

ESTIMATED EXPENDITURES

| | | | | |
|-----------|-----------|-----------|---|--------|
| 63,000.00 | 64,000.00 | 65,000.00 | 1381.1 Principal on Bonds (include negotiable interest-bearing warrants issued under OHS 328.260) | 41,870 |
| 9,027.50 | 7,667.50 | 6,285.00 | 1382 Interest on Bonds | 1,254 |
| 72,027.50 | 71,667.50 | 71,285.00 | Total Expenditures | 43,124 |

School Lunch Fund

| SCHEDULE V | | ESTIMATED RECEIPTS AND BEGINNING CASH BALANCE | | Estimated For Ensnaring Fiscal Year | |
|--------------------------------------|--------------------------------------|---|---|---|--|
| Fiscal Year Ending June 30, 1959 (1) | Fiscal Year Ending June 30, 1960 (2) | Budget Allowance Current Fiscal Year (3) | Item (4) | Estimated For Ensnaring Fiscal Year (5) | |
| 6,288.00 | 6,397.00 | 6,500.00 | 36 Federal Money Received Through State | 6,500 | |
| 30,518.00 | 35,710.00 | 36,500.00 | 77 Sale of Lunches | 36,500 | |
| 36,806.00 | 42,107.00 | 43,000.00 | Total Receipts | 43,000 | |
| 3,369.00 | 3,573.00 | 1,000.00 | Beginning Net Cash Balance (or Deficit) | 1,000 | |
| 40,175.00 | 45,680.00 | 44,000.00 | Total Budget Resources | 44,000 | |

ESTIMATED EXPENDITURES AND RESERVE

| | | | | |
|-----------|-----------|-----------|--|--------|
| 2,453.00 | 3,635.00 | 4,500.00 | 910 Salaries | 4,500 |
| 33,402.00 | 36,755.00 | 34,000.00 | 921 Food | 34,000 |
| | | 2,500.00 | 922 Supplies | 2,500 |
| 556.00 | 1,348.00 | 1,500.00 | 935 Replacement of Equipment | 1,500 |
| 191.00 | 801.00 | 500.00 | Other | 500 |
| 36,602.00 | 42,539.00 | 43,000.00 | Total Estimated Expenditures | 43,000 |
| 3,573.00 | 3,141.00 | 1,000.00 | Reserved for Expenditure in Future Years | 1,000 |
| 40,175.00 | 45,680.00 | 44,000.00 | Total Expenditures and Reserve | 44,000 |

Serial Levy Fund

| SCHEDULE VIII | | ESTIMATED RECEIPTS AND BEGINNING CASH BALANCE | | Estimated For Ensnaring Fiscal Year | |
|--------------------------------------|--------------------------------------|---|---|---|--|
| Fiscal Year Ending June 30, 1959 (1) | Fiscal Year Ending June 30, 1960 (2) | Budget Allowance Current Fiscal Year (3) | Item (4) | Estimated For Ensnaring Fiscal Year (5) | |
| 130,000.00 | 130,000.00 | 130,000.00 | Total Receipts | 130,000 | |
| | | | Beginning Net Cash Balance (or Deficit) | 60,000 | |
| | | | Total Budget Resources | 190,000 | |

ESTIMATED EXPENDITURES AND RESERVE

| | | |
|------------|--------------------------------|---------|
| 130,000.00 | Total Estimated Expenditures | 190,000 |
| 130,000.00 | Total Expenditures and Reserve | 190,000 |

Teachage and Special Building Fund

| SCHEDULE IX | | ESTIMATED RECEIPTS AND BEGINNING CASH BALANCE | | Estimated For Ensnaring Fiscal Year | |
|--------------------------------------|--------------------------------------|---|---|---|--|
| Fiscal Year Ending June 30, 1959 (1) | Fiscal Year Ending June 30, 1960 (2) | Budget Allowance Current Fiscal Year (3) | Item (4) | Estimated For Ensnaring Fiscal Year (5) | |
| | | | Total Receipts | 3,150 | |
| | | | Beginning Net Cash Balance (or Deficit) | 5,000 | |
| | | | Total Budget Resources | 8,150 | |

ESTIMATED EXPENDITURES AND RESERVE

| | | |
|--|--|-------|
| | Total Estimated Expenditures | 1,350 |
| | Reserved for Expenditure in Future Years | 6,800 |
| | Total Expenditures and Reserve | 8,150 |

