

THE SPRINGFIELD NEWS

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THURSDAY, DECEMBER 13, 1934

OUR OVERHEADS ARE TOO HIGH

All wealth rises from one source—production of the land and factory. Beyond the mechanical cost of growing or manufacture all expense must be classed as overhead and eventually must be derived directly or indirectly from the price of the products sold consumer. Our complex civilization has evolved many modes and theories but consistently wealth must be explained something like the above.

When we go into large cities and see skyscrapers full of people engaged in a multitude of services we might as well say that these services have to be paid for by the producer of products, whether or not they deal with the goods you buy they are eventually reckoned with just the same as the freight bill or the direct handling charge.

The same is true of the cost of government, legal or medical service and all wholesale and retail business.

Since all this extra service must be paid for by the producer of products of the bill he charges the consumer, it becomes a pertinent question as to whether the price is too high. Strictly speaking there is no overproduction as we have heard so much about. There is no lack of want for the products of the world; there is only lack of power to buy. The higher we raise the price of an article then the greater this lack of purchasing power, and the more products on hand, and the less labor employed.

Basically we do not believe there will ever be sound readjustment until more people are employed in production and less in service. Simply stated people can exchange products and live but they can not exchange service and live without the third member—the producer. When there is too much service and too little production we are in trouble.

When a manufacturer's cost are too high he tries to speed up production and cut the overhead. The world will have to do the same thing—call it what you please.

SCRAP AND REBUILD

The law of gravity works the same way all the time. The law of supply and demand would work the same way if it were not tampered with. When you throw a rock into the air it always falls with the same speed but the parachute on the rock and the speed of fall is retarded, and no one knows exactly what the speed is. There are too many legal parachutes tied to our economic laws so nobody knows exactly what is happening to us. We sometimes think the best solution to the dilemma the world is in would be to repeal all man made laws that conflicts with natural and economic laws for a period of time at least. After that we would at least know what is the matter with us and we might start out from a common base to build up laws scientifically.

They're talking of creating another alphabetical authority in Washington to keep the 50 odd other authorities, cabinet members and commissions from fighting. This authority would cut the pie as it were and hand out the pieces.

Skunks ran under a bridge table at a Tenino, Washington, party. Bridge always was an attractive game.

THE BOOK

... the best line of which reads, "The Holy Bible," and which contains Four Great Treasures

by BRUCE BARTON

SERVICE, NOT SERMONS

Jesus rose from his seat, drawn by that splendid outburst of faith and without hesitation or questioning he started. He went with the father whose daughter was dead. All his life He seemed to feel that there was no limit at all to what He could do, if only those who beseeched Him believed enough. Grasping the father's arm He led the way up the street, his disciples and the motley crowd hurrying along behind.

They had several blocks to travel, and before their journey was completed another interruption occurred.

A woman who had been sick for twelve years edged through the crowd, eluded the sharp eyes of the disciples and touched the hem of His garment. "For she said within herself, if I may but touch His garment, I shall be whole." ... What an idea. ... What a Personality His must have been to provoke such ideas. ... "I've been sick for twelve years; the doctors can do nothing, but if I only touch His coat I'll be all right." ... How can the artists possibly have imagined that a sad-faced weakling could ever inspire such amazing ideas as these!

The woman won her victory. By that touch, by his smile, by the few words he spoke, her faith rose triumphant over disease. She "was made whole from that hour."

Again He moved forward, the crowd pressing hard. The crowd looked on dumbfounded, for at the magic of His mourners, hired by the hour, were busy about the doorway; they increased their activities as their employer came in sight—hideous wails and the dull sounding of cymbals—a horrible pretense of grief. Quickening his stride Jesus was in the midst of them.

"Give place," He cried with a commanding gesture. "The maid is not dead but sleepeth."

They laughed him to scorn. Brushing them aside he strode into the house and took the little girl by the hand. The crowd looked on dumbfounded, for at the magic of His touch she opened her eyes and sat up.

Front page stories five and six. A woman sick twelve years, and healed! A child whom the doctors abandoned for dead, sits up and smiles! No wonder a thousand tongues were busy that night advertising his name and work. "The fame thereof went abroad into all that land," says the narrative. Nothing could keep it from going abroad. It was irresistible news!

