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ARTHUR EDWARD POWELL
Editor and Proprietor

EDITORIALS

ON THE RIGHT TRACK

Here is what the railroad problems really amounts to: "How can the transportation needs and interests of the public best be served?" It is obvious that this can't be done by permitting the basic transport industry, the railroads, to go into bankruptcy. Nor can it be done by throttling newer agencies of transport, such as buses and trucks and pipelines, which perform valuable services in smaller fields. It can be done by cooperation and coordination under a forward-looking policy which will protect and aid all concerned.

The great percentage of all inland tonnage moved in this country is still carried by the railroads and there seems to be no chance of change in the near future. The rails are fast and economical—their arteries touch the most remote reaches of the country, and they have created facilities whose worth is beyond question. The trucks have a place because of their pliability.

The government, in its new railroad legislation, has taken the position that all carriers have a place. That is certainly logical. There may be difficulties in working out a sound program, and there will undoubtedly be necessary changes, but the country can be thankful that, in transport policy, we are on the right track at last.

THOSE INDIRECT TAXES

The direct taxes you pay probably don't amount to a large proportion of your income. But if you add the indirect taxes—those which are part of the cost of buying service and commodities—your total tax bill rises amazingly.

A report of a Southern power company observes that its taxes—local, state and federal—amount to more than \$20 a year for each customer served. The ratio of taxes to gross revenue was more than 12 per cent. In other words, twelve cents out of each dollar paid for electric service went to the tax collector.

The same thing is true, in varying proportion, of everything you buy. Government accounts for 25 per cent or more of the cost of gasoline. Taxes are a major item in the cost of shipping or traveling by rail. Taxation is so great a burden to the average business that in many instances it has prevented expansion that would otherwise have been made, and employment that would otherwise have been provided.

So, if your direct tax bill is small, don't think that indicates the cost of government is reasonable. It isn't. It's excessive, and your taxes are excessive along with everyone else's. You pay but a small part of it to the tax collector yourself—the bulk of it is paid for you by the concerns from which you purchase the necessities and luxuries of life. There's no such thing as levying a tax against your business—in the long run, it must all come out of the public. And that means you.

NEEDED: 500,000 HOMES

According to government reports, the nation is short some 500,000 homes. Building operations have practically ceased since 1929. The fact that communities are plastered with "for rent" and "for sale" signs is no indication of an over supply of dwellings; it simply indicates the extent of the doubling-up process that has taken place during depression—a process that will be

reversed as conditions improve. By the same token, the survey demonstrates that there is an almost incalculable amount of reconditioning and modernizing of existing residences that needs to be done. An interesting phase of the survey is that the small, one-family home, costing \$5,000 or less, will be principally in demand when the new-building wave starts.

The thrifty home-owner and prospective builder, reading this, will not miss its message. It means just one thing: higher prices for both new construction and alterations and improvements. The first signs of that price rise are appearing, with a gradual and steady strengthening of the commodity price level. Prices are still extremely low—construction and material firms are offering bargains that would have seemed fantastic not so long ago—there is a plentiful supply of skilled and common labor. That condition won't last forever.

If you are one of the five hundred thousand who need a home, build now if you possibly can. If you are one of the several million who have permitted needed repairs to go undone, have them done now. That leaky roof—that inefficient furnace—those rickety steps—that ancient wiring—that neglected plumbing—now is the time to fix them. You'll be doing more than buying yourself something you need at a low price. You'll be helping provide employment and a market for supplies. You'll be an influence for recovery. Employment and investment are cheaper and better than charity.

THE COOPERATIVE MACHINE NEEDS COOPERATION

The American Cottop Cooperative Association makes this sage comment: "Before cooperative spirit can get steamed up the cooperatives must understand what they are trying to do, and how they are trying to do it. They must know their machinery, and put the power to it themselves. The machinery must be close to them. That means working in the home community, in a local association, or in a local unit of a larger association.

"American farmers handled more of their products cooperatively during the depression than ever before. Cooperative factories of Europe during the depression made more boots and shoes and light globes and scores of other items. Cooperative associations have been forging ahead while most other enterprises were unsuccessfully trying to stop the backward slide . . .

"The cooperative machine that doesn't work is usually one where the members are standing too far off and just looking at it. The power to make it go must be supplied by the membership, not by the hired hands. Cooperation is doing it yourself with the aid of your neighbors . . .

