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You Find Prompt and Satisfactory Service Here



YOU have been walking in the sunny fields of prosperity. Life seems secure. Youth and strength are careless and forgetful. You have spent money as you have earned it.

Suddenly a flood of hard luck comes rolling toward you. Will you be overwhelmed by it?

A BANK ACCOUNT IS A SAFETY ISLE. START ONE TODAY!

Dollars deposited in this bank draw interest at 4 per cent. They are safe dollars—busy dollars. A small bank account serves as an incentive to save, save, save

If you have only a small sum put aside, deposit it with us today. All large fortunes had small beginnings. The biographies of all rich men start with their first bank account.

YOUR BANK CAN HELP YOU

FARMERS & STOCKGROWERS NATIONAL BANK

Heppner Oregon

BANKERS TOLD OF NEED FOR GRADUAL MARKETING OF AGRICULTURAL PRODUCTS

Head of War Finance Corporation Points Out the Necessity of Extended Crop Loans to Ten Thousand A. B. A. Members.

MUST MARKET OUR PRODUCTS SLOWLY

WRITTEN SPECIALLY FOR THE GAZETTE-TIMES BY ROBERT FULLER

New York, October 18.—Bankers of the United States are wide awake to the importance of working out of a more liberal platform for agriculture and livestock financing. Already preliminary steps have been taken and a unity of action assured which experienced economists predict are the foundation stones to an era of unprecedented national prosperity.

Summed up, the American farmer played a stellar role in the annual convention of the American Bankers' Association, held here this year and attended by 10,000 of its members. First, Eugene Meyer, Jr., Managing Director of the War Finance Corporation, put the issue squarely up to the bankers in his address, "Financing Agriculture." Then followed the principal fight of the convention over the branch bank issue. Here again agriculture came to the fore, as it was the small town banker, the farmers' banker, opposed to the branch bank idea of the city bankers.

Farmers and the stock raisers may expect to see these developments: Long term financing which will permit a gradual marketing of crops. In other words, loans which can be rediscouted or extended to permit holding of crops until a favorable market is offered.

A supervision of live stock loan companies in line with that exercised over State and National Banks.

Marketing of our basic agricultural products.

The need for a more gradual marketing of agriculture products through longer term financing as presented to the National Bankers' Association by Eugene Meyer, Jr., received their closest attention.

"Unquestionably," said Mr. Meyer, "it would have been advantageous, even under pre-war conditions, to market our products more gradually. Under present conditions it is more than a matter of advantage—it is an absolute necessity."

"Paper, based upon the security of non-perishable commodities," Mr. Meyer stated, "should be made eligible for rediscout for the length of time necessary to market a season's product before the next harvest. The view seems to prevail in some quarters that paper, in order to be liquid, must have a maturity of sixty to ninety days. But a sharp distinction should be drawn between short-time bank paper and the question of the liquidity of the security that underlies the bank paper, long or short.

"Long-time paper may be more liquid as to security than short-time paper. During the past year it was clearly shown that commercial paper depends for its liquidity on the orderly buying of the manufactured goods, and that this orderly buying, in turn, depends largely upon the chasing power based upon the orderly

marketing of our basic agricultural products. "Indeed, if our late experience established any definite differentiation between the liquidity of commercial paper and of paper based upon staple, non-perishable agricultural commodities, properly warehoused, it established that fact that the latter is decidedly more liquid under adverse conditions than the former. At no time were such commodities so entirely unmarketable as were certain lines of manufactured products upon which the so-called liquid commercial paper was based.

"While it is important," continued Mr. Meyer, "to safeguard the Federal Reserve System by proper restrictions regarding eligible paper, it is equally important to safeguard business and agriculture by avoiding discrimination against paper which may properly be considered as eligible.

Branch Banks Weaken Farm Loans The strongest point scored by the state bankers as opposed to the National branch bank idea, was the claim that branch banks, if extended to small towns and agricultural districts, would be manned by outsiders unfamiliar with local conditions, thus making loans in many instances unsound and weakening our whole financial structure. The branch bank idea was voted down as detrimental to the best interests of the nation.

FARM POINTS THAT POINT.

More Lime Used.

More lime is being ordered by planters from the state lime order at Gold Hill. It is applied in moderate amounts after plowing, and harrowed in. A manure spreader with a little loose straw manure in the bottom is sometimes used for applying the lime, or a lime spreader may be obtained when lime is used regularly. Directions for making a lime spreader may be had in college circular. Best results may be expected on soils of known acidity, medium fertility and heavy texture, on which legumes such as clover are to be grown.—O. A. C. Exp. station.

Hens Peck Pen Mates.

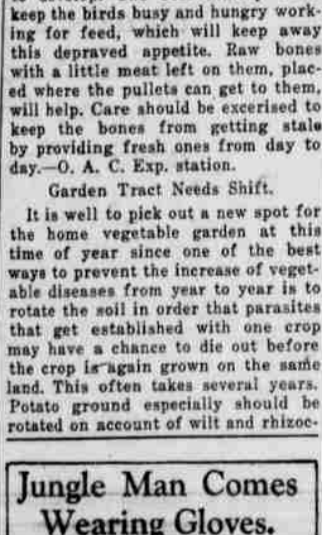
Birds just off the range and placed in confined quarters, as they are during the winter, should be carefully watched, for they are likely to develop the habit of picking each other's feathers. The new feathers have blood at the base which gives them the taste of blood and causes this habit to develop. The best remedy is to keep the birds busy and hungry working for feed, which will keep away this depraved appetite. Raw bones with a little salt left on them, placed where the pullets can get to them, will help. Care should be exercised to keep the bones from getting stale by providing fresh ones from day to day.—O. A. C. Exp. station.

Garden Tract Needs Shift.