Jury Panel For the Year 1961

(Continued from Opposite Page)

- Jerry Dougherty, Heppner, Farmer.
- Bernard Doherty, Heppner, Farmer.
- F. J. Doherty, Heppner, Laborer.
- James Driscoll, Heppner, Postmaster.
- Herbert Ekstrom, Jr., Ione, Farmer.
- Barbara Emert, Ione, Housewife.
- Delbert Emert, Ione, Farmer.
- Joel C. Engelman, Ione, Laborer.
- Franklin Ely, Ione, Farmer.
- John Eubanks, Ione, Farmer.
- Charles Early, Irrigon, Laborer.
- John Edwards, Lexington, Laborer.
- Earl Evans, Heppner, Farmer.
- Walter R. Edger, Heppner, Auto Partsman.
- Harold Evans, Heppner, Farmer.
- Verne Edwards, Heppner, Barber.
- Agnes M. Flug, Boardman, Housewife.
- A. R. Fortner, Boardman, Farmer.
- Elton Fraser, Irrigon, Service Station Op.
- James Fraser, Irrigon, Farmer.
- Willard French, Echo, Farmer.
- Albert L. Fetsch, Heppner, Farmer.
- Edna Fetsch, Heppner, Housewife.
- Jane Flatt, Heppner, Housewife.
- Ida Farra, Heppner, Shoe Shop Op.
- Scott Furlong, Heppner, Laborer.
- Raymond Ferguson, Heppner, Farmer.
- J. W. Farra, Heppner, Shoemaker.
- Fay Ferguson, Heppner, Housewife.
- Norman Florence, Heppner, Retired.
- R. J. French, Heppner, Rancher.
- Henry Gantenben, Boardman, Farmer.
- Zearl Gillespie, Boardman, Laborer.
- John W. Graves, Hardman, Farmer.
- Dorris Graves, Hardman, Housewife.
- Pete Gilman, Heppner, Farmer.
- Claude Graham, Heppner, Farmer.
- Donald F. Gilliam, Heppner, Postal Clerk.
- Cornett Green, Heppner, Merchant.
- Lowell Gribble, Heppner, Wheat Sprayer.
- Fred Gimbel, Heppner, Lineman.
- Maxine Gray, Heppner, Housewife.
- Leroy Gardner, Heppner, Laborer.
- Fern Graves, Heppner, Bank Teller.
- Don Greenup, Heppner, Farmer.
- John Glavey, Heppner, Farmer.
- Edmond Gonty, Heppner, Merchant.
- Victor Groshen, Heppner, Laborer.
- Emil Groshen, Heppner, Retired.
- Gwyneth Green, Heppner, Housewife.
- Charles Joseph Higuera, Boardman, Farmer.
- Walter Hayes, Boardman, Merchant.
- Delmer Hug, Boardman, Farmer.
- Thomas C. Huston, Hardman, Farmer.
- Donald E. Helker, Ione, Farmer.
- Lloyd L. Howton, Ione, Farmer.
- Lewis Halvorsen, Ione, Farmer.
- William J. Healy, Heppner, Farmer.
- Alonzo Henderson, Lexington, Farmer.
- Homer Hughes, Lexington, Farmer.

