

BEAVERTON ENTERPRISE

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What Savings are For

The part which savings have played in supporting and maintaining people during the lean years since 1930 has been given too little credit. On the contrary, the whole tendency has been to belittle the importance of savings, the quality of thrift and the soundness of all investments. Yet the facts do not warrant this attitude. Savings have made the depression bearable for millions of people. The lot of many of the unemployed, of those with sharply reduced incomes or crushing burdens of debt and taxes, has been relieved by savings. Nor could the essential work of countless institutions of education, mercy and general welfare have proceeded if it had not been for the savings of the past.

The last available figures are those of June thirtieth, which show that savings deposits in banks and trust companies of the U. S. as represented by savings accounts and time certificates, were \$21,424,226,000, or 11.8 per cent less than a year earlier, and 24.8 per cent off from the record high point in 1930. The loss in the past three years has been tremendous, and is represented in part by funds tied up in closed or restricted banks. Part has been transferred to postal savings and part is in hoards. But without doubt a very large part of the difference has been expended for living expenses. That is what savings are for and that is what they have been used for.

Bank failures have caused severe hardships. The existence of certain weaknesses and the accumulation of large losses in the banking structure are admitted. Yet the ultimate losses have probably been exaggerated in popular opinion. There will be much salvage from closed banks, and there are extremely large areas of banking in which depositors have sustained no losses at all including millions of the smallest as well as many of the largest depositors. Moreover, an immense volume of savings has been entrusted not to banks at all but to life insurance companies, and here the losses sustained by policyholders have been kept to a very low figure indeed, with none over the larger areas affecting many millions of individuals.

It is the same with individual investments. Vast numbers of stocks have ceased for the time to pay dividends, and heavy losses have been sustained in foreign bonds. Many additional defaults on railroad bonds would have taken place if the Government had not stepped in. But an enormous total volume of bonds, including many of those which the cautious saver would have purchased several years ago on general principles, has continued to pay their interest coupons. A New England college, with its endowment invested in bonds of this class, found on June thirtieth, last, that its investment portfolio had a market value only 8 per cent less than its book value.

Savings still play a vital part in the life of the people and no extension of Government activities can take their place. A great deal of thought has been given by those now in control at Washington to devising codes for business competitors, to managing the currency and foreign exchange, to planning and building public works, to establishing "subsistence homesteads," to the control of soil erosion, to the regulation of farm crops, to the relation between organized labor and employers, and to a bewildering variety of other things. We modestly suggest that all these plans and this new dealing will be of little value unless there goes along with them reasonable security for the savings of the several scores of millions of people in this country who have worked hard for what they have.—The Saturday Evening Post.

BUSINESS IS BETTER!

Yes, business is better. And the curve is holding stubbornly to its upward trend. Mainstay of the jump is still the automobile industry's spectacular recovery—and spectacular is the word. Every fresh report coming from the motor centers is more encouraging than the last. Unfilled orders for both trucks and cars are zooming. Ford and General Motors alone are reported to be at least a quarter of a million orders behind. And other industries are racing along with the auto makers. In the department stores according to the last announcement, the cash registers are ringing merrily, with an average national gain of 25 per cent in dollar volume over last year. The chemical industries, which survived 1933 in good shape, are continuing their advance, now, with glass, textiles, paper, etc., finding good markets and stable prices. The most recent Department of Commerce survey shows steel output higher, business activity better, commodity prices on the rise.

stock and bond prices up and general betterment all along the line. Discontinuance of CWA which has employed 4,000,000 people—including teachers, artists, street cleaners, insect eliminators, a poet or two and about every possible classification of worker—is beginning and will naturally react unfavorably on business. But leaders hope for the best—and, what is more, seem really to expect it.

YOUR "DEBT CERTIFICATE" GROWS

The old saw about it being the woman who pays should be modernized. The one who pays and pays today is the taxpayer, male and female.

According to the United States News, every American citizen, man, woman and child—at the close of 1932, had been obligated with a tax debt of \$314.22 by the various units of government managing public affairs. This tax burden is growing at an alarming rate and in another year the interest bill alone will probably be about \$2,000,000,000 annually.

