FINANCING THE WHEAT FARMER THRU O. C. G.

By L. A. HUNT, County Agent

Every business man knows that in the sections where grain raising is the main business of the farmer that pay day is really only once a year and that the peak load of credit comes in the harvest season and banks and merchants are both sorely put to it to care for this situation.

Under our present banking system a bank may strain its credit so to speak a basis of a dollar for each bushel of and discount with the Federal Reserve Bank for a ninety-day period, and unless the paper is reduced it cannot legit. less the paper is reduced it cannot legit-imately carry it for a longer time. This was made the trustee for the Wishingperiod of reedit atraining is common to every grain growing section and occurs at the same time of year, usually the most severe about October first, which is sometimes canca the National count, which the association declined that banks may reduce the amount of effort at sale. One of the Portland paper carried for rediscount and that banks has agreed to take \$5,000,000 of business men may be able to make this paper another fall and one of the payments on their bills. Under the New York City banks has agreed to most favorable financial condition this take \$50,000,000 of similar paper. This is less strenuous, but during the last method of finance will be employed by some time for business to recuperate, coming season.

this will be a very severe test of the 5. It has been the practice of Calipatience of the farmer who will be see-ing his hard won bushels of grain sold a growers waiver. Wherever the growupon a depressed market.

aiways hard pressed at this season of which makes the association the trus-the year. The present plan as advocated by the director of the Federal Re-serve Hank is for the grower to sell to the trust. In a few instances an absothe grain agencies or speculators. This lutely 100 per cent advance of the val-puts the money in circulation, cleans ue of the crop has been made at the up the paper in the banks in the local-ity of the grower, and assists local bus-house. It is believed, however, that iness generally, but it has made no more very few banks would care to press the money, ground no more flour. The part up to a hundred per cent collecgrain agency has simply borrowed the tion if they were absolutely assured money of some other bank for this deal that their money would all be paid and the same Federal Reserve Bank within a reasonable time. The attitude banks. The only place then that the speculator or grain agency has in the striking. The bankers almost absolutefinancial scheme of handling wheat is that he goes and uses the same credit that the farmer has used to grow the grain which is the grain itself, to borrow the money to clean up the paper at assistance in marketing or in any other

The Oregon Cooperative Grain Grow ers Association plan is for the Associa-tion to take the place of the grain agen cy or speculator in all of these acts, but to see that the farmer, banks and the business men get the benfit of ready money in this same way and without the farmer being forced to dump his have proven to be a great asset to the wheat upon the market, but instead to business interests of the community, in permit of the orderly distribution of stabilizing the market, stabilizing the wheat on the consumers' market as credit, stabilizing prices.

it is required. In order to meet these condition there are four ways which the asso ciation has of getting money, severa of these which are not available to the PILOT ROCK HAS A local banking institutions. Every prois made to utilize lo but the distinct advantage is that it permits the association to come in an by its better methods of financing, by oking credit, to be able to assist lo load in a way which it is impossible for local hanking institutions to do.

This is possible by utilizing the method which has been used for a number of years by California Fruit Growers and Nut Growers, as well as by the Willamette Valley Prune Growers during the last year, when they simply took the contracts of the Association calling for the delivery of the product to the Association to-Portland banks and five Portland banks advanced \$190. 800 each to the Frune Growers of the Willamette Valley, thus saving the industry from serious financial difficul-

Through the method of a trade their commodities to the asociation tent and 75 per cent of the trade acissued in the state of Washington last year were handled by the Federal Reserve Bank of Spokane

The association may when occa sion demands group the wheat receipts of its grain and take these in large quantities and place them with an bank which is so situated as to be able to advance a loan through the Federal Reserve Bank on this class of paper. In



DR. LOUIS ALBERT BANKS.

Arrangements have been made for the appearance of Dr. Louis Albert Banks. preacher and lecturer of national reputation, in Heppner, and he will be at the Christian church on Thursday evening, February 5th, coming here under the auspices of the Federated and Christian churches of this city. Dr. Banks will handle a subject of very vital interest to the people of this city and the public preachers and lecturers of the nation, before returning to Heppner.

this way money may be secured on grain receipts in very large quantities and be brought in from outside and re eve local pressure.

