The Aurora Observer

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Geo. E. Knapp, Editor and Publisher

EDITORIAL Opinions of the Observer.

We wish to thank the author, Rev. Wm. Schoeler, for a copy of his latest novel, "The Lie of the Age." We have read the story with much interest. The tale deals with the subject of Evolution and in a very convincing way proves the falsity of the Darwinian theory. While the plot is very simple and there are no thrills from hairbreadth escapes or exciting scenes, yet the outcome is very satisfactory and the book is withal very readable.

The farmer still has use for the multiplication table, despite the ups and downs in the agricultural situation, according to some figures just issued by the United States Department of Agriculture. For example, the output of skim milk powder has doubled in the past 5 years; the number of cow-testing associations has been doubled in the last six years; the quantity of ice cream produced has doubled in the past 12 years; and creamery butter in 15 years. If whole-milk production continues at the same rate as during the last 5 years, it will double in 23½ years and pure bred cattle, if they continue to increase as in the last two decades, will double in 30 years. The population of the United States comes next, having doubled in the last 39 years; the number of milk cows on the farm has doubled in the last 44 years; and the average yield of milk per cow, if continued as in the last 5 years, will double in 60 years.

Radio in the Schools

The first successful transmission of readin', writin' 'n' 'rithmetic by radio has just been witnessed by more than fifty officials of the Board of Education of New York and the Radio Corporation of America.

Accountancy was selected as the subject offering the most conclusive test as to the efficiency of radio. Various problems were presented slowly and distinctly just as they would be if the instructor were before the pupil.

A few minutes after the lecture correct answers to the problems were sent out and checked against the results in the school. The overwhelming correctness of the pupils' work testified to the faultless manner in which radio waves carried the many details of complicated problems.

It is hard to estimate the future of radio in the schools and the advantages which it will offer to far removed district and country schools. Officials of the Board of Education were warm in their praise of radio as an educator and are already discussing methods for immediate broadening of the service.—Industrial News Bureau.

The Law of Pivotal Points

There is an interesting law in nature known as that of Diminishing Returns, sometimes referred to as the Law of Pivotal oPints. The meaning of this law is that a thing may be good up to a given point, but when that point is reached it not only ceases to be good but may become a positive evil.

For instance: Oats are good for a horse, but if you feed too much of it your horse may get sick. "It is better," said a farmer to me the other day, "to omit one ration of oats altogether and give only hay to your horses, than, by an oversight, give him a double portion."

This law holds good everywhere. A man takes a certain amount of exercise, and his muscles grow strong; he increases the exercise and the result is exactly the reverse. Instead of getting "limbered up" he becomes stiff and lame and his bones ache.

A pinch of salt in the soup or on the egg is rather appetizing; but who would relish a glass of brine? And so a slice of bread with a liberal layer of butter tastes well, but there are few people who would care to eat butter straight. When Ransie asked Gladys to marry him the girl replied, "But, honey, I haven't learned to bake bread yet." "Never mind," said the boy, "then we'll eat cake. I know you can bake good cake.' They got tired of cake quite fast.

In running an automobile a certain amount of gasoline is required to drive a car of given weight, say at the rate of 35 miles an hour. You double the amount of your gasoline, and simple folks might say you double your speed, but any chauffeur knows better. The double amount of gasoline will not give you double speed. After reaching a certain point you get a diminishing return. It is the same with a railroad engine. If a train goes at the rate, say, of forty miles an hour, you cannot increase it to eighty by shoveling twice as much coal into the furnace. The double amount of fuel does not even yield you 30 per cent more speed. You have come up against the Law of Pivotal Points.

And it is that way with our own body. We require a certain amount of food to keep in trim. So and so many calories are needed to maintain our functions unimpaired. Better and better we understand the business of feeding our body. We know that if we eat and drink rationally, we grow and increase in strength. But if we insist upon eating more than is needed, we do not get strength, but adipose tissue, fatty degeneration of the heart, brights disease rheumatism, and a thousand other ailments.

This law is well understood by the man who has money to loan. He knows that if he loans money at 5 per cent. his investment is reasonably safe. At 10 per cent. it is not so safe. At 20 per cent. he will surely lose it. For the man who borrows money at 20 per cent. does not intend to pay it back if he can help it.