He was advertised by his service, not by His sermons; this is the second noteworthy fact. Nowhere in the Gospels do you find it announced that:

Jesus of Nazareth Will Denounce The Scribes and Pharisees in the Central Synagogue Tonight at Eight O'Clock. . . . Special Music.

FINDS BANKS WILLING BORROWERS CAUTIOUS

Prominent Writer Refutes Statements Bankers Are Refusing Sound Loans—Describes Reasons for Reduced Volume of Credit.

FIGURES supplied by typical, well-managed banks in different parts of the country show that a high proportion of all applications for loans have been granted in the past year or two, says Albert W. Atwood in a recent article in *The Saturday Evening Post* on "The Idle Dollar." Excerpts from Mr. Atwood's article follow:

"Frequently banks state that as high as 90 per cent of all such applications are granted and for from 60 to 75 per cent of the amount asked for. Allowing that the bankers make these figures as favorable to their own case as possible, it seems strange that we are told again and again that banks are not lending. "If we take into account the whole class of regular bank borrowers, the plain fact is very few want to borrow yet. For the word 'borrow' is merely another name for the word 'debt,' and we face a great world-wide drive to get out of debt.

"An experienced small-city banker, asked if banks were lending freely enough, wisely replied: 'The really good borrower does not wish to borrow now. In fact, I think our customers are making a remarkably fine showing in paying off their loans, especially loans of long standing.'"

The Shrinkage of Credit
"Of if we think of business concerns rather than of individuals, it is conservative to say that those able to maintain high credit ratings have been mostly the ones able to maintain ample cash resources and, therefore, least in need of credit. As prices and costs fell, many concerns found themselves with plenty of cash because of the shrinkage in operations. Cash resources were still further swollen by reduced dividends, and smaller inventories made bank borrowings still less necessary.

"Expressed in another way, banks cannot expand credit; they cannot make loans, unless there is a demand for the same. Fundamentally, the business transaction makes the loan, the loan does not make the transaction. It is a mistake to try to force upon business organizations funds which they do not need. Under the circumstances, the 'idle dollar' is a natural and proper enough phenomenon. A demand for credit is difficult to create artificially, and there is always danger in so doing.

"Banks must be liquid enough at all times to pay depositors. The idea of a commercial loan is that it represents a self-liquidating process in business. If the banker makes only those advances that are inherently sound, and selects his maturities wisely, he will have incoming funds to meet demands.

Government Lending
"As everybody knows the Government has vast lending agencies, for home owners, farmers, and the like. These have nothing to do with the subject of this article, except that all such Government operations would be impossible if the banks did not lend the Government money for the purpose.

"No one can set a time when borrowing will be resumed. But it will come when men once more feel that conditions are sufficiently settled to warrant them in taking chances, in entering upon deals, and in trying to make money."

Mr. Atwood says that it may be that the banks are overcautious now, just as they were overconfident in 1929, but calls attention to the fact that until a little more than a year ago banks were failing "partly because they had loaned too freely, and were being criticized right and left for precisely that." He adds: "Indeed, the banks which had been cautious in their lending policy came through the crisis safely. Under such conditions it is utterly useless to criticize banks for not making loans. After the experience they had for several years, especially in 1932 and 1933, it is only natural that they should relax their requirements very slowly and gradually.

"Unfortunately, many of the applications for loans are not from people who want temporary banking accommodations for three or six months and are quite able to meet their maturity dates, but are from those who really need permanent capital. They are busted and they want someone to stake them to a new start. What they really seek is a partner to furnish them with long-time capital. But depositors insist upon being paid on demand, and, therefore, it is a grave question whether banks should tie up their funds for any length of time."

Banks Reduce R. F. C. Debts

Of \$1,650,000,000 in loans made by the Reconstruction Finance Corporation to banks of all classes since it began operations in February 1932, the sum of \$1,090,000,000, or 65 per cent, has been repaid.