4. This last method is one which has een practised by commercial bodies for a great many years and is absolute ly sound and was proven to be so during the last season when tried out by the Washington wheat growers. This is an old principle of finance applied to

bonds. To accomplish this the wheat receipts of the company are placed in the hands of a trustee. Against these then bonds are issued to an agreed amount; this fail they were issued on ton State Bonds. One of the other trust companies of the city agreed to finance Pay Day. At about this one date many to accept. However, more than \$100,-people must sell their grain in order 8000 in bonds were bought without any year and probably for the next one or a great many cooperative organizations two years, as it will undoubtedly take through the middle west during the

er wishes to obtain money at a bank Local banks in any grain section are he simply takes a growers waiver, may be discounting the paper for both of California bankers regarding going ly insist that the growers be members of cooperative organizations as it makes their collections so much more asy. Any number of testimonials from

> ing to the advisability of growers cooperative marketing organizations.
>
> There is nothing new or freakish about this proposition, there are at least thirty organizations working along the same line and have been continuing successfully for a period of ter years. There is none of these associa ions operating along this line which tave not made a success. They are and

California banks are on hand testify-

The Oregon Cooperative Grain Grow ors will be so in Oregon.

DISASTROUS FIRE

A fire of unknown origin destroyed the cooperatie grain warehouse at Pi-

Approximately 10,000 bags of grain were stored in the warehouse. The The building was 50 by 200 feet and contained, besides the grain, a feed mill quipment, and this was all destroyed. Hard work on the part of virtually all the men in Pilot Rock and farmer rom nearby farms saved the Pacific Coast Elevator Co., and H. W. Collin warehouses, adjoining. The Pacific coast warehouse is 20 feet from the structure destroyed, and the Collins warehouse stands north of that

The Pilot Rock warehouse was in acceptance, wherein the growers sell general alarm was sent out and towns cople organized two bucket brigades. ne bringing water from Birch creek and another from a nearby spring. The

plaze from the nearest hydrant, Most of the grain in the warehouse in well as the building itself was cov-

ered by insurance.

FIRST CHRISTIAN CHURCH. Sunday, January 30, 1921.

The usual Lord's Day morning ser vices will be held, consisting of Bible School at ten o'clock, followed by Communion and preaching service. The morning theme will be "The Duties and

Responsibilities of Deacons."

The Christian Endeavor Society will hold their service at 6:30 p. m. and at 7:30 will be the song service followed by the fifth of the series, "Evils That Menace Our Land," and the theme will

TO THE PUBLIC.

At the beginning of the year, having aken my son, J. G. Barratt, into partsership in the stockraising and farmng business, I wish to announce to the public that the firm name will hereafter be W. B. Barratt & Son, the business to be conducted under the man-

w. B. BARRATT.

W. P. Mahoney, cashier of the First National Bank of Heppner, motored over to Pendleton on Sunday. He is spending today in Pendleton on busi ess matters. Mr. Mahoney's brother, who is interested in the livestock bank at North Portland, is recovering from an operation performed two weeks ago. Both are well known in this vicinity.-Monday's E. O.

Dr. F. Gunster and wife departed fo is cordially invited to come and hear him. He is one of the most noted pect to spend some two or three weeks



THE BROTHERHOOD COM-HEPPNER PIONEER PASS-ES TO GREAT BEYOND PLETES ORGANIZATION

incident to old age, and his demise wa

Mr. Stevenson was \$1 years and

lins Post G. A. R. and the flag beare

for the old soldiers of the post fo

ow Lodge No. 66, L.O. O. F. of this cit

and his funeral was held at the Fed

under the auspices of the two orders

erated church on Wednesday afterno

Stevenson. Another son, John Steven son, lives at Pilot Rock and a daughter

Mrs. Davis, lives at Oakland, Californi

Mr. and Mrs. A. C. Mitchell car

ever from Pendleton on Thursday last

and have been guests during the week

at the home of Mrs. Mitchell's parents

Mr. and Mrs. Jas Cypert. Mr. Mitchell

is going on to Portland, where he has

will remain in Heppner for at least

Farm and Home Pointers.

Early plowing of summer fallow is

The secret of successful sheep rais-

the slugs -- Etomology.

month before joining her husband.

occepted employment but Mrs. Mitchell

ot unlooked for.

One of the most enthusiastic and delightful gatherings held in Heppner for the home of his son George Stevenson a long time occurred in the hotel on Monday evening last when eighty-five about ten o'clock, death apparently be-representative men of the town and ing caused by heart failure. Mr. Stevmmunity met for the purpose of orwas furnished by the Heppner Band o'clock he got up and dressed and went and the hotel management served an down to the sitting room where he sat and the hotel management served an excellent luncheon in the splendid new

The purpose of the organization, as to see if anything had happened to the has before been stated in these columns, old gentleman, and found him sitting is neither political nor religious, but civic in the most democratic sense possible. It is a get-together movement of the men of the community in monthly gatherings for the purpose of pro-moting community welfare. Brief addresses were given by Rev. Stephen D. Phelps, S. E. Notson and W. O. Livingstone. The following officers were elected: President, Prof. Howard M. James; Vice-President, S. E. Notson; Secretary, W. O. Livingstone: Treasur er. Vawter Crawford.

