BEAVERTON ENTERPRISE

H. H. JEFFRIES, Publisher

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Believe It Or Not? It's Wrong

"Believe it or not," Ripley's wrong.

In his famous cartoons of strange and puzzling facts Ripley recently asked, "Which amount is greater—23½ multiplied by 38½ or 23.50 multiplied by $38.50?" On the next/day he presented parallel multiplications, giving as the answer to the first, 905, and to the second, 904.75 Underneath was the question, "Why?"

Of course, there is no difference in either of these sums correctly worked. The joker in the Ripley cartoon was in the multiplication of the fractions twice, giving an additional one-fourth in the answer to the first sum.

Truth, In Advertising, Pays

Gilbert T. Hodges, President of the Advertising Federation of America, declares that despite the intense competition and scramble for business, steady progress is being made in the campaign for truth in advertising, even in these difficult times.

He insists that the leading advertisers of today, with few exceptions "are holding fast to the established standards of good practice, knowing full well the importance of holding the public confidence in all of their published announcements."

Mr. Hodges thinks that the next step to be taken in the interest of securing better results from advertising is to obtain careful accuracy in all statements, and phrases of advertising to the end that they may be honest and fair so that the customer will not be disappointed in the product through having been led to expect more or better goods.

In the larger cities of the country one finds the greatest stores vitally interesed in maintaining the purity of their advertising copy, but it is not uncommon in metropolitan areas for unscrupulous merchants to take advantage of the transient population through the use of misleading advertising.

In this community this evil is not pronounced and, with rare exceptions ,the advertising inserted in this paper can be relied upon. The policy of this newspaper is to prevent, as far as humanly possible, the improper use of its columns to take advantage of its readers, but as everyone knows, there are instances in the border zone against which no action can be taken. These cases are unusual as the majority of the advertisers here seem to be impressed with the importance of square-dealing in their advertising.

Personally, we have been hearing so much about relief for this and that, and relief for the other, that we are beginning to think that maybe, after all, we will be able to get some relief ourselves.

If you have a sum of money in an old sock, or back of the piano, dig it out and make a safe investment. Let the money earn something for you and help the nation fight off the economic strain of the depression.

President Paul von Hindenburg, at 84, is offering to serve the German Republic for another term. This old man, think what you will, has rendered the world a great service since the defeat of the Kaiser's armies and has won a large measure of respect and esteem from his former foes.

TOO MUCH SAVING WILL BE HARMFUL

"It is possible to practice economy to the point of extravagance," said a citizen "and the result will be far more damaging in its result than had no economy ever been attempted."

The statement was made by one of a group who were engaged in a casual discussion of economic conditions, and their cause and a remedy. It was just one of those gatherings on the streets as someone has pointed out where "big problems are settled by little men." This may be true in many instances, but there are times when real wisdom comes from the mouths of these sidewalk conferences.

"Now," continued the speaker, "no one doubts the wisdom of saving. There is no objections to reducing expenditures, no matter in what direction they are spent, where at least a reasonable return in value is not obtained. To continue a practice of this kind would be very foolish and a business man or corporation of government, following such a practice would be regarded as foolish to say the least and to exercise very poor judgement.

'On the other hand to reduce expenditures either in the way of supplies to be sold, and cutting off employees who are giving a full value for their time, means a gradual crippling of business and a step away from prosperity."

The speaker held his audience for a time while he discussed the mad feverish demand which has swept the country for curtailment of expenditures in every direction. More especially these demands are being made of the government, city, county, state and national. Taxes are too high. There must be relief The lawmakers in some instances seek to follow the dictates of the voters back home. They lop off here and there a bureau, a number of clerks, consolidate the duties of officials and so on in their effort to reduce expense and thereby reduce taxes.

"That may be well and good, if the reductions are useless to the welfare of the government," said the speaker, but in reality how much would this reduce the tax of any individual taxpayer? It matters but little to the individual taxpayer, yet it means much to the men who are being employed."