It is worth one's while to study this Law of Pivotal Points. An understanding of the law may be your making; a neglect of it may be your breaking.

Wm. Schoeler.

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THE ONLY "SURE THING" IN THE INVESTMENT FIELD

The Advice of Honest Men Who Know, and Willingness to Be Content With Reasonable Return, Declared Only Safe Road to Assured Income.

"Success in life depends upon the investments made of talents and time," says an article on investing prepared by the Committee on Public Education of the American Bankers Association. "Future return will be gain or loss, according to these investments. That is a law of life which controls investment of money, just as it controls investment of talents." The article, which is particularly timely in these days when so many are being robbed by fake investments, continues:

In the business sense, the word investment relates to the use of money in acquiring ownership of property. Ownership may represent entire possession of property as of a home; partial ownership as holding stock in a corporation; or conditional ownership as in the case of buying a mortgage or a bond. When a person makes an investment in bonds, he is really loaning his money to the government or corporation issuing them. He will receive the interest which they earn as long as he owns them, or until they are paid off.

Ownership of great corporations is vested in individuals who have invested money in their stock or bonds. Many people regard the ownership of the United States Steel Corporation, for example, as differing from the ownership of, say, a small workshop. Yet investors in shares of Steel Corporation stock are entitled to the same rights, under the law, as the owner of the workshop. In the corporation, the owners hold certificates of stock as evidence of their investment, whereas the owner of the little workshop holds a deed as title to his land.

Capitalistic Laws Protect Investors

Because the laws stand for the equal protection of all investors, it is possible and profitable to make good investments. It gives an incentive to work hard and to invest. The person who wishes to invest must first work and accumulate funds with which to do so.

Bonds are always secured by mortgages on the lands, buildings or other property of the corporation for which the money has been used. When a bond matures the money must be repaid to the owner of the bond.

All investors are a part of a great financial system which gathers up and puts to work the wealth of the country for the mutual benefit, prosperity, and well-being of all. In America, it is possible for any one who is willing to pay the price of self-denial and hard work, to be an investor. Good investments made in early life by saving such small sums as may be possible, lay the foundation for providing the comforts of later years, when it is harder to earn a livelihood and when poverty often becomes the condition of those who have not practiced thrift in youth.

It is not wise for those without experience to undertake to make investments of their money without guidance by those who know. Many companies are constantly being organized to promote unsound schemes, referred to as "wild-cat." There are always solicitors ready to relieve people of their savings by the promise of big returns. The lure of great wealth is always a temptation by which thousands of thrifty people are deprived of hard-earned savings every year. Widows and orphans who have inherited money are frequently sought and made the targets of these fake-stock salesmen. Misery and suffering are the usual results.

Greed Defeats Safety

Many people with small means also lose money because they insist on a high rate of interest on their investments. Safety of principal should be considered above large returns in interest or dividends. Small investors should never buy high-rate, speculative investments, in which there is a great risk, but should stick to those which pay a fair rate and which are known to be safe.

To know whether an investment is worth buying the investor should go to a banker, or a successful business man in whom he has confidence, get his opinion and act in accordance with it. In all probability this will mean the difference between successful investment and total loss of his money.

The banker deals with investments every day and desires to give all the help and information he can, and the business man has learned by experience the need of caution and careful judgment. They believe one should have a clear understanding of an investment before it is purchased. They know the need for avoiding stock promotion schemes and get-rich-quick propositions which in many cases have brought poverty and suffering. While many states have passed laws aimed to protect the public against promoters of fake investments, thousands of people annually fall victims to their wiles, because they fail to seek advice of those experienced in making investments.

Good advice and temperate expectations mark the only road to safe investment and an assured income. There is no other certain way.

HOW A RIP-ROARING RADICAL WAS TAMED

By JOHN OAKWOOD

The best story of the taming of a radical I have ever read is told by A. B. Farquhar in his book "The First Million the Hardest." It throws more light on the meaning of capitalism and the futility of socialism than a library full of books on sociology, economics and politics. Here it is as Farquhar tells it:

"The best antidote for acute economic insanity is ownership of property. My favorite example is Otto Steininger. He was one of my first employees and was a rip-roaring anarchist. He insisted that all wealth came from the workers and therefore should go back to the workers. He was particularly bitter against his landlord and hardly a week went by that he did not announce that he had definitely decided that he would like to shoot the landlord the next time he came around for the rent. Finally I asked him smilingly after one of these outbursts:

Buy, Don't Shoot

"'Why don't you buy your own house instead of shooting your landlord? Then you would not have to pay any rent. If you do shoot him you may get into trouble.'