The revalent enthusiasm and optinism concerning the new organization would indicate that it will probably figure very prominently in the commun ty life of Heppner in the near future The meetings will be held on the eve-

ning of the second Monday in each be served and program given. Ques-tions of interest to all will be discussed from time to time, and the program is to which he belonged. Rev. Stephen D. now in course of preparation for the Phelps delivering the funeral discourse. next meeting, which will be held on Monday evening, February 14. Every white man, eighteen years old and over, eligible to membership, and is solic

No program was attempted on Mon day evening last, but time was given over to organization. This organizalot Rock on Sunday morning and did over to organization. This organiza-about \$50,000 worth of damage to the tion gives promise of being one of the cal institutions in carrying this peak grain stored therein. The property was hig things of Morrow county and eveload in a way which it is impossible valued at \$10,000. ery man in the entire community should

unite with it. Watch for the announcement of the program for the next meeting, meanwhile it is our duty to boost for the

Heppner High School Notes.

On Saturday, January 15, the Freshen gave an oriental party in honor of the three upper classes in the basement of the school house. The room was very artistically decorated with Japanflames when a citizen reported the blaze about 6:30 Sunday morning. A ing. The pillars and windows were decorated with the colors of each class. Many rugs and cushions adorned the floor, on which little Japanese girls representing the Orient, sat. Little incense burners were placed about the oom on small pedestals. The electric lights were shaded with yellow paper. giving an oriental appearance to the

After the refreshments everyone de-

parted for home with words of praise upon their lips.

...

After the banketball game Saturday time.-Home Economics, O. A. C. evening the Pilot Rock boys were en-tertained by the high school in the Menace Our Land," and the theme who he, "The Curse of the Cigarette". You will receive a cordial welcome at all of Many flowers and a few rugs adorned.

Many flowers and a few rugs adorned. The party began with a ing on the farm is providing hill pasture for late fall and early spring uses. thereby shortening the feeding season Experiment Station speech from the president of the student body. Following this were talks from the captains of each team and our coach and the professor of Pilot Rock By spraying before February with Bor school. After the speeches a few games were played, when a call for refreshments was made. The refreshments, which consisted of baked beans, sandwiches, salad, cake and coffee, were served in cafeteria style.

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Basketbal game between Fossil and Heppner teams on Friday evening, Jan.

We wish to express our heartfelt thanks to our many friends for the kindness and tender sympathy shows us and to our dearly beloved uncle and great uncle, Eugene F. Fairhurst, during his illness and burial, and also for

the flowers so kindly sent.

MR. and MRS. M. V. LOGAN. LUCILE LOGAN. VIVIAN LOGAN. EUGENE S. LOGAN.

Heppner High Plays Good Game With Pilot Rock High

The banket ball team from Pilot Rock short order. However, such was not the case, as the home boys were in trim for road building. The result was a score of 1; to 15 in Heppner's favor. The game was fast and highly interesting all the way through and was well attended by the Heppner people. Gay M. Anderson was

Friday evening the local boys will play the Fossil high school team, and tre anticipating another stiff game, as Legion Smoker Well Attended. the Fossil boys have been winning against all their antagonists so far, heir latest accomplishment being the lefeat of Goldendale's crack quintet after that team had defeated the fast team of The Dalles high school. We therefore have the promise of a fast game Friday evening and a big crowd of fans should be on hand to boost for the local team and help them hold the risitors down.

Forest News Notes.

Those desiring grazing permits in the matilla National Forest must get their applications on file by the last of Jan-Andrew J. Stevenson passed away as Blank applications have been sent out to all former users of the range. There are about three hundred users in the original Umatilla Forest in this city on last Sunday evening at and about four hundred in the Wenaha Forest which is now an integral part community met for the purpose of or-ganizing a civic Brotherhood. Music his room upstairs. A little before ten est.