- John Hanna, Jr., Heppner, Farmer.
- Matthew Hughes, Heppner, Laborer.
- Allen Hughes, Heppner, Farmer.
- Pauline Hughes, Heppner, Housewife.
- Piri L. Howell, Heppner, Salesman.
- Ronald Haguewood, Heppner, Farmer.
- Marion Hayden, Heppner, Mechanic.
- J. J. Hayes, Heppner, Farmer.
- Robert L. Hopper, Heppner, Salesman.
- James Healy, Heppner, Merchant.
- Elmer Heath, Heppner, Farmer.
- Paul E. Heinrichs, Heppner, Farmer.
- Eugene G. Hall, Heppner, Farmer.
- Charles C. Jones, Lexington, Truck Driver.
- Walter Jacobs, Ione, Farmer.
- Robert Jepsen, Ione, Farmer.
- Suzanne Jepsen, Ione, Housewife.
- John William Jepsen, Ione, Pest Exterminator.
- Paul Jones, Heppner, Farmer.
- Floyd Jones, Heppner, Farmer.
- Marcel Jones, Heppner, Farmer.
- Lorena Jones, Heppner, Housewife.
- C. A. Kane, Heppner, Farmer.
- Marjorie Kenny, Heppner, Housewife.
- William J. Kenny, Heppner, Farmer.
- Howard Keithley, Heppner, Contractor.
- Victor Kreimeyer, Heppner, Forster.
- Donald J. Kenny, Irrigon, Farmer.
- Stanley Kemp, Lexington, Farmer.
- Robert Kilkenny, Heppner, Farmer.
- Walter Kramer, Lexington, Laborer.
- George W. King, Boardman, Sec. Foreman.
- Elizabeth Jane Kuhn, Boardman, Housewife.
- Louise Keene, Ione, Housewife.
- John R. Krebs, Ione, Farmer.
- Lindsay Kincaid, Ione, Farmer.
- Rogert A. Kincaid, Ione, Farmer.
- Charlotte Lundell, Ione, Housewife.
- Cecil M. Lutkins, Ione, Farmer.
- James Lindsay, Ione, Farmer.
- Mary Lindsay, Ione, Housewife.
- H. C. Lesley, Hardman, Merchant.
- Albert Lindstrom, Ione, Farmer.
- Edris Lindstrom, Ione, Housewife.
- Roy Lindstrom, Ione, Farmer.
- Katherine Lindstrom, Ione, Housewife.
- Raymond Lundell, Ione, Farmer.
- Juanita Lathrop, Irrigon, Housewife.
- Mervin Leonard, Lexington, Impement Dealer.
- Gena Selves Leonard, Lexington, Housewife.
- Gerald Leyva, Lexington, Pilot.
- Lawrence D. Lindsay, Lexington, Farmer.
- L. B. Ledbetter, Lexington, Farmer.
- Randolph Lott, Heppner, Merchant.
- Violet Lanham, Heppner, Housewife.
- J. E. LaTrace, Heppner, Farmer.
- Ronald M. Leonnig, Heppner, Restaurant Owner.
- Edith Matthews, Ione, Housewife.
- Wallace Matthews, Ione, Farmer.
- Melvin Melena, Ione, Merchant.
- Lloyd Morgan, Ione, Farmer.
- Margaret Ann Morgan, Ione, Housewife.
- Milton Morgan, Ione, Farmer.
- Alice Majeke, Lexington, Housewife.

- Eugene Majeke, Lexington, Farmer.
- Bill B. Marquardt, Lexington, Farmer.
- Betty Marquardt, Lexington, Housewife.
- Carl M. Marquardt, Lexington, Farmer.
- Rena Marquardt, Lexington, Housewife.
- Elroy Martin, Lexington, Farmer.
- Juanita Martin, Lexington, Housewife.
- Gerald E. Messenger, Lexington, Farmer.
- Karl G. Miller, Lexington, Farmer.
- Franklin Miles, Lexington, Laborer.
- Edith Munkers, Lexington, Housewife.
- Nancy Myers, Heppner, Housewife.
- Leonard Lee Munkers, Lexington, Laborer.
- Jasper Myers, Heppner, Farmer.
- Lila G. Myers, Heppner, Housewife.
- Thomas R. Marlatt, Heppner, Lumber Handler.
- Kenneth Marshall, Lexington, Laborer.
- Beulah Mankin, Heppner, Housewife.
- Fred Mankin, Heppner, Farmer.
- Elmer M. Moe, Heppner, Millworker.
- Alberta Munkers, Heppner, Housewife.
- Donald Munkers, Heppner, Laborer.
- Harry Munkers, Heppner, Laborer.
- Marle Martin, Heppner, Housewife.
- Randall Martin, Heppner, Farmer.
- Richard Meador, Heppner, Contractor.
- Charles McKenzie, Boardman, Laborer.
- Edward McQuaw, Boardman, Farmer.
- Earl Francis McCabe, Ione, Farmer.
- Helen Mae McCabe, Ione, Housewife.
- James McCabe, Ione, Farmer.
- Mary Jean McCabe, Ione, Housewife.
- William McClintock, Ione, Farmer.
- C. E. McElligott, Ione, Farmer.
- Donald McElligott, Ione, Farmer.
- David A. McLeod, Ione, Farmer.
- Mary McLeod, Ione, Housewife.
- C. E. McQuarrie, Heppner, Merchant.
- Marie McQuarrie, Heppner, Housewife.
- Donna M. McCurdy, Heppner, Housewife.
- Harlan McCurdy, Jr., Heppner, Bookkeeper.
- R. G. McMurtry, Heppner, Merchant.
- Nate McBride, Heppner, Mechanic.
- Gordon O'Brien, Heppner, Farmer.
- Nadine O'Brien, Heppner, Housewife.
- Patrick O'Brien, Heppner, Farmer.
- Gene Orwick, Heppner, Serv. Station Op.
- Edith Partlow, Boardman, Housewife.
- John Partlow, Boardman, Farmer.
- Roy Partlow, Boardman, Farmer.
- Mabel O. Peck, Boardman, Cafe Operator.
- Mary Ann Palmer, Ione, Housewife.
- Geneva Palmer, Ione, Housewife.
- Lee Palmer, Ione, Farmer.
- Marion A. Palmer, Ione, Farmer.
- Barbara Peterson, Ione, Housewife.

