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GET TOGETHER ON HALLOWE'EN

It was a simple matter to get the public out during the war. There were so many reasons for parades and public meetings. But as work absorbs the nation more and more, this splendid civic spirit is likely to be lost, and the sense of working for a common cause submerged in selfish interests. To combat this every opportunity should be taken to call out the citizens in common celebration.

The Town of Bennington, Vt., believes in this celebration of peace-time festivals, and the Hallowe'en parade is a civic affair. A band of headless horsemen lead, witches, ghosts, brownies and elves suitably attired follow in their train. Indians slip along on moccasined feet, and fairies flit along with them. Presiding over all are the king and queen of Hallowe'en, the only loyalty that can run things with a high hand in this country today.

The parade ends at the village square with a band concert, after which every one who wants to can go to the Y. M. C. A. for games and popcorn.

This public celebration does away with most of the harmful and mischievous tricks ordinarily played, and furnishes instead a time that every one, young or old, can enjoy. It is doubtful whether the world-famous celebration of Mardi Gras at New Orleans affords any more genuine entertainment and pleasure.

There are such serious questions in dispute just now to tear men apart that there is especial need of any sort of harmless, mirth provoking entertainment which shall take men's minds off their troubles and bring them together pleasantly. The town Hallowe'en celebration offers a suggestion.

THE NATION'S PRODUCTIVE POWERS

The United States Council of National Defense has been investigating the post-war cost-of-living problem with the same zeal that it formerly applied to war problems. Its conclusions present nothing new, but lend effective emphasis to those of their inquirers. The point most emphasized by this council is, naturally enough production, and it reads the nation a deserved lecture on its failure in this essential matter.

It finds "that the nation's productive powers have not been fully utilized since the armistice; that too few goods, notably the necessities of life, have been produced."

There has been profiteering, too, the council admits, and even some hoarding of the small stock of goods produced. There has also been failure to distribute products advantageously. It urges better methods of distribution, and measures to stamp out the hoarding and profiteering. But it urges first, last and all the time the one big principle of production.

"Goods and not money are the means of life. Better standards of living are impossible without producing more goods. Man cannot consume what man has not produced." Then comes this solemn warning, particularly applicable at the present time to both sides in industrial disputes:

"On American business rests a grave responsibility for efficient co-operation in bringing about full and proportion-

ate production. On American labor rests an equally grave responsibility to attain maximum unit production and maintain uninterrupted distribution of goods, if labor itself is not to suffer from further rises in the cost of living."

Capital and labor in one of the biggest American industries are just now engaged in boosting the cost of living to the very best of their ability, by engaging in a deadlock which checks a production already too small. Industrially this country is falling back at the very time when it ought to be quickening its forward progress.

Every strike is a blow at production. Every lockout is a blow at production. Every failure of capital and labor to co-operate postpones the day of recuperation and prosperity.

THE HONEST AMERICAN

That the industrial classes of America are remarkable for their honesty and faith in the testimony of Arthur J. Morris, founder of the Morris plan banks. These banks lend money on character, earning power and ability. The borrower is made to repay his loan by saving a regular sum weekly or monthly until the loan is repaid. These banks serve the great mass of the people who need financial credit just as the banks which loan only on the old-fashioned type of collateral serve the well-to-do.

At the annual convention of the directors and trustees of these banks, the statement was made that \$125,000,000 has been loaned in 104 cities of the country with a loss of less than \$1 per \$1,000.

It is a cheering thought, in these days when we are being told on every hand that we are all money-mad and totally unbalanced in our demand for luxuries, to realize that, take us on the whole, we pay our debts. We may demand that the piper play four our dancing, if dancing be our mood. But when the gray of the morning after comes along we are willing to work soberly and use the product of our toil to pay the piper.

Scio Visitors—

Mr. and Mrs. W. K. Peery of Scio are visiting in the city today at the home of Mr. Peery's mother on west Sixth Street.

From Scio—

Henry Jungwirth a well known citizen of the Scio country was an Albany business visitor at the St. Francis last night.



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ROOSEVELT MEMORIAL FUND



To the Roosevelt Memorial Association,
Percy R. Kelly, County Chairman,
Albany, Oregon.

I herewith subscribe the sum of _____

to the ROOSEVELT MEMORIAL FUND.

Name _____

Address _____

The above amount is enclosed herewith.

According to the plans of the Roosevelt Memorial Association, the Roosevelt Memorial Fund of \$5,000,000 is to be utilized to erect a National Monument in Washington, D. C., to acquire and maintain a public park at Oyster Bay, N. Y., and ultimately to include Sagamore Hill, the Roosevelt home, therein to be preserved like Mount Vernon and Lincoln's home at Springfield, and to endow a National Society to perpetuate the principles and ideas of Theodore Roosevelt.

Each contributor to the fund will receive a certificate of membership in the Roosevelt Memorial Association. A certificate will also be presented to every school contributing to the fund.

The name of every contributor will be placed on the list of names deposited in the National Monument to be erected at Washington, D. C.



DR. IRA LANDRITH

Famous Southern Orator and Chautauqua Lecturer at THE FIRST CHRISTIAN CHURCH, ALBANY, TUESDAY, OCTOBER 28th, at 8 p. m.

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EQUIPPED TO TAKE CARE OF YOUR EVERY BUSINESS AND FINANCIAL WANT

The First Savings Bank

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Four Per Cent Interest on Savings.

Farm Loans, and Agents for Federal Farm Loans.

Democrat Classifieds Obtain Results