The new Umatilla National Forest, down to the sitting room where he sat down by the stove. After some little time Mrs. Stevenson went down stairs of the old Umatilla and Wenaha Fordown by the stove. After some little ests embraces a total area within its upright in a rocking chair and life was hundred thousand acres and is one of extinct, he apparently having passed the largest National Forests in the oundaries of nearly one million four away without the least struggle. Mr. Stevenson had been alling during the North Pacific District. It is in three livisions and is about one hundred and past year and, was suffering a great deal from heart trouble and other ills seventy miles from one end to the other, and embraces lands in six Oreforage for approximately one hundred and fifty thousand sheep and twenty MH and MRS GEORGE STEVENSON. nonths of age at the time of his death. He had been a resident of Heppner and Merrow county for many years, being thousand horses and cattle. The Forst Supervisor's headquarters are locatn fact one of the early settlers here. ed at Pendleton.

where his family grew up. He was one The Five Mile Cattle & Horse Asso of the very few remaining Civil War iation have announced a regular meetng to be held at Gurdane Saturday, January 22. It is expected that several important matters will be brought bere the meeting for action. Il also be an election of officers.

Forest Ranger Woods of Gurdane es-imates the snew in the vicinity of Aruckle mountain to be about four feet furing either of the two preceding win Members of Mr. Stevenson's family living at Heppner are George and Ed

DESPONENCY AND ILL HEALTH CAUSE SUICIDE

Despondency because of III health is ought by relatives to have been the otive for the suicide of Mrs T. W. lyers, aged 50, who shot herself brough the breast with a .32 automatpistol Saturday night at her home 42 Cottonwood street.

Mrs. Ayers, clad in her night dress nd bleeding profusely from the wound was found lying on her bed with the pistol in her hand by Bert Holm, a roomer in the house who heard the shot just as he entered the front door. He rime factor in wheat production in the Columbia basin, as shown by many ran to the police station and summoned a physician, but efforts to save Mrs. years' experiment station investigation. This fact has added thousands of bushtvers life were unavailing

els of wheat to the annual production Dr. Ayers, who survives Mrs. Ayers, and will make a still larger increase as and who has been in Portland for sev farmers learn of it and plan their op-erations for early plowing. eral weeks with the intention of openrations for early plowing. ing an office in that city, arrived her The dairy cow's ration needs enough this morning. No inquest will be hel protein for upkeep of the body and sup-protein for upkeep of the body and sup-as suicide is self-evident, according to ply of casein and albumin in the milk. J. T. Brown, county coroner. Mrs. and enough carbohydrates and fats for Ayers has been in very poor health and body heat and energy and sugar and fat recently collapsed on the street because

of milk, the fats of the feed being of heart disease. ning was delightfully spent in playing various games. After playing a few at most economical cost of feeding "rousing good" games the refreshments which consisted of punch and cake, were served by the Japanese matter. show bad results immediately. A build-ing laid on poor foundations may not and was in the drug business in Pen fall down but it cannot stand the strain dieton at one time

of one built on good foundations. The The funeral will be held tomorro good foundation for child growth is from the Brown chapel at 2 p. m. with laid by giving proper foods at the right. Hev. R. L. Bussaharger, paster of the Christian church, officiating.-East Oregonian.

EUGENE FRANCIS FAIRHURST.

Eugent Francis Fairhurst was be Long winter feeding always results in n Portland, Oregon, on March 14, 1871, loss on the year's operations .- O. A. C. and died at Heppner, Oregon, on January 17, 1921. His father, Thomas Fair-Growers have only about two weeks hurst and mother, Ellen Fairhurst, first in which to insure their peach crop against loss from leaf curl this year. came from Manchester, England, when coung and settled at Prophetstown deaux mixture 6-6-50, completely covand moved to lows. In 1864 they ering every bud, control will be com-plete.-Plant Pathology, O. A. C. crossed the plains from Iowa to Oreon and settled at Portland. Slug eggs are hard to destroy. him ney tells of eggs that were heated in a

There were two daughters, Mrs. F. C. Proteman and Mrs. Chas. D. Sennett furnace eight times until reduced to an almost invisible smallness, and each preceded Eugene to the grave, the for time regained their original bulk in mer in 1875 and the latter in 1890. His nother having died when he was three moist situations, and hatched as usual. years of age, his sister, Mrs Sennet Lime arsenate, 1 part to 16 parts chopraised him from that time until he was ped lettuce leaves, is a good control of nearly grown, when her death occurred His father died February 22, 1888, at Hardman, Oregon

Eugene was of a quiet, retiring na Experimental feeding tests with 70 head of two-year-old steer calves and ture and was universally liked in the vicinity of his home. He will be missed

shown the value of silage in fattening portland, and Norma Protaman, Lu-atters, and some of the economical feeds and practices of fattening or win-tering cattle, sheep and hogs.

