

THE HEPPNER HERALD AN INDEPENDENT NEWSPAPER

S. A. PATTISON, Editor and Publisher

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THRIFT

A Message From the Oregon Bankers' Association

Every true American thrills at the mere mention of Independence. It is the bone and sinew, the heart and soul of our Democracy.

It is that for which our ancestors fought and died in the Revolutionary War. We celebrate with great rejoicing each year when Independence Day comes around and we are particularly proud of the Declaration of Independence as the greatest American document.

This is all as it should be. The attainment of American liberty is the finest achievement in our national life, and in its preservation every one of us would gladly lay down his life.

But that is only one kind of liberty, one form of independence—political and religious freedom.

There is another and exceedingly important kind of independence that is directly related to the daily lives, the well-being, comfort and happiness of each one of us; an independence that is vital to the preservation of our national integrity. Without it we would degenerate from a nation of sovereign individuals to one of practical slavery.

That is why we celebrate Thrift Week each year. Thrift living will enable you in later years to look upon Thrift Week as a holiday week to show your happiness at having achieved financial independence.

How can you do it? By starting now to save something systematically each week out of what you earn. Put these savings in the bank at interest and make your money work for you. When a man and his dollars work together the result is prosperity. It is not alone what you make, but how you spend and what you save that counts in the end.

It is the margin of savings that makes all the difference and it is the little sums we save regularly that give us the capital on which to build later in life.

But it is not in the saving of money and material things alone that one achieves a thrifty life.

The wise employment of our time and the conservation of our physical energies are equally important.

Time is the essence of our life. The only time we can be sure of is the present moment. To live a happy, healthy contented life, we must make careful and wise expenditure of our time, our abilities and our resources.

It is easy to fritter away our time, dissipate our health and waste our money foolishly! We should make every minute, every ounce of energy and every penny return value to us.

We cannot be thrifty by proxy; the practice of it must be by individual choice and determination.

Acquire the habit of spending your money, your time and your strength as effectively as you can.

The immortal Scotch bard, Bobby Burns, with his native canniness, sums up thrift in these words written to a friend:

To catch Dame Fortune's golden smile Assiduous wait upon her, And gather gear by every wile That's justified by honor. Not for to hide it in a hedge, Not for a train attendant, But for the glorious privilege Of being Independent.

Read about men who have done worth-while things in the world and you will find that they held thrift as the fundamental, cardinal habit on which to build a successful, happy, respected career.

Benjamin Franklin is perhaps the outstanding exponent of thrift among notable Americans and today we honor his memory in the observance of Thrift Week.

WHY WE OVERPRODUCE

Between the years 1900 and 1920 the efficiency of the American farmer so increased that we were producing 37 per cent more of food and other farm products with an increase of only 5 per cent in the farming population.

This increase in the efficiency of the farmer released for other industries no less than 12,500,000 persons. So declares the research council of the National Transportation institute.

The release of these people to manufacturing industries and the same advance in manufacturing methods that made farming more efficient, has worked to increase the quantity of manufactured goods per capita in the same twenty years. The output of factories and mines has doubled in that period. It results that today the American people have 60 per cent per capita more of food, farm produce and of manufactured goods to enjoy than they had twenty years ago.

What is to be done with this? Can it be sold abroad and we get the money for it? This cannot be done, not alone because the world is war poor and cannot afford to buy it; but because the world always lives on what it currently produces.

sumes in twelve months what it produced in that twelve months. The same may be said of America. We must necessarily eat, wear and otherwise consume each year what we produced that year. We must ourselves consume this surplus or cease producing it.

The signs are at hand that we are producing at least too much food. "Eat more wheat bread." "Eat more lamb." "Eat more citrus fruits." "Eat more apples." "Eat more prunes." "Eat more raisins." "Eat more fish." "Eat more vegetables." "Eat more cheese." "Drink more milk."—these exhortations are displayed on bill boards, are placarded in the show windows, are carried about on trucks and auto windshields, and spread about in advertising columns. Like the old Tennessee mountain host, we say to our guest at table: "Take mo' of it, stranger; take mo' of it; take d—nigh all of it."

