

An Indiana County Has Found Itself

How Wise Leadership and Use Of Federal Credit Have Made An Indiana Community Prosperous

By CALEB JOHNSON

This is the story of a county that found itself, and of a man who pointed the way.

A county that in the brief space of a few short years has lifted itself from the slough of agricultural despair to a community that remains busy and prosperous even in time of wide decisions.

A county where boys who have quit its farms for the cities are returning to till the soil of their fathers and are happy because they have made such decisions.

A county where business men and farmers are working together harmoniously of prouder ownership and development of the community they love.

A county where prosperity is reflected in the many new buildings, modern homes and conveniences, barns and silos, and where trim and well-kept premises bear mute testimony of prouder ownership and tenancy.

A county where banks' resources are mounting steadily, where "collections" (one of the prime barometers of business) are reported good and where delinquency in meeting note payments, whether of principal or interest, is all but unknown.

A county where the vision, initiative and courage of one man have served to build up and inspire a community leadership that now boasts the loyal support of every worthwhile interest in the county.

Small wonder, then, that Steuben County, Indiana, is alive and alert today with a progressive citizenry that looks forward with utmost confidence to even greater things, a larger measure of prosperity than it knows today.

When Amos Baker came to Steuben County to launch a \$250,000 condenser enterprise the community was still feeling the effects of postwar deflation. Farmers were thoroughly discouraged. Commodity prices were at low ebb. Money was tight and borrowings few and far between because there was no assurance that the farmer could market his crops at a profit and falling this it meant he would be plunged even more deeply into debt.

"Here was a situation," said Baker "that called for real farm relief. Theory wouldn't do. And real farm relief, as I conceived it, meant helping the farmer to help himself.

"He was advised to broaden the scope of his activities; not to depend on wheat, corn, oats, alfalfa or potatoes for all of the farm income. It was suggested that he go in for livestock, feeding cattle, sheep, etc., and not forget to include some good producing cows. Farmers already owning herds were advised to get rid of the scrubs."

"The fact that a cow pays her way," Baker told the farmers, "is relatively unimportant. The vital thing to determine is whether she pays you a profit. If she doesn't, stop boarding her and buy a real producer. Your market for milk will be constant, regardless of the season, and we will buy every pound that you produce."

That Baker's advice was heeded may be guessed from the fact that 46 carloads of culs have been shipped out of Steuben County and disposed of as cutters during the last three years.

The next step was the financing of the farmer who wanted to establish dairy herds or add to existing herds. Local banks, of course, were willing to extend a portion of the 45 carloads of culs have been necessary credit. But Baker realized that he would need more help, much more to finance the undertaking. Hence, he immediately launched the Interstate Cattle Loan Company, put his problem up to the Federal Intermediate Credit Bank at Louisville and got the help he needed. How well his plan has worked may be judged from the statement of Federal Land Bank officials that on April 1, 1930, there was not a single overdue loan or delinquent interest item charged against any borrower in all of Steuben County!

In four years' time the number of dairy cows in the county had been increased from 3,000 to 12,000. Credit extended to farmers at times reached a total of almost \$300,000 and much of this paper represented redemptions handled through the Intermediate credit bank. Loans were repaid or reduced at regular periods largely out of milk checks. Mortgages now are disappearing and real farm assets in the form of livestock and needed equipment are heartening the

farmer at his task because he finds his enterprise is profitable for the first time in many years.

Throughout Steuben County at the present time there are indications of widespread activity. One senses prosperity in the air. All roads lead to Angola, bustling county seat and center of the activities that have helped the whole county to a firm financial footing. Practically all lines of business have shared in the general prosperity, 50 to 100 per cent gains in volume of business have been recorded in some instances. To the north, east, south and west of this busy town things are perking up mightily. New barns are going up. Old ones are being overhauled. Scores of farms have installed modern stanchions and other equipment. In two years more than 200 new silos have been built. In practically every neighborhood bright, fresh paint lends a glamour to homesteads and barns which, almost without exception, are in splendid state of repair. New fences are the rule and scores of recently built henhouses testify to the fact that the farmers' wives likewise are realizing on the county's prosperity. A rundown farmstead in Steuben County is a rare spectacle indeed and inquiry is likely to develop the fact that the owner has let progress pass him by or that the occupant is some shiftless tenant who would rather fish than work.

The value of the amortized loan plan to farmers who want to build up farm assets in a minimum of time was pictured by Baker. "Suppose that a farmer owns five cows," he said, "and wants to buy five more cows and not impair any emergency cash reserve he may have. The operation is very simple. The cattle loan company receives his application and if the loan is approved the money becomes available at once through rediscount at the Intermediate Credit Bank at Louisville and the farmer gets his money and his cows. He has agreed to surrender half his milk check each month to be applied on the loan. The other half he receives for himself and that amount of course, is as much as he had been receiving before he bought the additional cows. If the cows are real producers the entire loan, in many cases, is amortized on this basis in 8 1/2 months; if not the loan repayment period longer than 10 months. Thus in less than a year's time the farmer has been enabled to double this particular kind of assets and his opportunity for expanding his business is limited only by his industry or his failure to take advantage of aid that becomes his for the asking."

