

HOME CREDIT SYSTEM FULFILLS ITS MISSION

(R. G. Dykstra, Umatilla Schools, Umatilla, Oregon.)

In the long march of the centuries up the steps of human attainment, education arms the workers, faith in mankind tests the time, while commanding personalities rally the hosts about the standards of new ideas. In this course of progress every man who has dared to try out some dynamic idea for the betterment of mankind, has had his problems to solve. Great statesmen have come to look upon the home as the fundamental institution of civilization, and the school as the supplement of the home, the latter always keeping in close touch with the home life, and bringing into its work such material as would make the work of the school real.

This is probably the vision that prompted L. R. Alderman, former City Superintendent of the Portland schools, to initiate a plan whereby some recognition might be given the child for the home work that he does outside of school hours, in order to change his attitude toward the common every day duties of life and to bring the school and the home into closer relationship.

It is not the purpose of the writer to give a comprehensive treatise on the home credit plan, history of its adoption in many of the states of the union, and in several foreign countries, but to point out some of the results of his own experience.

During the year 1919 I visited the famous Spring Valley school in Polk county, then under the supervision of A. L. O'Reilly, now County Club Leader of Twin Falls county, Idaho, and studied the plan as first class evidence.

Encouraged by the splendid morale and interest displayed by parents and pupils, I decided that the Fair View school in the adjoining district, would be benefited by the same system. Since I was the third grade teacher employed there in the same year, I was somewhat dubious about adopting a new scheme. However, I am happy to say that the system produced marvelous results, and I was re-employed for the ensuing year.

In addition to the carrying on of the work satisfactorily in the school room, they did the chores nights and mornings at home and, in this way, began a system of industrial education that surprised and pleased the patrons. In nearly all homes where Home Credit was tried out, the parents found their children anxious to do work that heretofore had seemed a drudgery. The Spring Valley school plan was changed in some respects to meet the needs of the community. Tardiness on the part of any pupil doing the work meant a loss of so many credits already earned. During the previous year without home credits, the school had fifty-seven tardies. The home credit year was rewarded with a record attendance of ninety-five per cent and only eight tardies.

Part of the credits were given for sleeping with the windows open, care of teeth and hair, washing dishes, doing errands, mending clothes, etc. In many schools the pupils were given a half holiday each month for the completion of a certain number of credits.

During the following two years I continued the plan throughout all of the grades in the Buena Vista schools. For eight years I have followed up this plan to the end that the bond between school and home might be brought into a closer union, and the testimonials of hundreds of parents convince me that my efforts have not been in vain. Industrial club work and home credit have fulfilled a pressing need of the age.

The Oregon Tubercular Association, the Red Cross, and other agencies have adopted many vital points taken from the Home Credit Health charts.

The coming generation will consist of the boys and girls of today. If they grow up strong physically, mentally, morally and spiritually, this country will be well taken care of in their day, but if they are dwarfed and corrupted then we may look with uneasiness to the future as the foundation of society will be placed upon a bed of shifting sands.

Those objecting to the Home Credit plan—that object whereby the daughter is taught to wash the dishes for her tired mother instead of spending all her time at the piano, or occupying the plush chair in the parlor, perhaps forget that development of character is the great purpose of life. What a responsibility is given those who mold the lives of boys and girls. As Omar tells us: "The moving finger writes; and having writ, Moves on; nor all thy piety nor wit Shall lure it back again to cancel half a line, Nor all thy tears wash out a word of it."

MONTANA POET WRITES IN HARDEST METER

Thomas Murray Spencer, the Oregon-Montana poet, whose works first attracted attention locally when he wrote "The Heppner Ride" just after the flood here in 1903, was in Heppner last Saturday on his regular visit from Portland, representing a well known cigar house of that city. Mr. Spencer, who lived for a number of years in Montana, has written a poem, which we herewith reproduce, about Broadwater Hot Springs, located outside the city of Helena, Montana; in what is claimed to be the most difficult meter in the English language. This magnificent hotel was built many years ago at great cost by Col-

onel Broadwater, an old Indian fighter, pioneer and mining man. The springs are covered by a building of Moorish design, perfect in every detail, even to the stained windows. It is 450 feet long and contains one of the largest swimming pools in the world. The hotel was closed for many years after Colonel Broadwater's death. The poem was written by Mr. Spencer for the re-opening by J. August Helzse, who purchased it and restored it to its pristine glory. When the war started it closed again, only the landscape gardener being in charge.

The poem is as follows:
With hurtful moth and baneful spider
Alone I trod thy silent hall
Where Time—death's great derider
Was spreading wide his dusty pall.