If these are not signs of over producing, how shall we know the signs when we see them?—Portland Telegram.

CECIL T. H. Lowe, H. J. Streeter, J. W. Osborn, Henry Krebs and Walter Pope, also our worthy "Mayor", the leading light of Cecil, were all visiting the county seat during the week.

Archdeacon Goldie of Cove held a fine service in Cecil on Sunday evening. In spite of the severe weather a large number of people were present.

Mr. and Mrs. Karl Farnsworth of Rhea entertained a large party of their friends on Saturday evening. Dancing, games and cards were the order of the evening with refreshments served between times.

Martin Bauerfeldt, the obliging storekeeper and car doctor of Morgan, was doing business in Cecil on Monday.

David Hynd of Sand Hollow, who has been visiting Hynd Bros. ranch at Cecil, left on Tuesday for Heppner to attend to business matters before returning to his home.

Mr. and Mrs. Ellis White of Astoria, who have been visiting with Mr. and Mrs. T. W. May at Lone Star ranch for several weeks, left on the local on Monday for Portland.

W. A. Thomas of Dotheboys Hill was calling on his friends in Cecil on Sunday and investigating the weather question.

Gordon Hall and W. Fletcher of Fourmile are busy men these days

hunting fox or jack rabbits. Road crew and their state trucks, graders, etc., left for Pendleton on Thursday. The bad weather is postponing the road work for the present.

R. W. Morse, county agent, was calling on "the mayor" on Wednesday and discussing "Farm Bureau and the Jack Rabbits of Monmouth."

Mr. and Mrs. Geo. Krebs and children of The Last Camp were visiting with Mr. and Mrs. Oral Henriksen at Ewing on Thursday.

E. Linsley, who has been visiting his sister, Mrs. J. E. Crabtree, left on Friday for Portland, where he will visit for a few days before returning to his home at Salem.

Mrs. E. Willbanks and children, who have been visiting with Mrs. Willbanks' parents, Mr. and Mrs. W. H. Chandler, at Willow creek ranch, for some time, left on Saturday for their home in Vernonia.

E. Bellinger of Boardman has been shipping several cars of baled hay from Cecil during the week.

Mr. and Mrs. Zenneth Logan of Boardman were calling on their friends on Willow creek on Friday and will spend a few days in the Cecil vicinity. Zenneth still has a warm spot in his heart for Cecil, although his home is now at the Land of Promise—vis, Boardman.

Frank Connor of The Last Camp, who over did himself during the holidays by eating turkey, winning blankets, etc., is having a lay off till he recovers from his exertions.

Charter number 3774 Reserve District No. 12

REPORT OF CONDITION OF THE FIRST NATIONAL BANK

at Heppner in the State of Oregon, at the close of business on December 31, 1923

Table with columns for RESOURCES and LIABILITIES, listing various assets and liabilities with their respective values.

I, W. E. Moore, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

Correct—Attest: W. E. MOORE, Cashier. JACK HYND, JOHN KILKENNY, FRANK GILLIAM, Directors. Subscribed and sworn before me this 7th day of January, 1924. RUBINA F. CORRIGALL, Notary Public. My commission expires August 18, 1925.

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You Can See What You are Buying when you fill your tank from a Dayton Visible Gasoline Pump. I have just installed one at my Repair Shop. Let me fill your tank next time. M. R. FELL Chase Street.

Drop in to MATEE & AIKEN'S and See their Fine Line of BOX CANDIES. HOT DRINKS and SANDWICHES always ready to serve!



Did You Ever Have an Argument with your grocer, doctor, or neighbor—he INSISTING you had not paid your bill, while you were POSITIVE you had? Such annoyances are needless. There is very little room for dispute about accounts that are paid by check. Your cancelled check, when properly endorsed, is the most perfect form of receipt known in the business world. First National Bank Heppner Ore.