- Herbert Peterson, Ione, Farmer.
- Paul G. Pettyjohn, Ione, Merchant.
- Helen Proudfoot, Ione, Housewife.
- Martha E. Peterson, Ione, Housewife.
- Lloyd Parker, Irrigon, Ironworker.
- William Parker, Irrigon, Carpenter.
- Leroy Proctor, Irrigon, Farmer.
- Perry D. Pummel, Irrigon, Welder.
- Iva Colleen Padberg, Lexington, Housewife.
- Kenneth Palmer, Lexington, Farmer.
- Oris Padberg, Lexington, Mechanic.
- William Parsons, Lexington, Partsman.
- Leila Palmer, Lexington, Housewife.
- James H. Peck, Lexington, Farmer.
- Kenneth Peck, Lexington, Farmer.
- Lucille Peck, Lexington, Housewife.
- Donald Pointer, Lexington, Farmer.
- Harry Proudfoot, Echo, Farmer.
- George N. Peck, Heppner, Laborer.
- Jack A. Ployhar, Heppner, Laborer.
- Delbert Piper, Heppner, Grocer.
- Etta Parker, Heppner, Housewife.
- Loyal Parker, Heppner, Merchant.
- James V. Prock, Heppner, Truck Driver.
- John A. Pfeiffer, Heppner, Merchant.
- Eugene O. Pierce, Heppner, Banker.
- Richard Paine, Heppner, Laborer.
- Randall Peterson, Heppner, Jeweler.
- Roger Palmer, Heppner, Farmer.
- Floy Privett, Heppner, Clerk.
- Eileen Prock, Heppner, Clerk.
- Clyde Robinson, Boardman, Farmer.
- Norma A. Rea, Ione, Housewife.
- Billy Joe Rietmann, Ione, Farmer.
- Gene Rietmann, Ione, Repairman.
- Lucille R. Rietmann, Ione, Housewife.
- Victor Rietmann, Ione, Farmer.
- Victor Robert Rietmann, Ione, Farmer.
- Wayne Rietmann, Ione, Farmer.
- Batie P. Rands, Irrigon, Farmer.
- Guy Riddle, Irrigon, Farmer.
- James L. Roberts, Irrigon, Farmer.
- George E. Rogers, Irrigon, Salesman.
- Irvin E. Rauch, Lexington, Farmer.
- Mildred Rauch, Lexington, Housewife.
- Kenneth Robertson, Irrigon, Farmer.
- Mildred N. Rhea, Echo, Housewife.
- Carl W. Rhea, Echo, Laborer.
- Walter Ruggles, Heppner, Farmer.
- Helen Ruggles, Heppner, Housewife.
- Viola Ruhl, Lexington, Housewife.
- Laurel Ruhl, Lexington, Farmer.
- Virginia Rosewall, Heppner, Housewife.
- W. C. Rosewall, Heppner, Auto Dealer.
- Arnold Lee Raymond, Heppner, Printer.
- Creston Robinson, Heppner, Laborer.
- Ralph L. Richmond, Jr., Heppner, Bookkeeper.
- Kathryn E. Robinson, Heppner, Clerk.

60 Businesses

Listed in Heppner

There are 60 listed businesses in Heppner, according to statistics released by J. Harry White, district manager of Dun & Bradstreet, Inc. This total is based on a physical count of the January, 1961 edition of the Dun & Bradstreet Reference book. According to the reference book business firms in other principal communities of Morrow county are: Ione, 13; Boardman, 8 and Lexington, 7.

Start stopping sooner. Winter driving conditions call for additional distance in which to slow down by making light, short, repeated applications of brakes.

