list of noted educators who will come here for the sessions will be Dr. Henry Suzzallo, formerly president of the University of Washington and now doing work for the Carnegie Foundation for the Advancement of Teaching; Dr. Timothy Ting Fong Lew, professor of education and psychology of the National University, Peking; Dr. David Sneddon, professor of education at Columbia, who is regarded as a national authority in educational fields; Dr. J. Duncan Speer, professor of English at Princeton, already known to people of Oregon as a lecturer on English literature and a critic; Dr. James P. Lichtenberger, University of Pennsylvania, a noted sociologist; Miss Charlotte McEwan, professor of physical education at Wellesley, who ranks as an authority in her work, and Oliver Justin Lee, noted astronomer, formerly connected with Yerkes observatory.