It is well to pick out a new spot for the home vegetable garden at this time of year since one of the best ways to prevent the increase of vegetable diseases from year to year is to rotate the soil in order that parasites that get established with one crop may have a chance to die out before the crop is again grown on the same land. This often takes several years. Potato ground especially should be rotated on account of wilt and rhizome.

Jungle Man Comes Wearing Gloves.

This is a new and most recent picture of Battling Siki, the Tunis Algeria jungle man who knocked out the European champion, Georges Carpentier, in six rounds at Paris, and is now coming to the U. S. He wants to fight Dempsey, but will be forced to show his class against some lesser light, maybe Harry Greb or Kid Norfolk.



James P. Hon, a St. Louis salesman, was given a complete free trip to see the World Series games by Pres. Dan Johnson of the American League. Hon explained how Witt, a Yank player, was knocked unconscious in a final St. Louis game when in running he stepped on the neck of a pop bottle, which flew up, hitting him in the head.



HOME SWEET HOME Oscar likes the old ones best.

THIS EVENING FINNY'S NEW MUSIC TEACHER IS COMING. SHE IS VERY CULTURED AND PLAYS ONLY CLASSICAL MUSIC!

YES, MR. BOTTS. WHAT WOULD YOU LIKE FOR ME TO RENDER?

SOMETHING SHAPPY! PLAY TURKEY IN THE STRAW!

HOME HOWLS HERE IS ONE FROM I. W. M. MARSHALL, III. SUBSCRIBER—BE SURE AND WASH YOUR NECK AND EARS, JIMMY. NOW YOU SEND ME ONE ILL PRINT FOR YOU.



Poem by Uncle John

PAST THE KEY-DAY The dreamy eyes that used to haunt me, have ceased to thrill my time-worn heart; no optic artist now can daunt me, no matter how she acts the part. I've lost the keen appreciation that lurks within the youthful breast I still have spells of palpitation, but that's because I don't digest. . . . I hate to own that I'm a cynic,—that I have old and crusty grown, but I can pass the eye-brow clinic, the same as if I'd turned to stone. There's nothing to the pensive languish that Maude turns on at sweet sixteen,—

veleping into canker or roup.—O. A. C. Exp. station.

FOR SALE—Gasoline woodsaw in first class condition. Price \$75.00. Can be seen at store of Peoples Hardware Co., Heppner.

October Special—Weed tire chains, size 30x3 1/2, regular \$4; extra heavy, \$5, at Heppner Garage.

HOME PHILOSOPHY FOR 1922 If industry is to be revived, we need the alien mob to work the mines, and do the rest of the toil that must be done. Therefore we should let the aliens in. "If we want the wheels of prosperity to turn, we should keep the American workman free from competition from Europe. Therefore we should keep aliens out." "If happiness is to come to the land we must seek an education citizenship. Therefore we should have a strict educational test for the alien." "If we want peace on earth we should safeguard our shore against intrusion from cunning agitators found among these

highly educated but destitute foreigners. Therefore we should admit only workers who are built for work." Try these recipes for political speeches from your cart tail. Any one of them will get a round of applause. You can always fool the fellow who knows only "We, Us & Company" and never thinks of You.

6 per cent loans may be secured for any purpose on farm lands, irrigated lands, to buy or build homes, city or farm, under our first mortgage certificates. Bankers Reserve Mortgage Company, Gas & Electric Bldg., Denver, Colo.

Tells Bankers of Rural Needs.



Eugene Meyer, Jr., manager of the War Finance Corp., told ten thousand national bankers at New York last week that our Federal Reserve system should be built up to properly care for agricultural and live stock needs.

Punchettes

by Rev. M. A. MATTHEWS D.D. LL.D.

OUR RIGHTS

The Constitution of the United States guarantees to each certain fundamental rights. Those rights are to be exercised within the boundaries fixed by law.

No man can assume to be the law in the exercise of his rights. No man has liberty except the liberty that is guaranteed to him by law while he is within the confines of absolute obedience to law. When he steps beyond the confines of law he ceases to have rights except the right of a fair and impartial jury.

We seem to have forgotten the Constitution and have entered upon a policy of abuse of the rights guaranteed to us under the Constitution. The Constitution guarantees to us the right of free speech. That means the right of appeal, of petition, of protest, of trial, and of constructive amendment to the Constitution according to the rules of law. No government, civil or military, can deny us the right to petition, to plead, or to protest.

This provision of the Constitution is abused today. The term, "Free Speech" is interpreted to mean unbridled license to talk.

There is a vast difference between speech and talk. There is a vast difference between petition and unguarded, treasonable, and blasphemous utterances. We do not need any more free speech. We need fair argument, honest statements, and truthful utterances.

The Constitution guarantees to us a free press. That means the right to own and to publish the news if published accurately, truthfully and fairly.

It means a press beyond the dictation of any power be it political, military, or financial. We need under that right a fair press, an honest press, a truthful press, an accurate press, an unbiased press, and a press that recognizes that the reportorial and news columns belong to the public in which utterances be fairly, accurately, and truthfully reported.

The Constitution guarantees to us the right of amending the Constitution. But it must be amended according to the Constitution's rule for amending it.

The Constitution must be respected, obeyed and followed if this government is to stand.

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Large cake No waste

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MASON CORDS HEAVY-DUTY OVER SIZE			
SIZE	PRICE	SIZE	PRICE
30x3 1/2 CL	\$13.95	32x4 1/2	\$30.75
30x3 1/2 s.s	15.80	33x4 1/2	31.55
32x3 1/2	19.35	34x4 1/2	32.40
31x4	23.10	35x4 1/2	33.20
32x4	24.50	33x5	38.95
33x4	24.70	35x5	39.95
34x4	25.35	37x5	42.10

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