"He did not think much of the idea apparently but in a day or two he asked me how he could buy the house. I answered: 'That house can be bought for $800. You are getting good wages. I will buy that house for you, take $4 a week out of your wages, and in less than four years you will have it paid for.'

"He went off again. The next time he came back it was with his wife. He said: 'We are going to buy that house but since we have no children you can take $10 instead of $4 a week out of my pay envelope.'

"I bought the house and then Otto's chief concern was to get it paid for, which he did in a little more than a year. There was another house next door to him. In a short while after he had paid for his first house, he sidled up to me and said:

"'I can buy that house next door for a thousand dollars. Now that we have no rent to pay we are going along good. What would you think about me buying that?'

"He bought that house and joined the hated landlord class. Some years later when it was reported that a band of strikers were advancing to shut all the factories, Otto rushed into my office at the head of an excited group of men from the shop yelling:

"'Get us a lot of shotguns and we'll keep those fellows out of here! Those fools expect a man to work and save and then walk in here and take what he has got without paying for it!'

"And that," Farquhar concludes, "I think, is always the way to develop a conservative."

GROWING RECOGNITION OF ADVERTISING'S USE

Advertising first established its place as an economic factor as a sales aid, but as understanding and use of it have increased, its possibilities in other fields have developed until today we find it employed in many forms of service hitherto unthought of. Advertising has long been hampered in its use by precedent, tradition, conventions, and prejudices, which, under analysis and experience, find little to warrant their existence. Gradually the falsity of their claims is being proved.

We were told for many years that it was undignified for a bank or fiduciary institution to advertise, and this edict, born of some superstition of the past, was accepted without question until finally it was intelligently challenged and it was discovered under analysis that there was no sufficient reason for its support. The inevitable conclusion of logic is that, whatever is of genuine use to human beings, whether it be goods or services, can, with truth and dignity, be advertised and sold, and that it is just as proper to merchandise forms of service as various kinds of commodities.

In the logical development of this new understanding of the power of advertising during the last decade, we have seen many of our banking fiduciary and investment institutions actively employing the sales value of advertising in the marketing of their services. In this intelligent use of publicity they are not only increasing their own immediate business return, but they are also helping to spread a better understanding of financial service and economic fact and theory upon which solid business relations can be built.—Francis H. Sisson, Journal of the American Bankers Association.

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High Grade Materials
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"The Store of Quality"
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Get a Willys-Knight Overland, Buick or Flivver
Service at either
AURORA or HUBBARD

WANTED—Position as clerk in grocery store by man of experience. Inquire at Observer office.

Notice

Notice is hereby given that the Honorable County Court of the State of Oregon for the County of Marion has appointed the undersigned as the Executrix of the estate of Randolph Woolworth, deceased, and that she has dulyqualified as such Executrix.

All persons having valid claims against said estate are requested to present them to me, properly verified, at my residence, Butteville, Oregon, within six months from the date hereof.

ELLEN A. WOOLWORTH,
Executrix Estate Randolph Woolworth, deceased.
Napoleon Davis, Attorney for Executrix.
Date of First publication, August 16, 1923.
Date of Last Publication, September 13, 1923.

CATARRH

Catarrh is a Local disease greatly influenced by Constitutional conditions. HALL'S CATARRH MEDICINE consists of an Ointment which gives Quick Relief by local application, and the Internal Medicine, a Tonic, which acts through the Blood on the Mucous Surfaces and assists in ridding your System of Catarrh.
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NORTH BOUND

No. 22 (on Flag)	6:46 a. m.
No. 28 (Stop)	9:49 a. m.
No. 18 (Stop)	2:11 p. m.
No. 24 (Stop)	6:48 p. m.

SOUTH BOUND

No. 21 (on Flag)	9.09 p. m.
No. 23 (Stop)	2:11 p. m.
No. 17 (Stop)	9:49 a. m.
No. 27 (on flag)	6:06 p. m.

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