- Marlyn Robinson, Heppner, Housewife.
- Muriel Rynnion, Heppner, Housewife.
- Gerald C. Rood, Heppner, Laborer.
- Betty Rood, Heppner, Housewife.
- Cecil Rill, Heppner, Farmer.
- George Rugg, Heppner, Rancher.
- Shirley Rugg, Heppner, Housewife.
- Robert G. Sicard, Boardman, Farmer.
- William Simcox, Boardman, Farmer.
- Ralph K. Skuboo, Boardman, Farmer.
- Robert Lowell Stevens, Hardman, Farmer.
- Helen Stevens, Hardman, Housewife.
- Beulah Sherer, Ione, Housewife.
- George Snider, Ione, Farmer.
- Harold Snider, Ione, Farmer.
- Kenneth Smouse, Ione, Farmer.
- A. E. Stefan, Ione, Farmer.
- Earl Sanders, Irrigon, Janitor.
- George R. Sawyer, Irrigon, Laborer.
- William E. Schmeder, Irrigon, Foreman.
- Louis C. Shade, Irrigon, Laborer.
- Paul R. Slaughter, Irrigon, Farmer.
- Frank Smawley, Irrigon, Farmer.
- Leander N. Smith, Irrigon, Carpenter.
- Leslie Smith, Irrigon, Guard.
- Robert Smith, Irrigon, Farmer.
- Sam I. Snyder, Irrigon, Truck Driver.
- Vernon D. Stewart, Irrigon, Ord. Worker.
- Eugene Sawyer, Lexington, Electrician.
- Bill Steagall, Lexington, Mechanic.
- Robert D. Stegall, Lexington, Laborer.
- Wilbur C. Steagall, Lexington, Laborer.
- W. R. Scott, Heppner, Laborer.
- W. R. Scott, Jr., Heppner, Laborer.
- William Slewert, Heppner, Bank Mgr.
- Margaret Slewert, Heppner, Housewife.
- Gerald Swaggart, Heppner, Farmer.
- William Smethurst, Jr., Heppner, Rancher.
- Ray E. Smith, Heppner, Printer.
- William L. Sowell, Heppner, Truck Driver.
- Arnold M. Springer, Heppner, Laborer.
- Thomas S. Sargent, Heppner, Plumber.
- Hugh Smith, Heppner, City Treasurer.
- Ralph Taylor, Cecil, Farmer.
- Hershall Townsend, Ione, Farmer.
- Carl W. Troedson, Ione, Farmer.
- Margaret B. Troedson, Ione, Housewife.
- Cecil H. Thorne, Ione, Farmer.
- George E. Tucker, Ione, Laborer.
- Garry H. Tullis, Ione, Farmer.
- Paul W. Tews, Ione, Farmer.
- Forrest Thornburg, Lexington, Laborer.
- Kenneth J. Turner, Heppner, Farmer.
- Ralph I. Thompson, Heppner, Rancher.
- John K. Volle, Irrigon, Farmer.
- William J. Van Winkle, Lexington, Farmer.
- Jack Van Winkle, Heppner, Serv. Sta. Op.
- James Valentine, Heppner, Farmer.
- Wilbur Van Blokland, Heppner, Farmer.
- Mary E. Van Blokland, Heppner, Housewife.
- Dewey W. West, Jr., Boardman, Serv. Sta. Op.
- Irma Jean West, Boardman, Housewife.
- Walter Wright, Heppner, Farmer.
- Ray Wright, Heppner, Farmer.
- Orian A. Wright, Heppner, Farmer.
- Pearl Wright, Heppner, Housewife.
- Mildred Wright, Heppner, Housewife.
- A. C. Warren, Ione, Farmer.
- Alvin Wagenblast, Lexington, Farmer.
- Hubert Wilson, Heppner, Postal Clerk.
- Doris E. Watkins, Heppner, Housewife.
- Charlotte Walker, Hardman, Housewife.
- Dick Wilkinson, Heppner, Farmer.
- Wavel Wilkinson, Heppner, Housewife.
- Virginia Wilkinson, Heppner, Housewife.

NEW BOOK FOR JURORS



Chief Justice William M. McAllister (right) of the Supreme Court of the State of Oregon accepts a copy of the just-published "Handbook for Jurors" from Dean F. Bryson of Portland (left) president of the Oregon State Bar. The booklet was prepared as a public service by the state bar.

Jury duty for residents of Morrow county will be made easier and less confusing by the newly published "Handbook for Jurors" prepared as a special service by the Oregon State Bar with the support of the Morrow county commissioners.