Boardman Wants Ferry

high school appeared in Heppner on mercial Club last night the construc-Saturday evening last and put up a fine tion of a ferry across the Columbia was hattle against the team from the local discussed. Cooperation is expected high school. They were a fine bunch of huskies and when they came out on the Toor it began to look like the Heppner of Washington and the Columbia Highads would be put out of the playing in way of Oregon are nearest together

the case, as the home boys, were in trim

for a stiff game and were ready to go

Stanfield Standard and J. D. Zurcher, at their opponents with no thought attorney and secretary of the commer-whatever of defeat entering their heads. activity in support of the John Day assurance also carries with it the improject. It was also voted to endorse plied promise that a new contract will the Northwest Tourist Association bill be entered into if possible, for the ow before the legislature.

The Legion boys held their smoker on

boys, also, Victor Grosbens and Young action on this proposal at the very ear-Moore putting up a stiff series of liest opportunity.

hope to have their new quarters shaped sion that this was a grave mistake, and up in proper manner to care for the when he was asked if there was any-

CARD OF THANKS.

We desire to thank our many friends. Willow Lodge No. 66, L. O. O. F., the Rebekahs and the G. A. R. and Relief gon counties and four counties in Corps for their kindness during our re-Washington. It will supply summer cent bereavement, and our appreciation

MR. and MRS. JOHN W. STEVENSON.

Percy Hughes returned to his Butter puite fully recovered from his illness. He was laid up in Heppner for ten days r so with a very lame back.

who will assist the people of Morrow the very highest type, and County in making and filing their in-come tax returns for the year 1920, will in life largely through the school of the at Heppner, Court House, February to 10 inclusive, and at Ione February not hesitate to say, however that he is

Across the Columbia River COMPLETION OF HIGH-WAY SEEMS ASSURED

Office Takes Stand That Will Doubtless Furnish Means to Properly Surface and Complete Road Up Willow Creek to Heppner.

Not desiring to be quoted as having positively secured sufficient means for seeting and there was general discusion favorable to the establishment of sioner Barratt in nevertheless given paper for Boardman and for further assurance that this will be done. This proper surfacing of the highway with sixteen feet of gravel, as is the settled policy of the State Highway Commission, instead of only eight feet as the

present contract calls for The fact that the Willow creek road last Saturday night at their new quar-ters in the old Gilliam & Bisbee build- facing, and the contract had been let ing, and were greeted with a large at-tendance. They put on the usual good factory to the Morrow county public, program, but it was not as long as and as Mr. Barratt was fully aware of heretofore owing to some numbers not this and thoroughly understood the materializing A wrestling match be-tween Curtle Vaun of Boardman and which for the most part is built Royal Parker of Lexington was one of through sandy and light soils, and the main features. Vaun proving him-would soon be blown to pieces with no self to be the best man in this contest.

Several bouts were put on by the small der the contract, he was ready to take

rounds with the gloves, in which event
Groshens seemed to have the best of it,
but Moore was gritty and was up and
coming all the while, the exhibition adopted by the commission upon the reating a lot of amusement. Clarence request of Mr. Kiddle, late member of lauman and Roy Wakefield gave an exhibition boxing match of 3 rounds, and vey of the situation, and the further Eads and Wright had the gloves on for fact that there was not sufficient funds three rounds. Eads winning the decis- available to defray the expense of pution. Wright and Hall wrestled and ting of a sixteen-foot covering, de-Wright secured two straight falls.

The next smoker will be on Saturday,
February 5, at which time the boys
Barratt long to convince the commisthing he desired for his part of the state he immediately took up this question and feels that whatever is done in the future will be along the well established lines and no chances will be taken to the detriment of the Willow creek highway. In other words, this road will be properly covered, and a new contract with this end in view will be entered into as soon as the pro-

per preliminaries are gone through Further than this, it is confidently expected that plans will mature for the grading and graveling of the twelve-Percy Hughes returned to his Butter mile gap that now exists between reck home early in the week having Heppner and the end of the Huber con-

tract beyond Lexington Mr. Barratt states that he is well pleased with his new duties so far. He is convinced, upon becoming acquainted and getting in personal touch with Deputy Collectors of Internal Revenue, H. O. Payne and M. E. Gaffney, who will assist the people of Morrow the very highest type, and men like himself who have gained their station

New Location



I have moved my office from the Slocum block to the new hotel building where I will be pleased to greet my old and new friends.

ROY V. WHITEIS

Real Estate and Insurance

SPECIAL MATINEE

Saturday, Jan. 29 3:00 P. M.

Entire proceeds to be given to the starving children of Europe through H. Hoover

Star Theater

Admission 25c