The sources of tax money are limited. It must come out of earnings of business and individuals—out of capital and wages. Already fear of confiscation of property and earnings through taxation, is driving money into tax-free government bonds and preventing investments and developments that would create more jobs, larger payrolls and greater income. The people should get this idea clearly in their heads: Every tax dollar expended is a dollar taken from the earnings of private citizens and private industries.

Don't be misled by the idea that government money is any different from your money. It is your money. You are the government. The government has no source of securing revenue except from you. Every last penny of government expenditures is raised by taxation; it comes out of your pocket either in direct taxes or through indirect taxes collected in higher prices for food, clothing, rent, fuel, tobacco, amusements and everything you eat, wear or enjoy.

Every family of four, at the close of 1932, owed \$1256.88 on government promises to pay—"debt certificates"—drawing interest.

Are you interested in government taxation jobs—bread and butter? Think it over.

CHAOS IN MONEY

Recent activities in the international money market have lent weight to the belief that it will be impossible to achieve currency stability without definitely relating the values of gold and silver.

Silver in spite of the 64½-cent specified price is now actually cheaper than it has been, because of the 80 per cent advance in the price of new gold. It is unable to do the work in promoting domestic and foreign trade that is desired of it. Foreign exchange remains chaotic and grave difficulty has been experienced in devaluing the dollar, with its 59-cent gold content, in its relation to the pound and the franc. And the looked-for increase in wholesale commodity prices has failed to materialize.

Silver sentiment is growing; it cannot be ignored in the world money problems.

THINK OUT CAPITALISM

Capitalism is about the oldest industrial system in the world and it is the survival of the fittest out of many such orders. It is the principle of the private ownership of property and of individualism and liberty in the management of production, a system that lets each one do what he thinks he can do best, and it stands opposed to socialism, or state ownership and

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management of industry that puts all capital and industry in the possession and power of the state and backs up and enforces its power by the sword. Does "profit" smell any sweeter under the name "salary"? Profit is what we receive in exchange for service and there is no escaping it.—Stockton, Calif., Independent.

There will be no Noble peace prize for 1933. Reason: In many parts of the world war is closer than at any time since 1913.

Germany is the center of European troubles. The way the wind blows was shown by the note the great powers sent her recently, saying "hands off Austria." It looks as if, in case Hitler starts trouble everyone will gang up on Germany and bring the war to a quick and definite ending. U. S. stand will doubtless be strict neutrality. Wilson's brave, tragic and futile effort to save a world bent on self-destruction is still too fresh in the American mind to bear repetition now.

NEW PLAN PROPOSED FOR COUNTY SYSTEM

Eugene Ore., March 2—A new plan for realignment of Oregon counties, which would cut the number from 36 to seven, and change them from political units to those based on natural and economic factors, is proposed by two University of Oregon experts, Dr. Warren D. Smith, professor of geography, and Alfred L. Lomax, professor of business administration in an article published in the current issue of the Commonwealth Review, university publication.

The article is the first of a series which will present the results of an extensive study made by the two faculty members on this subject. Dr. Smith, who is nationally known as a geographer, has an intimate knowledge of the physical conditions of all sections of Oregon, while Professor Lomax has done considerable research along economic and business lines in the state.

"The radio, telephone and telegraph which make for rapid communication, the automobile on improved highways, and the airplane which greatly shortens distances, have discredited the little county unit and its courthouse of horse and buggy days as an efficient instrument for county government," the article says.

"Boundaries of these social units should be governed not by artificial arbitrary decree but by the kinds of soil climate, geologic history, topography and hydrography. The seven 'provinces' proposed, in accordance with the factors outlined, are:

Coast province. This would extend from the ocean to the summit of the coast range, but in the southernmost portion would follow the eastern boundary of Curry county. This province would stretch the full length of the state. Should this be deemed too large, it could be divided into north and south portions.

Klamath province. Its northern boundary would be the north line of Douglas county, eastern boundary the east boundary of Jackson county, and it would extend south to the California line.