The speaker then pointed out that the same thing is taking place in business. Yet it may defeat the very purpose for which it is intended. He pointed out that every time you reduce a man's wages or cut him off, it reduces his buying power or cuts it off entirely. That means that the places where he has been trading, are not going to do as large a business as it did before. And so on along the line, it reduces the amount of cash and the reults is harmful to everyone.

The farmers are clamoring for lower taxes, because they say their lands are not producing at present prices enough to make farming profitable. Yet every time somebody loses his job and is unable to get another he cannot buy as much vegetables, meat or syrup from the farmers as he did before and the farmer suffers all the more.

The whole proposition is the result of low prices which have existed for the past few years. Let the bank accounts get a little stronger, let the farmer get a fair price for what he grows, and the manufacturer a ready market for his goods, and there will be no more of this complaint.

The cure is for everyone to begin buying according to his ability. This will mean more work, more products put on the market, and then the country will be one step nearer the corner around which folks have been looking for prosperity for the past few years.

Looking at Washington

(Contineud from Page 1)

Representative Steagell admits that the provisions are not "cure alls" but says that it will relieve a condition caused by "vicious and unsound banking practices" which 'diverted and debased" the Federal Reserve System, "strangled and choked to death" small banks and destroyed confidence. Senator Glass, co-author said that the effects of the bill had been grossly exaggerated, causing a 'riot of speculation" on the stock market. He pointed out that one of this functions is intended to "provide a permanent reserve for groups of banks in the periods of great distress."

With the passage of the measure in the House by an overwhelming vote and the certainity of its passage in the Senate, the Reconstruction Finance Corporation advanced its organization set-up and the anti-hoarding campaign, instigated by the President, is beginning to show ts effect in the country. It is estimated that almost one and a half billion dollars in silver and gold coins and bills have been tucked away in dark places by frightened individuals resulting in the serious curtailment of facilities of commercial credit, increasing the stress and strain of the business slump and holding back the general recovery from the present depression

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Government experts have made a survey of the causes of hoarding, it's effect upon the various localities and the steps which may be taken to stop it. They have concluded that hoarding resulted from the fear of bank failures and is confined principally to Americans rather than foreigners. They concluded that the best way to combat hoarding was to reestablish public confidence in the banking institutions of the country.

President Hoover has attempted to meet this condition by correcting the evils and preventing the failure of other banks. The two-billion dollar Reconstruction finance Corporation and the Steagall-Glass bill are expected to restore confidence in banking institutions and to safeguard them against the perils of the present situation.

A widespread "propoganda campaign" against hoarding has been arranged, under the leadership of Col. Frank Knox, of Chicago. Strange to say, this publicity in one week increased hoarding to the extent of around $15,000,000 but shortly thereafter, the President was able to announce that since February 4th, a turn in the tide has brought $34,000,000. back into circulation. He took some pride in the statement that prior to February 4th, when he took action on hoarding, the withdrawal of currency was greatly on the increase, but that, following his appeal "It is estimated that $34,000,000 has been returned to circulation from hoarding".

ASTORIA—Clatsop county farmers have been holding a series of meetings this winter to consider greater use of cash crops, particularly emphasis being placed on the production of green peas for market. County Agent C. L. Smith has also been pointing out the advantage of planning year-around gardens which help greatly to make the farm family self sustaining.

Independent Finance Co.

An Oregon Corporation Licensed by the State of Oregon, Endorsed Note Loans, Furniture Loans, Salary. Loans 308 Stevens Bldg., Washington at West Park, Portland, Oregon, Phone BE. 2492

This well known concern was established to meet the needs of cies. Loans are made in three ways, small salary loans to people who are steadily employed, endorsed note loans and furniture loans.

This business is conducted on a high plane by men of high financial ability; capable business men and highly respected in this community.

But few men have known the time in their lives when they did not need a quick loan to meet some emergency. An accident occurred in the family; someone dependent upon them took sick unexpectedly; a trip incurring rather heavy railroad fare was necessary. These times seem to come during the days when an individual is struggling financially. Few situations are more embarrassing and more trying than when one needs money and it is not available. Perhaps you lived in a strange community at the time. The bank didn't know you. The only recourse is to go to some friend—and few of them are accommodating at that time—or to stand the humiliation of accepting charity.