I sadly watched thy fleeting glory,
As, phantom-like it fades away;
While Time and spider spun the story;
Broadwater's seen its palmist day.

Some President angel softly told me
As tearless sorrow held me fast,
"A day of resurrection surely—
Its pristine glory is not past."

Full well the sturdy master builded
In wilds, Egyptian-like of old,
His homely phrases were not gilded,
His plighted word was good as gold.

Again thy fountains softly galling,
As weid the phantoms saying flit,
"God bless our second time for playing—
When Fashion's hand our lamps relit."

The guests regether round rejoicing;
Joy blent supreme with laughter loud;
And all give praise, their spirits voicing—
Glory to him of whom we're proud.

From pain, disease or blighting sorrow
Stranger seekest thou relief?
Forgot thy cares be, and tomorrow
Health, wealth and merriment achieve.

Max Gorkle of the Eastern Hide & Junk Co., returned the last of the week from a business trip to Portland.



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REPORT OF THE CONDITION OF THE FARMERS & STOCKGROWERS NATIONAL BANK AT HEPPNER IN THE STATE OF OREGON, AT THE CLOSE OF BUSINESS ON FEBRUARY 28, 1920.

RESOURCES	
Loans and discounts, including rediscounts (except those shown below)	\$280,969.69
Notes and bills rediscounted (other than bank acceptance sold)	48,892.00
Overdrafts, unsecured	\$241,977.68
U. S. Government securities owned:	774.42
Owned and unpledged	13,500.00
War Savings Certificates and Thrift Stamps actually owned	2,475.33
Other bonds, securities, etc.:	
Securities, other than U. S. bonds (not including stocks) owned and unpledged	2,714.65
Stock of Federal Reserve Bank (50 per cent of subscription)	2,174.32
Furniture and fixtures	25,325.76
Real estate with Federal Reserve Bank	22,138.35
Cash in vault and net amounts due from national banks	27,691.27
Net amounts due from banks, bankers and trust companies in the United States (other than those included above)	881.88
Checks on other banks in the same city or town as reporting bank	442.21
Total of last three items above	28,225.76
Checks on banks located outside of city or town of reporting bank and other cash items	1,064.77
Interest earned but not collected—approximate—on Notes and Bills Receivable not past due	7,357.59
TOTAL	\$426,254.88

LIABILITIES	
Capital stock paid in	\$ 50,000.00
Surplus fund	10,000.00
Undivided profits	\$ 14,116.17
Less current expenses, interest, and taxes paid	11,967.43
Net amounts due to national banks	3,048.74
Net amounts due to banks, bankers, and trust companies in the United States and foreign countries (other than included above)	622.35
Certified checks outstanding	3,200.00
Cashier's checks on own bank outstanding	2,921.40
Total of last four items next above	10,261.53
Demand deposits (other than bank deposits) subject to Reserve (deposits payable within 30 days)	291,406.88
Individual deposits subject to check	
Certificates of deposit due in less than 30 days (other than for money borrowed)	8.72
Total demand deposits (other than bank deposits) subject to Reserve, last two items above	291,415.60
Time deposits subject to Reserve (payable after 30 days, or subject to 30 days or more notice, and postal savings)	16,648.23
Certificates of deposit (other than for money borrowed)	11,366.79
Other time deposits	28,019.02
United States deposits (other than postal savings)	25,000.00
Bills payable, other than Federal Reserve Bank (including all obligations representing money borrowed other than rediscounts)	500.00
Letters of Credit and Travelers' Checks sold for cash and outstanding	
TOTAL	\$426,254.88

Of the total loans and discounts shown above, the amount on which interest and discount was charged at rates in excess of those permitted by law (Sec. 5197, Rev. Stat.) exclusive of notes upon which total charge not to exceed 10 cents was made) was none. The number of such loans was none.

STATE OF OREGON, COUNTY OF MORROW, ss.
I, S. W. Spencer, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
S. W. SPENCER, Cashier.
Subscribed and sworn to before me this 9th day of March, 1920.
JOS. J. KYE, Notary Public.
My Commission expires June 18, 1923.
CORRECT—Attest: J. W. BEYMER, EMMETT COCHRAN, J. G. THOMSON, Directors.

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W. W. S M E A D

William Seakoup, who formerly was engaged in farming south of Heppner, has returned to this city after spending the fall and winter down on the coast.

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TRACTOR RATING: 20 horsepower on the drawbar, 35 horsepower on the belt.	LUBRICATION: Constant level splash. Force pump.	BRAKES: Expanding type. 24 inches in diameter. Lined with Thermoid Hydraulic Compressed Brake Lining.
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