The cooperatives which are progressing now, and broadening and improving the markets of their members, are those where the member "does it himself" and bends his shoulder actively to the wheel. The cotton producers of the south, the mill producers of New York, the walnut growers of California—these groups have created and maintained strong cooperatives because they work in constant and permits no let-downs. Farmers in every section of the country, producing each and every kind of farm commodity, can observe their example and profit by it.

In the disagreement that characterized the first meetings of the World Economic Conference, one fact stands out: No matter how the great nations differ on most policies, they are one in the belief that currency stabilization is essential to recovery.

What form this will take is still a question. But it is likely that some means of stabilizing silver will be adopted. For a great many generations millions of people have regarded silver as the one money metal—with justice, it has been called the poor man's gold. Silver is selling now at ruinous prices, and the result is paralyzed foreign trade, and a tremendous drop in the purchasing power of whole nations.

A BANK REFLECTS THE LIFE ABOUT IT

Loans and Investments on Which Condition of a Bank Depends Determined by the Kind of Business Surrounding It

POLITICAL and popular misapprehensions toward banking are due to little else than failure to realize that it is what the people themselves do that the condition of banking reflects, and that banking cannot of itself reflect events and conditions other than those that actually originate from surrounding circumstances, Francis H. Sisson, President of the American Bankers Association, says in an article in Forum Magazine.

The character of an institution's notes and investments indicates whether it is in the farm regions, a manufacturing center, a mercantile neighborhood or a great financial district, he says, and furthermore, besides identifying the institution as to its locality, a study of its notes will equally clearly indicate the economic conditions surrounding it.

"If a farm district bank's note history shows that its loans rise and fall with the normal cycle of production and marketing of the products of the region, it may be taken as an index of economic good health for the locality," he says. "But if, over a period, the loan volume shows a dwindling trend it may mean a region that is losing ground—becoming exhausted or being robbed of business by another community. Or if a large proportion of the loans are not paid at maturity but are chronically renewed, or if stocks or bonds or real estate have to be taken as additional security, these too have economic significance, reflecting perhaps crop failures, over-production or inefficient, high cost farming methods in a highly competitive national or world market, such as wheat. Inevitably all these facts are reflected in the condition of the local banks.

City Banks, Too

"If the loans of a bank in a manufacturing or merchandising field show a smoothly running coordination with production and distribution they, too, mirror a healthy economic situation. Or there may be here also signs that reflect growing unfavorable conditions, such as excessive loan renewals, over-enthusiasm and therefore over-expansion of credit extended to makers or dealers in particular products, and similar circumstances. Similar conditions apply to banks engaged in financing the activities of the securities markets.

"The foregoing is merely suggestive of the infinite aspects of the life outwardly surrounding the banks which form and control their internal conditions. Although these facts seem obvious enough, the discussions and criticisms that have raged about the banks often appear to set them apart as somehow separate from the lives of our people, casting forth a malignant influence upon agriculture, industry and trade from forces generated wholly within themselves.

"The truth of the matter is that the fate of the banks is inseparably interwoven with the fate of the rest of the people and of the nation. What happened to the country happened to the banks and what happened to the banks is in no way different or detached from what happened to the people. They are all part of the same pattern, of the same continuous stream of events. No one element in that stream can be called the cause of business depression.

"If the banks caused trouble to some of our people it was because they were irresistibly forced to pass on troubles that came to them from other people. These troubles impaired the values of their securities and customers' notes—and rendered some unable, in turn, to pay back to other customers their deposits that had been properly used to create these loans and investments. Unless these truths are kept continually in mind there is no such thing as approaching an understanding of the banking problem or of properly safeguarding the very heavy stake of the public in that problem."

The Bank as a Rebuilder

IN place of a 2 per cent loss on an investment of \$40,000 a large New York savings bank is now getting 6 per cent profit on an investment of \$50,000, because it had the good business judgment to spend \$40,000 in modernizing a group of 40-year-old tenement houses on the lower East Side which it was forced to take over on mortgage foreclosure, says an article in the American Bankers Association Journal. A year or two ago the owner, who had always kept up his mortgage payments, began to neglect the property, it became run down and the tenants began to leave.

The bank remodeled the buildings completely, putting in an oil-burning heating plant, incinerators and other modern changes, with the result the buildings are now entirely rented, and there is \$14,000 a year coming in instead of several thousands going out. At that rate the improvements will pay for themselves in three years.

This same bank has done 15 other renovation jobs similar to this, and all have proved profitable. The bank has its own architects and is employing seven painters who are kept busy continuously.