This is a considerably higher ratio of repayment than to all other classes of borrowers. All told, the R. F. C. has advanced \$4,550,000,000 to non-governmental borrowers, of which \$2,170,000,000, or only 48 per cent, has been repaid.

FEED STORE INSTALLS MODERN SEED CLEANER

Installation of a new modern Eureka seed cleaner is being completed at the Adams Seed and Feed store this week. The seed cleaner is one of the most modern and best equipped machines in Lane county.

The machine has a capacity of between 100 and 300 bushels per hour depending upon the type of grain and the seed to be removed.

It is seven feet high, six feet nine inches long and five feet ten inches wide, weighing approximately 1800 pounds.

LUMBER OUTPUT DROPS ORDERS EXCEED CUTS

Seattle, Wash., Dec. 11—A total of 548 down and operating mills in Oregon and Washington which reported to the West Coast Lumbermen's association for the week ending December 1, produced 75,079,748 board feet of lumber. This was approximately 3,400,000 feet under the preceding week. The average production of this group of sawmills in 1934 has been 78,558,144 feet; during the same period in 1933 their weekly average was 77,285,000 feet.

The new business reported last week by 548 mills was 75,809,722 board feet against a production of 75,079,748 feet and shipments of 70,691,039 feet. Their shipments were under production by 5.9 per cent and their current sales were over production by 1.0 per cent. The orders booked last week by this group of identical mills were under the preceding week by about 4,000,000 feet or approximately 5.3 per cent.

The unfilled order file at these mills stood at 348,496,910 board feet, approximately 2,000,000 feet over the week before. The aggregate inventories of 130 mills are 13.8 per cent more than at this time last year.

SOIL EROSION STUDIES CONDUCTED BY COLLEGE

Popular interest in soil erosion and the demand for trained workers in this field has resulted in one of the junior courses in the school of agriculture at Oregon State college being devoted almost exclusively to this subject for the coming term, announces W. L. Powers, head of the soils department.

The course deals with climate, vegetation and topography, the causes of erosion, and the various types and means of control. After the students have completed their training they will make an inspection trip over the new Columbia Basin erosion projects.

Visiting in California—Mr. and Mrs. Riley Snodgrass are spending the week in San Francisco where they are visiting with Kenneth DeLassus.

SUMMONS FOR PUBLICATION IN FORECLOSURE OF TAX LIEN IN THE CIRCUIT COURT OF THE STATE OF OREGON, FOR LANE COUNTY.

A. F. Fir, Plaintiff, vs. Christian H. Furre, Defendant.

To Christian H. Furre the above named defendant.

IN THE NAME OF THE STATE OF OREGON: You are hereby notified that A. F. Fir the holder of Certificate of Delinquency number 3201 issued on the 6th day of November, 1931 by the Tax Collector of the County of Lane, State of Oregon, for the amount of Seventeen \$4-100 dollars, the same being:

Year's tax	Date paid	Tax Receipt No.	AMT.	Rate Int.
1927	11-5-31	64385	\$10.97	8%
1928	11-5-31	64385	27.73	8%
1929	11-5-31	61776	6.27	8%
1930	11-5-31	61776	15.64	8%
1931	11-5-31	40548	6.65	8%
1932	11-5-31	40548	15.48	8%
1933	10-10-34	39920	6.04	8%
1934	10-10-34	39919	14.23	8%
1932	10-10-34	33826	5.44	8%
1932	10-10-34	33825	14.90	8%
1932-1934	10-10-34	25325	6.85	8%
1932-1934	10-10-34	25324	18.70	8%

Said Christian H. Furre as the owner of the legal title of the above described property as the same appears of record, and each of the other persons above named are hereby notified that A. F. Fir will apply to the Circuit Court of the County of Lane and State of Oregon for a decree foreclosing the lien against the property above described, and mentioned in said certificate. And you are hereby summoned to appear within sixty days after the first publication of this summons, exclusive of the day of said first publication, and defend this action or pay the amount due as above shown, together with costs and accrued interest, and in case of your failure to do so, a decree will be rendered foreclosing the lien of said taxes

and costs against the land and premises above named.