All of their loans are granted in this way: You may need money hurriedly. A loan is secured by a chattel mortgage on any of your personal property or against your salary.

This is a confidential, dignified transaction. You need not humiliate yourself by going to a friend and admitting that you are in need. You need not place your name on the files of a charitable organization

A loan service such as this one is a real asset to any community. Its success, of course, is due to the high character and the financial ability of the men who direct its course of affairs. They are individuals known and trusted by everyone in the community. The rate of interest charged is reasonable and consistent with the risk The men are not interested in any thing but a fair margin of profit. This company is operated under the supervision of the state and provides a place where honest people can borrow any amount up to $300 without any embarrassment. They make no inquiries of your friends, relatives or trade people. You can get the amount you need today and have all the time necessary for repayment in small monthly payments arranged to suit your convenience. You pay only for the actual time you keep the money.

H. A. West Co.

New West Side Showrooms for Frigidaire at 10th and Washington Sts., Portland, Oregon, BE. 4115.

They now feature a three year guarantee and lower prices.

There is no service more typical of the development of the present day civilization than that of H. A. West Co., at 10th and Washington Sts., in Portland, who are aiding in the making of homes more cheerful and luxurious by their distribution of the Frigidaire.

There is no invention in recent years that has been given a more enthusiastic reception by the modern housewife that the Frigidaire and its popularity in this territory is increasing by very rapid strides.

This refrigerator is made for both city and rural use and any place where there is any kind of power it can be operated successfully. It comes in very handy in the country where the securing of ice has always been a hardship. In the conduct of the kitchen it makes the housewife master.

It offers: Dainty cubes of pure ice, made in your own home, tinted if you choose—the modern way to ice and serve cooling drinks. Delicious frozen salads and deserts may be served from handy refrigerator ice trays. Just a few of the delightful things a hostess can do with a Frigidaire.

Nothing to watch: The refrigerator runs itself and safeguards the health of your family. You are forever free from the uncertainity and inconvenience of ice. No more ice cards to hang out, and perhaps forget. No ice delivery to prepare for and clean up after. You can leave the house with no worry about the food left in the ice box. This refrigerator will keep it fresh and tasteful until you return.

They offer complete service in the installation and seeing that everything is in order for its successful operation. After their installation force leave there will be no trouble and if anyone should not understand its complete operation they give the most accommodating service.

In making this review we are glad to point out the advantages of this marvelous invention and to predict its practical universal use in the no distant future. They are in line with modern ideas and should be seen and investigated by all the housewives in this section of the country.

It will pay you to call and see the complete line at H. A. West Co.

Hoover & Smith Finance Co.

AUTO LOANS

Contracts Refinanced at 8 Grand Ave. N., Between Burnside and Ankeny, Portland, Oregon, Phone LA. 1820.

Complete auto loan service is essential to the growth of every community and therefore we wish to direct your special attention in this issue to this well known and reliable concern.

The matter of automobile loans is a most important one and this is a service that requires experience as well as reliability. This office is at all times in charge of a man who is thoroughly conversant with every feature of the service and many clients have found that selection of the automobile loans here is a very simple matter. The service is courteous and complete and is based upon the most straightforward terms.

They are always willing to go over any matter with their clients and without any obligation to the customer they are pleased to furnish any information you might desire. They furnish just such a service and everyone is invited to take advantage of it.

In fact, it might well be said that this well known establishment renders a complete financial service in every department. Whatever proposition you may have in mind related to auto loans comes within the province of their service to the public.

Readers will find a call at this office both interesting and profitable and you can depend upon their advice, information and service they offer. No matter what information you may desire or under what circumstances you wish to consult them in the matter of auto loans, you will find that when you have come to them you have placed the matter in able and competent hands.

The direction of this valued institution is in the hands of a reliable financial man, whose successful records in the conduct of its affairs insures a continued progress and expansion not only of the institution he manages but as well of the territory he serves.