

THE HERMISTON HERALD

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M. C. Athey, Editor

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The man who says it can't be done, is continually being interrupted by somebody doing it. —Edison.

OUR ANNUAL FIRE LOSS

The disquieting feature of the annual report of the National Board of Fire Underwriters is that the per capita property loss by fire in the United States enormously exceeds that of any other country in the world, including Russia, and that the loss is increasing steadily. Leaving out 1906, when the exceptional San Francisco earthquake and fire destroyed more than \$200,000,000 of material assets, and 1918, in which the figures were adventitiously swelled by destruction of numerous munition plants, the loss incurred in 1919 was the greatest, both total and per capita, in our history. It was \$325,000,000, or approximately \$900,000 for each day in the year.

In Great Britain in the same period the per capita loss was the equivalent of 61 cents. Leading countries on the continent of Europe have not reported as a whole, but local figures show no marked departure from the records of past years. For some of these countries the last yearly figures available are: Russia \$1.16; France, 55 cents; Austria, 37 cents; Germany, 25 cents.

The difference is partly due to differences in construction methods in the countries cited, but the fact that the situation is growing worse in the U. S. instead of better cannot be accounted for in this way, in the face of recent progress in fireproofing. The view of an underwriter of national reputation, that "by no means the least important cause has been the nervous temperament of our people," is worth considering, as a factor that can be eliminated in time. The spirit of haste is kin to that of carelessness, which may rise to the height of criminal neglect.

There is talk among fire underwriters of introducing the study of fire prevention into the public schools. Perhaps this would accomplish something. But it would seem that a well-thought-out method of fixing civil responsibility for preventable fires might offer a more effective solution. Or both methods might be tried. The fact stands out that the destruction of \$325,000,000 worth of property by fire, whether or not the loss is covered by insurance, represents 100 per cent waste.

AMERICANS A BANKING PEOPLE

Early in life children should learn habits of industry or they will acquire habits of idleness.

One person out of five in the United States has acquired the banking habit.

The records show 20,380,350 accounts are carried on the books of national banks alone.

Nearly half as many more had accounts in state banks, saving banks trust companies, and building and loan associations. War loan campaigns in the United States familiarized people with the function of banking, and they not only absorbed billions of Liberty bonds and Victory notes, but cultivated the habit of doing business with banks. That they have increased their deposits therein is a development of high significance.

Individual and demand deposits in national banks foot up \$13,533,908,000, an increase of \$1,701,129,000 compared with figures a year ago.

It is encouraging that bank deposits should increase during a period of high prices and extravagant spending.

WOULD RUIN THE STATE

In many localities throughout Oregon meetings have been called for discussion among farmers and business men, of a constitutional amendment, proposed by initiative which is to limit the legal rate of interest to be charged in the state of Oregon to 4 per cent on all moneys after they become due, and 5 per cent on what are known as contract loans. The measure will go before the voters at the general election to be held Tuesday, November 2.

It is estimated that 70 per cent of money loaned in Oregon comes from outside the state and this would be withdrawn over night if such a measure as this would pass.

The wording of the proposed measure appears to benefit the borrower by giving him cheap interest rates but low rates without any money to borrow will not help the man needing money.

With the United States Government paying 6 per cent for money what chance would individuals in Oregon stand to get it at 4 and 5 per cent?

There is not another newspaper the same size as the Herald in the state that has as large a classified column. We feel justly proud in bragging about it. People get results from our classified columns, that's why they use them.

Let's stop kidding ourselves and get down to brass tacks. Our side-walks are rotten. Let's fix 'em up. People remark about them the minute they hit town. A little community pride injected into some of us won't hurt much. Let's all take a couple shots and then "start something."

CHURCH NOTICES

Baptist Church

EVERY SUNDAY

10 a. m. Bible School classes for all grades and ages. A. E. Bensei, Superintendent.

11 a. m. Sermon. Pastor.
7:15 p. m. Young Peoples' meeting
8 p. m. Preaching and song service
Mid-week. Prayer, conference and Bible study on Thursday evening.

Cordial welcome extended to all.
IRA DAVID HALL, Pastor.
Phone 207

Christian Science

Services, 11 a. m.

M. E. CHURCH

M. R. Gallaher, Pastor

MACK'S HALL

Sunday School, 10 a. m.
Preaching, 11 a. m.
Epworth League, 7 p. m.
Preaching, 8 p. m.

COLUMBIA SCHOOL

Sunday School, 2 p. m.
Preaching, 3 p. m.

UMATILLA

Sunday School, 10 a. m.
Preaching Thursday, 8 p. m.

Catholic Church

Hermiston 10:30 a. m.

Read the classified ads. You may find something you want.

LAST Warning!

WE HAVE TRIED TO TELL THE PUBLIC THROUGH OUR ADVERTISING SPACE FOR SEVERAL WEEKS PAST, TO ORDER THEIR SUPPLY OF COAL FOR THE WINTER. A FEW HAVE RESPONDED BUT THERE ARE SOME WHO SUFFERED THE WORST LAST WINTER WHO HAVE MADE NO PROVISION FOR THEIR COAL FOR THE COMING WINTER.

WE NOW HAVE A LIMITED SUPPLY ON HAND, BUT NEXT MONTH IT WILL BE HARD TO GET. WE ANTICIPATE A SHORTAGE ABOUT THE TIME THAT WE WILL BE NEEDING COAL.

IF YOU DO NOT HAVE YOUR COAL IN THIS WINTER YOU WILL HAVE ONLY YOURSELVES TO BLAME.

Tum-A-Lum Lumber Company

R. A. BROWNSON, MGR.

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A REAL BARGAIN

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at a saving of 13 cents per pound

We have a few

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TO CLOSE OUT at

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Full Line of Ladies' Shoes
Real dressy ones and made for comfort; all sizes

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The Oak Tan Shoe Store

Sam Rodgers, Proprietor

Hermiston, Oregon

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THE REGISTRAR, Oregon Agricultural College, Corvallis, Oregon