This summons is published by order of the Honorable G. P. Skippworth Judge of the Circuit Court of the State of Oregon for the County of Lane and said order was made and dated this 5th day of November, 1934 and the date of the first publication of this summons is the 8th day of November, 1934.

All process and papers in this proceeding may be served upon the undersigned residing within the State of Oregon at the address hereafter mentioned.

WM. W. HARCUMBE, Attorney for Plaintiff, Address 202 Tiffany Bldg., Eugene, Oregon. (D 6-13-20-27-3)

COAST CITIES PLAN FOR BIG EXPOSITIONS

Six Million Dollar Building Program Under Way At San Diego Park Site

More than 1400 men are now at work in the vast expanse of Balboa park, San Diego, rushing construction of buildings for the opening of the California Pacific International Exposition next May 29.

A \$6,000,000 building program has already developed to a point where more than a score of new exhibit palaces are under construction with new plans and projects under taken daily.

This construction includes fifteen buildings to house the Pacific Relations section, palaces of transportation, electricity, business machinery, varied industries, and hall of photography.

The first unit of the Villages of the World consisting of five Spanish buildings will be completed soon when work will start on an Aztec and Nile village group.

Entertainment features signed for the exposition will include:

Midget Farm, Midget Village, Miss America, Nudist Colony, Life, Darkest Africa, Freak Animal show, Ripley's Believe It or Not, Water Circus, Kellogg Horses, Motor Dome, Forest Fantasies, and many others including thrill units such as Flying Turns, Ski-Hi, Lindy Loop, Cata-Pult and Rocket machines.

This is one of three celebration expositions to be held on the Pacific coast during the next year. Plans are now being made for an exposition at San Francisco at the completion of the bay bridge, and at Portland on behalf of Bonneville dam.

LEGION GROUPS MEET FOR DINNER TONIGHT

Members of the Springfield American Legion and their auxiliary will hold a potluck dinner at Taylor hall tonight at 6:30. Regular business sessions of both groups will be held following the dinner. The Legion post is now engaged in a membership drive and reports will be heard at the meeting.

the amount then due and delinquent for taxes for the year 1927 together with penalty, interest and costs thereon upon the real property assessed to you, of which you are the owner as appears of record, situated in said County and State, and particularly bounded and described as follows, to-wit:

The East 1/2 of the NE 1/4 and the NE 1/4 of the SE 1/4 of section 12 Township 16 S., of Range 6 West of W. M. in Lane County, Oregon. You are further notified that said A. F. Fir has paid taxes on said premises for prior or subsequent years, with the rate of interest on said amounts as follows:

Year's tax	Date paid	Tax Receipt No.	AMT.	Rate Int.
1927	11-5-31	64385	\$10.97	8%
1928	11-5-31	64385	27.73	8%
1929	11-5-31	61776	6.27	8%
1930	11-5-31	61776	15.64	8%
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1933	10-10-34	39920	6.04	8%
1934	10-10-34	39919	14.23	8%
1932	10-10-34	33826	5.44	8%
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BABY REGISTRATION CARDS SENT THIS WEEK

Endorsement of Oregon's Register Your Baby Campaign by the American Legion was announced this week. The posts of the Legion and their auxiliaries throughout the state will be active in seeing that every family receives a card on which births may be reported, and especially in making sure that for every child born in the last 12 months and now living in Oregon the card is filled out and mailed to the Census Bureau.

Delivery of cards to homes began early this week, and any family which has not received one should immediately notify the office of Dr. Frederick D. Stricker, secretary of the State Board of Health, 516 Oregon Building, Portland. Mailing of the cards by the family costs nothing, and they are already addressed to the Census Bureau. Dropping the card into the letter box insures that baby has his or her "citizenship papers."

WORLD'S BEST MUSIC AVAILABLE AT U. OF O.

The world's finest music, ranging from complete operas to delightful, lighter compositions of the masters, is now available at any time to all students of the University of Oregon it is announced by Dr. John J. Landsbury, dean of the school of music.

This has been made possible by the completion of a special room in the music building, and the installation in it of a complete reproducing music set, the gift to the University by the Carnegie Corporation of New York. The gift, which includes the latest reproducing and repeating phonograph, 824 records, which include 260 musical scores, catalogues, 129 of the finest books on music, and a filing cabinet, is valued at more than \$2500.