Making it easy for farmers to add to their assets or, helping them to start in business has wrought a transformation in the economic life of the community, according to Baker. "In the case of the small farmer," he said, "this is particularly true. The small farmer now banks his funds, pays his bills by check and is quite as proud of his pass book as he is of his growing prosperity." There are scores of cases of small farmers who have incurred indebtedness of him \$1,500 to \$3,000 for the purpose of investing in cows and then have found it possible to wipe out the debt in a surprisingly short time. "That," says Baker, "is real farm relief. If you teach a man how to put assets on his farm you are helping him to help himself. Pay him a subsidy and you place a premium on laziness. You haven't helped him and it is almost certain that he will hate you afterwards no matter how good your intentions. No one has yet discovered a substitute for industry in the proper management of a farm."

And the boys are coming back to the farms in Steuben County. More than 100 of them who had gone gone away to the cities in the last few years have returned. That circumstance, he regards, as most significant.

There is no organized "back to the farm" or "stay on the farm" propaganda. Our boys return home because they want to. And hundreds of them remain at home for the same reason. The explanation for this, most likely, is to be found in the attitude of a majority of the county's farmers who are making farm life so attractive for their sons that they have no desire to go away.

Funds Pledged to Missions

The sum of \$85 has been pledged to wards mission work by the members of the Mission Society of the Christian church. This was shown last Thursday evening when the organization heard reports at the regular meeting held at the home of Mrs. Cliff Abrams, president. New officers will be elected at the next meeting.



A scene from MAURICE CHEVALIER'S newest picture, "The Big Pond" with Claudette Colbert which opens a three day run at the Fox McDonald on Sunday.

Baptist Folk Stage Surprise Visits

Newlyweds Are Visited Saturday Night; Other Anniversary Dates Also Remembered

Saturday night in Springfield was just one thing after another for several married couples who are members of the Baptist congregation and whose anniversary dates fell on that date.

It all started with a large charity for Mr. and Mrs. Jerry Adams who had been married last week and who had just returned from their honeymoon trip. They are staying at the home of Mrs. Ella Walker, grandmother of the bride, preparatory to moving to Eugene where they will make their home so several members of the Baptist church decided that a surprise visit was in order. A good time was had by all until it was discovered that this date was also the twelfth wedding anniversary for Mr. and Mrs. Norton Pengra. The celebrators then decided that it would be appropriate for Mr. Pengra to treat the crowd to ice cream so they escorted him down town while he made the purchase.

Feeling that a good thing should be carried to a successful conclusion some member of the group remembered that Mr. and Mrs. Roy Carleton were also observing their wedding anniversary on Saturday. A trip was then made to the Carleton home and they were roused from their complacency.

BRAKEMAN LOSES LIFE BETWEEN ROLLING LOGS

Frank R. Shull, 25, brakeman on a logging train belonging to the Western logging company at Westfir was instantly killed Tuesday afternoon when the logs on one of the cars rolled over him. There were no eyewitnesses to the accident.

He is survived by his mother, Mrs. Rachel Shull of Yoncalla, and by two sisters, Mrs. L. R. Burch of Washington, D. C., and Mrs. Percy DeBell of Yoncalla.

The funeral will be held this afternoon at 2:00 o'clock from the Stearns chapel at Yoncalla and interment will be made in a Yoncalla cemetery.

RUTH POLLARD APPEARS IN RECITAL NEXT WEEK

Miss Ruth Pollard, daughter of Dr. and Mrs. Pollard of Springfield, will be presented by Reuben Charlyle Goffriere in a group piano recital on Thursday evening, June 26th, at 7:45 o'clock, in the ballroom of the Eugene hotel.

Mr. Goffriere recently presented Miss June Berg and Miss Maxine Valler of Springfield, in a junior group recital with seventeen other students.

Miss Barbara Barnell and Miss Margaret Jarrett, both of Springfield, will each be presented in Eugene in a complete memory recital in the near future. At each recital, nineteen original classic compositions will be played entirely from memory.

GRADES ARE AVAILABLE AT WM. HUGHES' OFFICE

All of the grades in the state eighth grade examinations and in the geography tests which were given at the same time are now at the office of Wm. G. Hughes, in the First National Bank building and may be obtained during banking hours. There were 55 students in this city who took the examinations and of this number 12 were given honorable mention for the high grades which they obtained.

Those with high grades were Lela Peterson, Melba Lowry, Helen Swartz, Wayne Kendall, Elleen Baker, Rena Boyd, Beatrice Carson, Hobart McLaggan, Vivian Runte, Evelyn Racus, Morgan Chandler, and Keith Currie.

BAPTIST SUNDAY SCHOOL PICNIC HELD TUESDAY

One hundred and twenty people attended the annual Baptist church Sunday school picnic which was held at the Midway tourist park on Tuesday evening. Mixed baseball games and other sports events provided the entertainment for the evening.

Free ice cream was furnished to all those attending.



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