

BANKERS URGED TO CO-OPERATE WITH FARMERS

SOUL MATERIAL HAS ENTERED
THE BANK VAULTS OF
THE NATION.

The Bank a Financial Power House
to the Community.

By Peter Radford.

One of the greatest opportunities in the business life of the nation lies in practical co-operation of the country banks with the farmer in building agriculture and the adventure is laden with greater possibilities than any forward movement now before the American public.

A few bankers have loaned money to farmers at a low rate of interest, and oftentimes without compensation, to buy blooded livestock, build silos, fertilize the land, secure better seed, hold their products for a better market price, etc. The banker in contributing toward improving the grade of livestock, the quality of the seed and the fertility of the soil, plants in the agricultural life of the community a fountain of profit, that, like Tennyson's brook, runs on and on forever. Community Progress a Bank Asset.

The time was when money loaned on such a basis would severely test the sanity of the banker; such transactions would pain the directors like a blow in the face. A cashier who would dare to cast bread upon waters that did not return buttered side up in time for annual dividends would have to give way to a more capable man. This does not necessarily mean that the bankers are getting any better or that the milk of human kindness is being imbibed more freely by our financiers. It indicates that the bankers are getting wiser, becoming more able financiers and the banking industry more competent. The vision of the builder is crowding out the spirit of the pawnbroker. A light has been turned on a new world of investment and no usurer ever received as large returns on the investment as these progressive bankers, who made loans to uplift industry. The bankers have always been liberal city builders, but they are now building agriculture.

A Dollar With a Soul.

It is refreshing in this strenuous commercial life to find so many dollars with souls. When a dollar is approached to perform a task that does not directly yield the highest rate of interest, we usually hear the rustle of the eagle's wings as it soars upward; when a dollar is requested to return at the option of the borrower, it usually appeals to the Goddess of Liberty for its contractual rights; when a dollar is asked to expand in volume to suit the requirements of industry, it usually talks solemnly of its redeemer, but soul material has entered into the vaults of our banks and rate, time and volume have a new basis of reckoning in so far as the ability of some of the bankers permit them to co-operate in promoting the business of farming.

God Almighty's Noblemen.

These bankers are God Almighty's noblemen. Heaven lent earth the spirit of these men and the angels will help them roll in place the cornerstones of empires. They are not philanthropists; they are wise bankers. The spirit of the builder has given them a new vision, and wisdom has visited upon them business foresight.

The cackle of the hen, the low of kine and the rustle of growing crops echo in every bank vault in the nation and the shrewd banker knows that he can more effectively increase his deposits by putting blue blood in the veins of livestock; quality in the yield of the soil and value into agricultural products, than by business handshakes, overdrafts and gaudy calendars.

Taking the community into partnership with the bank, opening up a ledger account with progress, making thrift and enterprise stockholders and the prosperity of the country an asset to the bank, put behind it stability far more desirable than a letterhead bearing the names of all the distinguished citizens of the community. The bank is the financial power house of the community and blessed is the locality that has an up-to-date banker.

POLITICAL PRAYER MEETINGS

It is a sad day for Christianity when the church bells call the communicants together for a political prayer meeting. Such gatherings mark the high tide of religious political fanaticism, put bitterness into the lives of men,

fan the flames of class hatred and destroy Christian influence in the community. The spirit actuating such meetings is anarchistic, un-Christian and dangerous to both church and state.

The success of the nation is in the hands of the farmer.

Work for the best and the best will rise up and reward you.

Tenant farming is just one thing after another without a pay day.

THE QUEER PAPUANS.

They Are Cannibals, Yet They Are as Simple as Children.

"Papua, the British New Guinea of recent times and unsavory memory, is still a cannibal country," writes Norman Duncan in Harper's Magazine, and the author points out the difficulty of eradicating cannibalism by the following story:

"To the infliction of punishment as a measure of correction the childish simplicity of the New Guinea native is something of a barrier.

"An experience of a magistrate on patrol in the Gwoira range precisely illustrates the difficulty which the perverse simplicity of the native attitude of mind toward reasonable information opposes to the administration of the law. In this instance, however, the law had nothing to do with the matter. It is a mere example of native incomprehension.

