



**WINDOW DRESSING DUMMIES**

On my first business job it was necessary for me to call one day at the office of a bankrupt company which had sold in small units all over the country.

Its literature had followed the familiar pattern, pointing out how much you would be worth if you invested one dollar in telephone stock in 1885, or if Ford had asked you to lend him a nickel in 1900.

Perhaps the officers were irresponsible rather than deliberately crooked. They were sure that their enterprise was destined to make fortunes for every one associated with it, and they backed their judgment with their own money. But that did not mitigate the sufferings of the people who crowded the office on the day of my call.

A station agent and his faded little wife from a country town in Pennsylvania. They had invested \$15,000, their savings of a lifetime.

A poor preacher from South Carolina. The \$6,000 which he had saved by incredible economies had been his only bulwark against the poorhouse.

A school teacher; a dentist; many men whose gnarled hands and bent backs were eloquent of heavy burdens. They wept; they cursed; they threatened, but it did no good. No one of them ever recovered a cent.

Walking away from all that tragedy, I resolved never to be associated with any company which financed itself by selling stocks to the public, not even if George Baker were the president and J. P. Morgan the sales manager.

Everybody whose name gets advertised a little is invited to go on boards of directors. It has happened even to me. I have a nice form letter that says "no."

To be on the board of a business with which you are not intimately connected means that you attend a meeting once a month, vote on a lot of things that you know nothing about, receive \$10 or \$20, and go away. The public, reading your name, believes that you are directing. Actually you are not.

In England most boards are made up of the men actually conducting the business. Once a year the chairman has to stand up before the stockholders and answer questions about every detail of the operations.

In this country the habit of being a director is a piece of business vanity. A man with a lot of directorships after his name thinks of himself as a "big shot."

Many of these famous dummies have lost money and sleep during this depression. It will be interesting to see whether the return of good times will not bring many resignations.

Directors should direct. Window dressing dummies should go out.

been paid to date is the best possible basis for a loan. With all of the business depression and the failure of hundreds of banks, I have not heard of a single life insurance company that has failed to meet its obligations.

**MONROE**

In Virginia the other day I saw the homes of the third, fourth and fifth Presidents of the United States, Jefferson, Madison and Monroe. Each stands on a mountain top looking out over broad, beautiful valleys. Madison inherited great wealth and built himself a veritable palace. Jefferson was an architect and his splendid mansion, Monticello, is one of the most beautiful buildings I have ever seen. But a couple of miles from Monticello is a modest little one-story cottage which cost Mr. Monroe just a thousand dollars to build. Somehow this affected me more than did the palaces of Jefferson and Madison. It seemed to fit in better with our scheme of democracy. Other presidents were born and reared in even humbler circumstances than Monroe, whose father was a carpenter, and who made with his own hands some of the crude furniture that still remains in the Monroe cottage. But even Lincoln had acquired a competence before he became president, while Monroe was always a poor man.

Theresa—Do you intend to accept Harry?  
Matilda—That all depends upon circumstances.  
Theresa—What circumstances?  
Matilda—Why, his, of course!

**NEW RASPBERRIES FOUND VALUABLE**

O.S.C. Specialist Recommends Two Sorts, Lloyd George and Chief as Comers.

Two new varieties of red raspberries, Lloyd George and Chief, have just been recommended for trial plantings on a commercial basis throughout the northwest as a result of three years of study of them at the Oregon State college experiment station. The Lloyd George is considered as a possible successor to Cuthbert as a major commercial crop berry, while Chief is believed to have a more limited field.

Dr. George M. Darrow, senior pomologist of the bureau of plant industry, who is doing special cooperative research work at Corvallis, announces that the Lloyd George variety is harder and more productive than Cuthbert, that its fruit ripens about 10 days ahead of the Cuthbert, and that the plants bear a fall crop amounting to as much as a ton to the acre on the tips of the new canes.

The berries of this new variety are the largest of any commercial variety yet tested, the largest being

almost the size of the average loganberry. They are uniform in size, hold the size well through the season, and are more firm than the Cuthbert. Its weaknesses are that its flavor is hardly as appealing to some as the Cuthbert, and it is not quite as sweet. Its canes are somewhat shorter, though more productive per foot.