The Morrow county court was one of 31 Oregon county governments which cooperated in the publication of the "Handbook for Jurors," by underwriting the cost of printing copies to be distributed to jurors in their respective county courts. Baker, Klamath, Lane and Marion counties did not participate in the project, according to the state bar office. The first printing was 50,000. Dean F. Bryson, president of the Oregon State Bar, stated that "it is the hope of the bar that a copy of this booklet will find its way into the hands of every Oregon

citizen called to serve on a jury." The contents of the booklet, written by a special committee of the state bar under the direction of the bar's public service and information committee, deals with the role of the juror and juror, examination of jurors, evidence, types of cases, definitions of terms commonly heard during a trial and various other subjects pertinent to jury duty.

The public service project brought words of commendation from Chief Justice William M. McAllister of the Supreme Court of the State of Oregon who said: "The Handbook for Jurors prepared by the Oregon State Bar for distribution in our trial courts is an excellent and informative guide which I am sure will be of great value to our citizens in performing their duties and obligations as jurors."

EROSION

The Gazette-Times will publish an article occasionally which has been written by a student in the elementary grades, and selected by Clifford Williams, eighth grade teacher. This article was written by an eighth grade science pupil.

By JOHN PFEIFFER

Most of the food that supports life comes from the soil, either directly or indirectly. President Theodore Roosevelt once said: "When the soil is gone, man must go." The earth is a great ball of rock about 8,000 miles in diameter. But its thin surface of soil averages only 2 or 3 feet thick. The depth of the topsoil, the fertile top layer, is usually thin enough to be measured in inches.

It takes nature several hundred years to build an inch of topsoil, but erosion can wash or blow away this inch in a few years or even weeks. Rain falling on an acre of barren, sloping land can wash away as much as 60 truck loads of soil in a year. Such washing away is called sheet erosion. Water can also carve gullies in hillsides. Wind may blow the topsoil off both sloping and level land. In the United States, erosion has destroyed an estimated more than 50,000,000 acres of farm land since colonial times. This is an area larger than Nebraska. Erosion has partially destroyed another 50,000,000 acres and threatens about 100,000,000 acres.

Other processes besides erosion can make soil lose its fertility. Heavy rainfall can take out the minerals that plants need to grow. In leaching, rain water seeps through the soil and carries dissolved minerals below the roots of most plants. Farmers can also ruin their land if they grow crops without fertilizing, or

returning needed food elements to the soil. Erosion is the wearing away of earth or rock. It works slowly but surely. In hundreds of thousands of years, erosion can wear away a mountain until it is level with the plain. The surface of the earth is always being changed and modified by erosion.

The main causes of erosion are the actions of water and air, and changes in temperature, rainfall, running water, waves, ice, and wind, all help to wear away earth and rock.

Weathering and rainfall change the earth's surface by both chemical and physical action. Rocks are broken down by the chemical action of oxygen, carbon dioxide, and moisture, which absorbs organic acids from decaying animal and vegetable matter. Part of the rock finally is changed into soil and the rest is dissolved. Extreme weather changes, such as freezing and thawing, also make rocks break near the surface. Chemical weathering is most important in damp regions. In dry regions, physical breaking up is the principal cause of erosion. The wind, especially in dry areas, constantly wears away the surface of soft rocks, sometimes leaving the rocks in strange shapes.

Running water carries loose soil, sand, gravel, and boulders and deposits them in new places. They are pounded and rubbed together by the current, and dragged along the stream bed to carve new channels. Canyons are "dug" by erosion. The Grand Canyon in Arizona was cut during thousands of years of erosion by the Colorado River. Rivers slowly change their courses by this kind of erosion. Mountain streams bring fine soil and sand to a river, which deposits the material on the river bed, along the banks, and at the mouth of the river. Great fertile deltas, like that of the Mississippi River, were formed by this kind of erosion and deposit.

Ice throws up banks of sand and gravel on the shores of small lakes. Great sand dunes, such as the Indiana and Michigan dunes, are sometimes formed by wind acting on such banks. Rocks are worn away by ice. In the Rocky Mountains and the Alps, glaciers are formed which continually change the surface of the mountains. During the Ice Age, ice caused erosion in a great part of the Northern Hemisphere.

"A cold is both positive and negative—sometimes the eyes have it and sometimes the nose." —William Lyon Phelps.

My Neighbors



"I hope you honor credit cards!"