HI-WAYS TO HEALTH by ADA R. MAYNE OREGON DAIRY COUNCIL

EASY-TO-GET MEALS

With the coming of warmer days, it becomes increasingly difficult to spend the usual many hours in the kitchen. The vegetable garden, the flowers needing attention, the long walk or the impromptu drive are but a few of the many things that claim our interest during the summer days. As a consequence, in planning summer dinner menus, care should be taken to make them decidedly simple.

Too few of us take advantage of the possibilities that can be found right in our own back yards. The most simple of meals will take on a festive atmosphere when served out in the yard or even on the porch. This often takes the place of a picnic, especially with the children, and is a delightful way to entertain the unexpected guest.

Easy-to-get menus that can be served in or out-of-doors are:

No. 1
Veal Cutlets with Potatoes
Slaw from New Cabbage — Rolls
butter

Fresh Strawberries (or other fruit)
Coffee — Milk for children

No. 2
Sliced Chicken or Veal Sandwiches
Cucumber and Cheese sandwiches
Combination Salad (picnic style)
Radishes

Chocolate Cake with Ice Cream
Strawberry Milk Shake
A few of the recipes from these easy-to-get menus are:

Veal Cutlets with Potatoes
5 rib cutlets (about 1" thick)
3 eggs
salt
pepper
6 tsp. butter

2 1/2 cups rich milk
5 good sized potatoes
2 cups fine bread crumbs
Remove the bone from the cutlets, shape, using toothpick to hold them together. Season with salt and pepper. Dip them in bread crumbs, then into the lightly beaten eggs, and again in the bread crumbs. Put the butter into a hot skillet, add the cutlets and brown on both sides. Peel and quarter the potatoes. Place them around the cutlets. Sprinkle with salt and cover with the milk. Cover skillet with a close fitting lid and bake in a slow oven (300 deg. F.) until tender or about one hour. Serve on hot platter with a few dashes of paprika over top. Yield: 5 servings.

Slaw from New Cabbage
3 cups finely shredded cabbage
1/4 tsp. salt
2 tsp. sugar
Few dashes fresh ground black pepper
2 tsp. vinegar
2 tsp. thick cream

Choose green crisp tender cabbage and shred fine. Sprinkle with salt, sugar and pepper and mix. Add cream and toss together until all the cabbage has been moistened. Last add the cream and toss together. Pile lightly on a bed of crisp lettuce leaves. It may be garnished with a ring of green pepper and sweet onion. Serve immediately. Yield: 5 servings.

Strawberry Milk Shake

1 quart strawberries
1/2 cup granulated sugar
2 1/2 cups chilled milk
1 tbsp. lemon juice.
Add sugar and lemon juice to the crushed berries and chill. When ready to serve turn the berry mixture into the cold milk and shake well. Serve with chopped ice. Yield: 4 servings.

Auto Firm Enters Klamath Territory

MEDFORD, June 27.—Following increased activity in the automobile business during the past several months, Armstrong Motors Inc., have opened a branch headquarters in Klamath Falls at 491 South Sixth street for the distribution of Chrysler, Plymouth, Cadillac and La Salle cars. Expert service will be offered by the Klamath Falls garage as well as new and used car sales.

Ed Knight, well known car dealer who has been associated with the Acme Motor company in Klamath for the past ten years, has been secured as manager of the Armstrong branch, which will afford an excellent new outlet for both new and used cars.

With the opening of the Klamath Falls garage, Armstrong Motors Inc., will be able to buy larger quantities of automobiles, giving their customers prompt delivery and additional service.

Armstrong Motors Inc., is one of the oldest automobile concerns in Medford, having been established ten years ago with U. S. Armstrong as president, and Hugo Lange, vice-president and treasurer. Mr. Armstrong has charge of new car sales and used cars and general automobile servicing is supervised by Mr. Lange. Business offices for both the Klamath Falls and Medford garages will be maintained in this city and purchasing will be made from here, according to Mr. Lange.

A complete line of Hudson and Terraplane cars is featured at the local garage along with Chrysler, Plymouth, Cadillac and La Salle.

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Many Visitors See Lake This Year

CRATER LAKE PARK, Ore. — (Special)—Although held back by unfavorable weather and a late spring, travel to Crater Lake so far this season has reached a total of 25,000 visitors, representative of numerous out of state points, with the bulk arriving from the Pacific coast.

As yet the north and east entrances are blocked by snow but are expected to be ready for traffic in a short time. The south entrance from Klamath Falls and the west entrance from Medford are in good condition and at the present time are carrying the entire traffic.

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