This variety originated as a chance seedling in England and was introduced there in 1920, since when it has become the leading sort. It was later introduced into New York where it has been recommended by the state experiment station. Eastern nurseries have certified stock.

The Chief variety is recommended because of its exceptional hardiness and productiveness, combined with excellent flavor and earlier ripening, exceeding the Cuthbert by two weeks at Corvallis. The

berries are too small for general commercial canning use and the plants are subject to wilt. For local market purposes its bright red berries that do not turn dark, and its good quality and productiveness make it worth planting on a small scale at least, says Dr. Darrow.

Oswego—Recent organization of a homemakers' radio club of 13 members in Oswego with Mrs. Edna Schiewe as chairman brings the total number of clubs in Clackamas county to nine, according to the report of Thelma Gaylord, county home demonstration agent. This is the largest number of clubs to be organized in any one county in the state. Altogether there are 30 radio clubs in Oregon and Washington tuning in on the Tuesday afternoon family life discussions sent out over station KOAC.

Grants Pass—That the Josephine county food conservation project

is effective is evidenced by the fact that at one field alone more than 50 families called for tomatoes and took them away in 100 or 200 pound lots. This exchange and distribution of food among needy families is carried on through the granges of the county and is under the direct supervision of Sara Wertz, home demonstration agent, and Herbert Howell, agricultural agent.

Oregon City—Eighteen different communities in Clackamas county are actively participating in 33 different home economics project meetings this year according to the program and calendar recently released from the office of Thelma Gaylord, home demonstration agent. This calendar was formulated and approved by the county extension committee which is composed of seven women and headed by Mrs. G. W. Thieson of Milwaukie.



**HISTORY**

"Does democracy lead to Communism?" was the subject of a college debate. The students decided in the negative. Another night they debated the question: "Do morals tend to decline as civilization advances?" and they decided that in the affirmative.

What interested me was to discover the reports of these debates in the old folio minute-book of the Jefferson Society at the University of Virginia, in the handwriting of Woodrow Wilson when he was a student there in 1879! The very same questions that are held as important today were important fifty-two years ago. The decline of morals with the progress of civilization, has been a live topic since the days of King Solomon, and every generation has decided that its own morals are worse than those of its ancestors.

Of course, that isn't true. The "good old times" were pretty bad old times if one takes the pains to dig up the evidence. Most young people, however, don't know anything about the morals of their ancestors, and are keenly aware that they themselves are not always models of propriety, so they conclude that the world is steadily becoming more immoral.

**LIGHT**

Perhaps the most marvelous achievement of applied science is the discovery of a method of taking photographs in the dark.

When all visible light has been shut off it is still possible for infra red rays to be present, though the eye cannot detect them. But a photographic plate which is sensitive to infra red rays has been produced and by its aid perfect portraits have been made of people who seem to be in absolute darkness.

This suggests many things. It has long been suspected that the eyes of night birds and animals were sensitive to the infra red rays, enabling them to see in what appears to human beings to be to-

tal darkness. And the possibilities of getting photographs of people who believe themselves to be entirely concealed by the darkness are interesting. One of the first practical applications of this discovery that has been proposed is an automatic burglar trap which will photograph anybody prowling in the dark where he ought not to be.

**APPLES**

Every autumn some part of the world has a bumper crop of apples and the other parts have none. This year the New England crop has been small, but the other day in the Shenandoah Valley of Virginia I found apple growers wondering whether they were going to be able to get the cost back out of the biggest crop in history. Ex-Governor Harry Eyerd of Virginia is reported to have 200,000 barrels of apples in his orchard, said to be the largest in the world. In Germany this year the apple crop has been so large that signs along the roadside near the orchards invite the people to help themselves, taking care not to break the trees.

The old fashioned dried apple has almost disappeared as an item of commerce but modern canning methods take care of surplus apple crops and make substantially fresh apples available to everybody all the year around.

**INSURANCE**

The most heavily insured man in the world is Pierre S. Dupont, of Wilmington, Delaware, who carries seven million dollars of life insurance. There are fifteen men in America who carry more than five million dollars. There are 391 who have a million dollars or more of insurance.

Life insurance, on the whole, is increasing steadily. There is no other way in which the average man can leave his family an income sufficient for their needs. And in times of stress, a life insurance policy on which the premiums have



"It takes a heap o' pennies in the bank to make it count."

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