

IONE INDEPENDENT

IONE, OREGON
Friday, April 24, 1931.

We have no selfish ends to serve. We desire no conquest, no dominion. We are but one of the champions of the rights of mankind. We shall be satisfied when those rights have been made as secure as the faith and freedom of nations can make them.
—Woodrow Wilson

Flag of the Free

When Freedom, from her mountain height,
Unfurled her standard to the air,
She tore the azure robe of night,
And set the stars of glory there!
She mingled with its gorgeous dyes
The milky baldrick of the skies,
And striped its pure celestial white
With streakings of the morning light.
Then, from his mansions in sun,
She called her eagle bearer down,
And gave into his mighty hand
The symbol of her chosen land!

—Joseph Rodman Drake

SMOKE SCREEN

A great deal of the loud and violent talk about the fearful effects of prohibition on the morals of the people and how hard bootleg whiskey is on the internal anatomy of the rum hounds is not inspired by any vital interest in the topic itself or any hope of getting away from Saint Volstead but rather by a fervent desire to keep the dear people from thinking and talking about something else.

That something else is a new phase of the old issue of human rights against special privilege, of the man versus the dollar. The longer they can keep the dead issue of prohibition before the people the longer they can postpone the coming conflict and their own position from the seats of the mighty.

MEIER VS MEYERS

Well, the Governor has had his day with the State Board and at this moment it looks as though the man he seeks to depose would continue to preside over the penitentiary, duck pond and all.

We are not very well informed as to the merits of this controversy but we will say that the Governor has nerve and that the penitentiary head seems to be a versatile genius. Duck ponds and prison walls seem to us a really remarkable combination.

THE KILOWATT KIDDIES

BRING
HOT WATER
ELECTRICALLY

"Jack and Jill went up the hill
To fetch a pail of water"

BUT The Kilowatt Kiddies have not even hills to climb to bring you hot water - ELECTRICALLY. Invisible as they are, Charley and Clara Kilowatt keep your tank brimfull of abundant hot water. It's always just the right temperature for the Moday washing, the morning shave - the hundred-and-one household jobs that are made easy with a dependably constant hot water supply.

The Kilowatt Kiddies, invisible symbols of service, they stay on guard to give you hot water the instant you touch the tap. Charlie and Clara Kilowatt never sleep, they are yours to command every minute, day and night, with never varying precision.

The Killowatt Kiddies would like to serve YOU with ELECTRIC Hot Water. Learn all about its economy, dependability and convenience from their sponsors, the

Pacific Power and Light Company

"Always at your Service"

BUSINESS PITFALLS IN FARM DISTRICTS

Bankers Point Out Hazards of Unsound Practices and Help Farmers to Avoid Them.

WAYS in which bankers may discourage unsound farm practices are described by President F. D. Farrell of the Kansas State Agricultural College in the American Bankers Association Journal. He says:

"In Kansas in connection with the importation of dairy cattle, a large shipment of very inferior animals came into a county to be sold at auction to local farmers. The county agricultural agent informed the bankers that the cattle would be a detriment to the community. The bankers refused to finance the purchase of the cattle and the sale was abandoned. The cattle were shipped to another county. The county agent and the bankers there did as was done in the first instance and the second county escaped.

"A year ago creamery promoters began trying to capitalize the Kansas farmers' desire to improve his markets by inducing communities of farmers to purchase creamery plants before production and local conditions justified them. Informed of this by the State Agricultural College, the bankers association sent warnings to every bank in the state, leading many to refuse to support the creamery promoters until the college approved the plant for the community concerned. This saved many communities loss from the premature establishment of plants.

"A third way bankers can discourage unsound practices is to refuse to finance farmers who wish to pyramid their enterprises, a temptation difficult to resist. This is illustrated among farmers who buy cattle for feeding purposes. A farmer feeds two or three cars of cattle one year and makes a good profit. This induces him to buy twice or three times as many the second year, still more the third and so on until he finally loses more by having too many cattle on feed in a year of bad prices than he made in several previous years with smaller numbers and better prices. When bankers discourage bad practices their action is a positive benefit to the farmers concerned."