"It seems that the natives of the Gwoira range had in some way persuaded themselves that they could swallow the white man's bullets and thus escape damage. The magistrate inquired if this were so.

"It is perfectly true," replied one of the natives. "I can do it myself."

"Upon this the magistrate loaded his rifle and explained to the native that if he should by any unhappy chance be unable to 'eat' the bullet it would surely kill him.

"Now, open your mouth," he continued, "and I will shoot the bullet down your throat."

"The native opened his mouth—all unconcerned. To demonstrate the effect of a discharge the magistrate shot the bullet through a log and triumphantly indicated the devastation. The native examined the aperture of entrance and the aperture of exit. Undoubtedly the bullet had gone clean through the log. The magistrate once more loaded his rifle.

"Now, open your mouth," said he, "and swallow the bullet if you dare." And the native opened his mouth.

"Naturally, the magistrate, outraged and nonplused by this amazing perversity and appalled by its implications, concludes his story with the inquiry, 'What in the world is one to make of such people—what is one to do with them?'"

Eyes That Follow You.

You probably have noticed that the eyes in some portraits follow you whither you go. It is a bit unnerving to move about a room and have the eyes of a picture always upon you, and some superstitious people are afraid to go into a picture gallery where portraits of their ancestors are to be found. The effect is simply an optical illusion and is secured by having the eyes in the portrait looking directly toward the front. Under such condition he pupil is necessarily in the middle, with an equal amount of "white" on either side. This relation does not vary at all with the position of the observer. No matter where you stand the pupil will be in the middle of the eye, and the eye will seem to be looking at you.—American Boy.

A Fire Extinguisher.

In case of fire if the burning articles are at once splashed with a solution of salt and nitrate of ammonia an incombustible coating is formed. This is a preparation which can be made at home at a trifling cost and should be kept on hand. Dissolve twenty pounds of common salt and ten pounds of nitrate of ammonia in seven gallons of water. Pour this into quart bottles of thin glass, and fire grenades are at hand ready for use. These bottles must be tightly corked and sealed to prevent evaporation, and in case of fire they must be thrown near the flames so as to break and liberate the gas contained. At least two dozen of these bottles should be ready for an emergency.

SUGGESTIONS FOR SUMMER

WHERE TO GO

Tillamook Seashore Resorts

Wonderful scenery, dense forests, enticing trout streams, miles and miles of glorious sandy beach.

Special Low Round Trip Fares

from all points with long limit. Daily and week end trains.

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Round trip tickets to Eastern destination via California with stop overs in either direction to visit the Expositions on sale daily from all points.

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You can stop over at Shasta Springs

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A Delightful Seaside Retreat

Every charm for an outdoor vacation. Surf bathing, fishing, boating and pleasant social recreations.

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A world's marvel. Everything complete. The greatest event of the Century.

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Splendid train service, attentive employees, delightful scenery. Ask for booklet "California and its Two World Expositions" and "Wayside Notes—Shasta Route."

Our Agents will be glad to furnish full particulars in regard to any of the above outings and make reservations, outline your trip or give you interesting literature on the various places you can visit. Ask for our folder "Oregon Outdoors"

SOUTHERN PACIFIC

John M. Scott, General Passenger Agent, Portland, Oregon

OUR PUBLIC FORUM

II—L. E. Johnson

On Two-Cent Passenger Rates



The farmers of this nation are vitally interested in railroad rates and equity between passenger and freight rates is especially important to the man who follows the plow for the farmer travels very little but he is a heavy contributor to the freight revenues. Some of the states have a two cent passenger rate and whatever loss is incurred is recovered through freight revenue. The justice of such a procedure was recently passed upon by the Supreme Court of West Virginia and the decision is so far-reaching that we have asked L. E. Johnson, president of the Norfolk and Western Railway whose road contested the case to briefly review the suit. Mr. Johnson said in part:

"Some ten years ago, passenger fares were fixed by the legislatures of a large number of states at two cents a mile. As a basis for such economic legislation, no examination was made of the cost of doing the business so regulated, nor was any attention given to the fact whether such a rate would yield to the railway companies an adequate or any net return upon the capital invested in conducting this class of business. "Such a law was passed in West Virginia in 1907. The Norfolk and Western Railway Company put the rate into effect and maintained it for two years. Its accounting during these two years showed that two cents a mile per passenger barely paid the out-of-pocket cost and nothing was left to pay any return on capital invested. It sought relief from the courts. Expert accountants for both the State and the Railway Company testified that the claims of the railroad were sustained by the facts. Two cents did not pay the cost of carrying a passenger a mile. The State, however, contended that the railroad was earning enough surplus on its state freight business to give a fair return upon the capital used in its passenger as well as its freight business. For the purposes of the case, the railroad did not deny this, but held to its contention that the State could not segregate its passenger business for rate fixing without allowing a rate that would be sufficient to pay the cost of doing business and enough to give some return upon the capital invested in doing the business regulated. This was the issue presented to the Supreme Court. Its decision responds to the judgment of the fair-minded sentiment of the country. The Supreme Court says that, even though a railroad earns a surplus on a particular commodity by charging reasonable rates, that affords no reason for compelling it to haul another's person or property for less than cost. The surplus from a reasonable rate properly belongs to the railway company. If the surplus is earned from an unreasonable rate then that rate should be reduced. The State may not even up by requiring the railroad to carry other traffic for nothing or for less than cost.

The decision is a wholesome one and demonstrates that the ordinary rules of fair dealing apply to railway companies. The fact that one makes a surplus on his wheat crop would never be urged as a reason for compelling him to sell his cotton at less than cost. It would not satisfy the man who wanted bread to be told that its high price enabled the cotton manufacturer to get his raw product for less than cost. In this case the court reaffirmed the homely maxim that each tub must stand upon its own bottom."

Oregon Life

BEST FOR OREGONIANS

J. M. JOHN, District Mgr., Corvallis, Oregon

Farm Implements

For sale at wholesale prices, my entire stock of farm implements at the Jordan store. Must be sold within the next ten days. Terms, cash or bankable note. F. L. Rosegrant.

Bilious Attack.

When you have a bilious attack your liver fails to perform its functions. You become constipated. The food you eat ferments in your stomach instead of digesting. This inflames the stomach and causes nausea, vomiting and a terrible headache. Take Chamberlain's Tablets. They will tone up your liver, clean out your stomach and you will soon be as well as ever. They only cost a quarter. Obtainable everywhere.

We make a specialty of Friendship, Engagement and Wedding rings—F. M. French & Son, Jewelers and Engravers, Albany.

In Memorium

Hall of Dierdorff Lodge No. 54,
I. O. O. F.

Whereas, our beloved brother J. R. Gill was stricken by the hand of death at his home in Seio, Oregon, June 14, 1915. Be it therefore

Resolved, that the lodge has lost an upright and faithful member and brother, his daily walk and actions truly exemplified Friendship, Love and Truth.

Resolved, that we do truly sympathize with his grief stricken family in their bereavement, and we commend them to our Heavenly Father who doeth all things well.

Resolved, that these resolutions be spread on the records of this Lodge, a copy thereof transmitted to the family of our deceased brother, and a copy published in the Santiam News.

Committee: G. W. Morrow,
H. S. Johnston,
G. W. Barth.

Card of Thanks

We wish to return our heartfelt thanks to the many generous friends who stood by us with such unwearied kindness during the time our beloved husband and father was called upon to suffer before entering his last rest, and also to the children who brought flowers to the house. May Heaven's richest blessings be showered upon you is our earnest prayer.

Mrs J. R. Gill
and Children.

Card of Thanks

To the kind friends and neighbors who so willingly assisted during the sickness and death of my beloved husband, James Richardson, I wish to express my warmest thanks. May the Lord bless you all and spare you such sorrow is my sincere wish.

Mary E. Richardson.

Daily Albany Herald and Santiam News \$2.50 for one year.