Willamette province. This would extend along the crest of the Coast Range on the west to the Douglas county north line on the south, and then for its eastern boundary would have the eastern boundaries of the present Lane, Linn Marion Clackamas and Multnomah counties, extending north to the border, including the city of Portland.

Columbia-Deschutes province. Its western boundary would be the line just traced above and its southern boundary would be the north line of Klamath and Lake counties. Its eastern boundary would follow a line which is somewhat irregular, and

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would include portions of Morrow and Umatilla counties.

Southeastern Lake province. This would include Klamath, Lake and Harney counties.

Blue-Wallowa province. This is an irregularly bounded subdivision that would lie between the Deschutes-Columbia province and the Southeastern Lake province, and extend to the Snake River north of Huntington.

Snake River province. This would include the present Malheur county and a strip of the Snake river north of and as far as Huntington.

INQUIRY LIST

The following people have written to the State Development Department asking for information on Oregon:

Emil Olson, 1609 So. L Street, Tacoma, Wash.; would like to rent with option to buy a fully stocked and equipped farm from 60 to 80 acres, near Portland, preferably improved land, suitable for dairying, poultry, stock raising and general farming. Coming sometime this month or a little later.

Joseph Betz, Stouffville, Ontario, Canada, who wants, from 100 to 200 acres of unimproved land suitable for poultry and fruit raising for home use, and sheep raising and general farming on larger scale. Coming.

A. W. Bingham, 12715 123rd Street, Edmonton, Alberta, Canada; coming early next summer. Wants few acres of improved land, within commuting distance of a large city, suitable for poultry and fruit raising.

John Krocker, Ogallala, Nebraska, is interested in land suitable for stock raising and general farming. Wants descriptions and prices of good one-man farms.

F. E. Cool, Muleshoe, Texas, interested in land near Portland suitable for poultry and bee culture.

C. H. Porter, 7021 Euclid Avenue, Cleveland, Ohio; wants prices and descriptions of small tracts of land suitable for fruit and vegetable raising.

Charles Torrence, R D No. 2, Hookstown, Pa.; is coming to Oregon this fall and wants information on land suitable for general farming.

H. W. Russell, Macksville, Kansas, wants small acreage near Portland suitable for poultry, fruit, gardening, milk goats and dairying.

Mrs. Eida Robinson, Avondale, Arizona; wants prices and descriptions of 20 acre tract near Portland suitable for general farming.

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Conditions in the profession have rapidly changed in the last few years and the introduction of auto equipment and good roads has widened the scope of activities of the fully equipped funeral directing establishments, and where one only went a few miles from home in the past, today a well equipped funeral director is prepared to conduct funerals within a radius of many miles. The day when it was necessary to have an undertaker at every cross road has passed away.

In place of this we have establishments that are thoroughly prepared, and ones that offer the highest

type of service. Mission type architecture throughout the L. L. Bruning Mission Mortuary holds a solemnity and restfulness, which is felt immediately on entering this home. This funeral home impresses one by the atmosphere of intimate privacy and homelike comfort, giving a feeling of confidence in newly found friends, who are to guide affairs during most distressing and sorrowful times. The smallest of details are cared for by those in charge, with great sincerity. Mr. L. L. Bruning formerly associated with Bruning and Driscoll Mortuary, is in charge of the Mission Mortuary. Mr. Bruning is at your service night and day, and is anxious to assist in making trying moments easier.

In this issue, we are glad to compliment Mr. Bruning on his most modern and artistically furnished home, also to call the attention of our many readers to the new location of the mortuary. (Adv)

Its Going To Be A Swagger Season

and the recent arrivals at the Unique Shop are the most stunning things you'd ever hope to see. . . . New fabrics, and those new tweeds, positively irresistible; as for the colors, just try and not be enthralled about the tively irresistible for the colors, just and subdued checks. . . . you're bound to suit yourself at the Unique Shop, because they have all the lengths from the swank trotteur to the more dignified full length. . . . and because the prices are surprisingly low, \$16.75 to \$19.75; so trot up to 825 S. W. Broadway, that's near Taylor, . . . and you'll swagger down the avenue in the smartest suit you've ever owned.

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