WHAT A KEY BANKER DID FOR HIS COUNTY

The farmers of one county in Tennessee are receiving \$400,000 additional annual income from new farm enterprises started since 1926 through the efforts of a "key banker" and the county agent, according to estimates from the Tennessee College of Agriculture. A "key banker" is a part of the state bankers' association voluntary field force cooperating with the American Bankers Association in its nationwide plan for bringing about better agricultural conditions through combined banker-farmer effort. New projects started in this particular county are tobacco, Irish potato and cabbage production for cash crops, and dairying and poultry raising for livestock.

The key banker, looking for something to do to better his community, first attempted to procure a county agent but was unable to get the county to make the necessary appropriation, so he and other leading citizens made up the requisite funds through private subscription among farmers and business men and an agent was employed.

Up until 1926 grain was the principal farm production in the county. The banker recognized the disadvantages of this. It afforded a low cash income, and the land was too hilly and rough for profitable grain raising. His idea was to introduce cash crops that offered more return per acre and were better fitted to the county. It was decided that the county should standardize on the Green Mountain potato and to market it in carload lots. Through his bank he sponsored the buying of a car of certified seed potatoes. He likewise bought some high quality tobacco seed and several hundred settings of purebred eggs. These supplies were distributed at cost through the banks to the farmers.

After considerable effort a market for dairy products was assured the farmers when in 1923 a national cheese company located a factory there. A county appropriation was secured for county agent work in 1928.

In 1929 the cash crop program resulted in farmers selling \$45,000 worth of milk, \$150,000 worth of tobacco and fifty-five carloads of potatoes and cabbage, mostly through cooperative sales. "This was some step from the \$25,000

FUNDS FOR HOMES SUPPLIED BY BANKS

By ROME C. STEPHENSON
President American Bankers Association

A LARGE portion of the funds required in home building always has been furnished by banks. They



R. C. STEPHENSON

have shown constantly a deep interest in the performance of this feature of national development. Upon it rests much of our country's future stability, and any contribution to its advancement redounds to the advantage of all. So banking has never permitted its co-operative attitude toward home building to lessen.

Practically all banks now accept savings deposits which can well be turned to the advantage of the home builders. The construction of individual dwellings requires a large amount of financing and is a thoroughly commendable enterprise. Necessarily, the aid given to home builders is governed by the sound banking rules which have grown out of the years of experience and the constant studies of bank practices.

All of the efforts made to secure broader real estate loan privileges, to adjust resources to make it possible to lend larger sums for long terms, the standardization of mortgage loan formulas, and the actual lending of vast sums on mortgage notes evidence the desire of banks to contribute a full measure of support to the home-building movement. This is true of all classes of banks, but even in a more marked degree of those whose deposits are largely in the form of savings and whose loans are primarily for building or home purchasing purposes.

Both Sides Protected

The process through which bank loans are made on real estate is as simple as the nature of such an important transaction will permit. When money is advanced the lender must know that repayment will be made the specified time. Likewise the borrower wants to be assured that, after he has figured the loan on the basis of his conservatively anticipated ability to pay, he will not be required to do more, that he will not be disturbed in his efforts to work out of his obligations under those terms. Whether his agreement is to repay the entire loan in three or five years, or on a monthly or yearly basis, he wants the assurance that no additional burdens will be imposed upon him. All of this is settled definitely in advance.

There is no mystery about any of the details, and when the negotiations are complete the borrower knows just what he may expect and what he will be required to do to meet his obligations.

Loans made to persons who wish to acquire homes are not necessarily building loans. One may wish to purchase a home already constructed. In this form of transaction bank loans are used very freely because it is the only kind of a real estate loan some classes of banks may make. Others, of course, may lend upon real estate with improvements uncompleted and advance funds as the construction progresses. Different styles in home financing have developed in the various states, and banks have tried to adapt their facilities to the needs. Whatever character of assistance is required in any particular instance usually can be found in some bank in the local community.