OREGON BALL TEAM TO PLAY SATURDAY

Accompanied by nearly their entire coaching staff members of the University of Oregon football team are traveling south this week to meet the University of Louisiana team at Baton Rouge on Saturday.

The world's finest music, ranging week in Los Angeles for a work-out and then hopped to Tucson, Arizona for another limbering up period.

ALFALFA ACREAGE IN LANE COUNTY GAINS

Lane county farmers purchased 36,000 pounds of Grimm alfalfa seed in 1934, a survey by County Agent O. S. Fletcher shows. This was enough to plant approximately 3000 acres of alfalfa, and while many farmers probably failed to obtain stands because of adverse weather conditions, Mr. Fletcher estimates that not less than 2700 acres of this crop were successfully established in Lane county this year. This is a considerable increase over the previous alfalfa acreage in the county, he says.

Santa Claus Comes Once a Year We Come to You Daily.

Milk and cream are nature's most precious gifts to mankind. Only the people of the world who have had the most dairy products show the most advancement.

Maid O' Cream milk and cream come from selected dairies and are scientifically handled in our modern creamery.

We invite your inspection of our plant at any time.

Springfield Creamery Co.

CANDY for Christmas

Both kiddies and grownups are counting on a plentiful supply of Christmas sweets. Don't disappoint them.

Eggmann's has long been candy headquarters for this community. We specialize in candy and have a complete stock of every kind—creams, mints, stick candy, fruit drops, brittles, candy canes, etc.

When you want candy think of Eggmann's candy.

EGGMANN'S

"Where the Service is Different"

Christmas—Why not a Telephone for your home?

Think what is back of it: the convenience, the friendly voices, the good news that a ring of its bell may bring. The sense of protection, the loved ones in other places that you can reach.

No other gift can do so much for so little.

THE PACIFIC TELEPHONE AND TELEGRAPH COMPANY

126 -- 4th Street Telephone 72

When You Reach Home Chilly and Wet

and the HUMPHREY Radiantfire Gives Instant Warmth and Cheery Comfort

You should enjoy the comfort of a Humphrey Radiantfire in your home. When any member of the family comes home chilly and wet, it is always ready, day or night, to give an abundance of healthful penetrating radiant heat—the kind of heat you get from the sun—nature's perfect heater.

Radiantfire pours forth into the room to warm all solid objects. Meanwhile the air through which the rays pass remains temperate, active, and invigorating. See the beautiful portrait models for fireplace installations and possibilities for any corner of a room on our display floor today.

Northwest Cities Gas Co.

Eugene, Springfield

Hear ALL the Games

with a New 1935 PHILCO

Plus GUARANTEED FOREIGN RECEPTION

HEAR ALL of the football games clearer and better—with a PHILCO! From the opening kick-off to the final whistle, PHILCO will bring you the play by play broadcasts so realistically you'll feel you're on the 50-yard line!

And that's not all. In addition to your favorite American stations you can enjoy the thrill of tuning-in foreign programs from all over the world! See and hear the new PHILCOS today. Prices are amazingly low!

PHILCO 45C—\$49.95

The finest, most powerful Compact ever designed! Tunes-in both foreign and American programs. Electro-Dynamic Speaker, Bass Compensation, Tone Control, Automatic Volume Control, etc.

FREE RADIO LOG

A gift for all who come in to see our big selection of new PHILCOS! An up-to-date Radio Log, containing world-wide station listings. Get one—FREE!

PHILCO 144H \$89.50

Here is a magnificent 6-legged Highboy that enables you to enjoy both American and foreign programs. Among its many features are 4-Tuning Bands, oversize Electro-Dynamic Speaker, Bass Compensation, 4-point Tone Control, Automatic Volume Control, Shadow Tuning and PHILCO High-Efficiency Tubes. Beautiful cabinet of hand-rubbed Walnut. Easy terms—liberal trade-in allowance!

Wright & Sons

HARDWARE — FURNITURE — RADIOS — PAINT