Among banks and borrowers for home acquisition purposes a long established and thoroughly tested relationship exists. Banks are not the only agencies through which such funds are available; they do not embody all the spirit of helpfulness which abounds. However, through the years of their co-operation their aid has been of unquestioned value to the home builders whose efforts to establish a permanence for themselves have received constant encouragement. Bankers everywhere are ready to counsel with their customers about their home-building plans and to assist to the extent of their ability. This is being done constantly and the many advantages of it are not without recognition.

Real Education

Giving a child an education that will fit him for taking his place in the economic scheme of life is not enough. We must also educate him for leisure. That's why the study of music, for instance, will make his life deeper and richer.—Woman's Home Companion.

IONE HIGH SCHOOL ALUMNI NEWS

Class of 1919

J. Percy Wells was principal of the school in 1919, and under his leadership four graduated. Charles Cochran has been located in Los Angeles, California, for several years where he holds a good position with the Pacific Telephone Company. After finishing school here he spent one year in the University of Washington, later taking a business course in Portland. Eldred Corson had two years work at the U. of W. later graduating from Benhke-Walker business college. For several years Mr. Corson worked for the Pacific Telephone Company at Los Angeles. From there he went to Chicago where he holds a responsible position with the Hartman Wholesale Corporation. He married a Los Angeles girl—Dorothy Diamond. They are the parents of a young son, named Donald Keith.

Joseph Lowell is a graduate of Benhke-Walker business college. Mr. Lowell is an expert accountant and holds a position with the Chanler Lyon people in Portland. He married Miss Rose West. Mrs. Lowell is a teacher in the Portland schools. They are the parents of a daughter, who two years ago won the prize in a childrens beauty contest. Edison Morgan lives in Ione. Last fall he was awarded the contract for school bus driver for the year 1930-31. He chose as his wife Miss Hazel Grabill. They are the parents of a young daughter named Jaunita. The

Class of '20

class of 1920 numbered two,—Clara Linn and Blanche Turner. Clara Linn is the wife of J. W. Hawk who is station agent at

this place. She is the mother of a son, Alan Hale. Before her marriage she held a position as book keeper in the Bert Mason store. Blanche Turner taught successfully in the schools of Morrow and Gillman counties. Last year she became the wife of Albert Lindstrom, an enterprising farmer of the Morgan district. Following their wedding, Mr. and Mrs. Lindstrom made a delightful auto trip through the state of California.

E. R. Curfman was principal of the school at this time.

Class of '21

Five graduated in 1921—three girls and two boys. Of this number four are making their homes in Oregon while one is located in the northern central states. Immediately following her high school graduation, Vera Howe entered Linfield College at McMinnville, where she completed two and one half year's work. She became the wife of Albert Moen. For the past year and a half she has been in Ione assisting in the care of her aged grand-parents. Vesper Shriver remained on the farm with her parents until November, 1922, when she accepted a position in the Bullard Pharmacy in Ione, a position she held for one and one-half years. From this work she went to Oregon State College where she had one year's study in pharmacy. She married Tom Logsdon, a farmer at King's Valley. Friends at Christmas time received greetings from Mr. and Mrs. Logsdon mailed at Dallas, Oregon, but whether they were located there permanently, or only on a visit at the home of Mrs. Logsdon's sister, Mrs. Glen Brock, we were unable to learn. Edine Moore entered Linfield College where she completed two years work. From this school she went to Oregon State College where she graduated in

(Continued next week.)

BASEBALL

IONE VS FOSSIL

On IONE Grounds

SUNDAY APRIL 26

GAME STARTS AT 2 O'CLOCK.

WHEATLAND BASEBALL PLAYING SCHEDULE FOR 1931

Prepared by Walt Cochran

TEAM	At	At	At	At	At	At
	CONDON	FOSSIL	ARLINGTON	RUFUS-BL'CK	HEPPNER	IONE
CONDON		April 19	May 24	May 31	May 3	June 21
FOSSIL	June 14		June 7	May 10	May 24	April 28
ARLINGTON	April 26	May 31		June 21	June 14	May 10
RUFUS-B. ALOCK	May 17	May 3	April 19		June 7	May 24
HEPPNER	May 10	June 21	May 17	April 26		May 31
IONE	June 7	May 17	May 3	June 14	April 19	