

WANT ADS

FOR SALE

FOR SALE—Ten acres, more or less, formerly owned by W. M. Hubbs. Tax value \$2500. Will sell for \$1250. Water rights and taxes paid Lillian F. Hubbs, Trustee, Hubbs Planning Mill, Silverton, Ore. 20-tfc

FOR SALE—One four wheeler trailer; one stock trailer. A few good used cars for sale cheap. Used parts for all cars. Hermiston Auto Wrecking House. E. F. Pierson, owner. 19-tfc

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MISCELLANEOUS

WANTED—To rent place on project suitable for dairying. John Paxton, Irrigton, Oregon. 22-2tp

WANTED—About ten hogs weighing around 250 pounds each. Lee Savley. 18-tfc

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WILL TRADE—Young milch cows for ewes. J. E. Hallyburton. 15-tfc

STRAYED—Sorrel mare with striped face. Please notify H. H. Christensen on Roy Sullivan place or the Herald office. H. H. Christensen. 12-tfc

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Hermiston Second Hand Store.—Tree puller, also 250 ft. in cable. Furniture, hardware and stoves. 10tfc

INSURANCE—Fire, Life, Auto—"Insurance in sure insurance." J. M. Biggs.

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CHURCH NEWS

Baptist-Christian Church Bible school is at 10 A. M. and the lesson "Putting God's Kingdom First" is a vital one. Considering its essential meaning, how many really put God's Kingdom first in their lives and let His will be done in all of its relationship? Those who do certainly are blessed. We hope to have a good attendance.

The teaching of the book of Romans in the morning worship is arousing much interest and is no doubt bringing much blessing. "God's Judgment of the World" is the theme for our consideration next Sunday morning. We shall continue to use

the charts. Christian Endeavor is at 6:30 P. M. The evening message is on "False Suppositions." The regular monthly business meeting will be held on Thursday night, February 6, at 7:30 P. M., after which we shall have our evangelism study and prayer.

CHRISTIAN SCIENCE CHURCHES

"Truth" was the subject of the Lesson-Sermon in all Churches of Christ, Scientist, on Sunday, January 26. The Golden Text was, "The truth of the Lord endureth for ever. Praise ye the Lord" (Psalms 117:2). Among the citations which comprised the Lesson-Sermon was the following from the Bible: "The word of God is quick, and powerful, and sharper than any two-edged sword, piercing even to the dividing asunder of soul and spirit, and of the joints and marrow, and is a discerner of the thoughts and intents of the heart" (Heb. 4:12). The Lesson-Sermon also included the following passages from the Christian Science textbook, "Science and Health with Key to the Scriptures," by Mary Baker Eddy: "Drugs and hygiene cannot successfully usurp the place and power of the divine source of all health and perfection. . . . Only through radical reliance on Truth can scientific healing power be realized" (p. 167).

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BUTTER VERSUS OLEO

(Continued From Page One)

of harmful bacteria. The eyeball swells and total blindness ensues, in time. There is no medical cure for this disorder. If the case is taken early enough, the addition of milk fat to the diet will restore normal conditions.

Another element is iodine. The human system requires an adequate amount of iodine in the thyroid gland, as a protection against goiter. Butter is our most reliable source of iodine.

The disease or condition known as rickets is due to a lack of sufficient direct sunlight on the individual. Milk fat is one of our main safeguards against rickets.

In addition to those facts, it is known that butterfat is necessary to enable the digestive apparatus to extract and retain calcium in the system. It has been proven that even though a child be given more calcium than is really needed for proper growth and development, it will not be retained if butterfat is not a part of the diet.

The flavor of good butter has never been imitated. Thousands of efforts

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are made to counterfeit it. Butter adds to the flavor of every food in which it is used. It is itself a most valuable food, but the added flavor in cakes, in sauces, in cooked vegetables, in breads and pastries, and as a spread on bread, toast, biscuits or waffles, due to the use of butter, aids digestion, and aids the appetite.

It is on these points that the superiority of butter as a health food over all other fats is based. A large amount of research and experimental work has been done with both animals and children and these facts are now regarded by all scientists as having been proven beyond question. The authorities on whom we principally depend in this matter are, Doctor E. V. McCollum of Johns Hopkins University, Doctor H. C. Sherman of Columbia University, and Doctor Albert Hess of the same institution. Their findings are supported by the work of scientists in scores of other institutions, not only in this country, but in England, Germany, other European countries, and Japan.

We hope this information will prove helpful in clearing up possible misunderstanding with respect to comparative merits of these two foodstuffs.

BANKERS FIND GROUP BANKING WIDESPREAD

Over 13 Billion Dollars of Bank Assets in Affiliated Systems Numbering 1,850 Members—in Nearly Every State.

Over 1,850 banks with more than thirteen billion dollars in resources are shown to be associated with chain or group banking systems in the United States in facts recently gathered by the Economic Policy Commission of the American Bankers Association. The chairman of the commission, R. S. Hecht of New Orleans, pointed out that the facts indicate that "almost 7 1/2 per cent of our banks and over 18 per cent of our banking resources are in the great net of group or chain banking that now covers almost every part of the country."

The commission's facts comprised chain and group banking affiliations in the broadest sense of the term, the report said. They included those groups in which the controlling element was a particular bank, there being reported 78 instances of this class involving 407 banks and about \$6,473,000,000 in combined banking resources. They

IN THE COUNTY COURT OF THE STATE OF OREGON FOR UMATILLA COUNTY

In the Matter of the Estate of Jacob L. Stork, deceased.

Notice of Hearing Upon Final Report.

Notice is hereby given that the undersigned has filed his final report as administrator of the above entitled estate with the clerk of the above entitled court, and that the judge thereof has designated Monday the 24th day of February, 1930, at ten o'clock in the forenoon as the time, and the county court room in the county court house at Pendleton, Umatilla County, Oregon, as the place when and where hearing shall be had upon said final report. All persons interested are hereby notified to then and there appear and show cause, if any they have, why the final report should not be approved, the administrator discharged and his bonds exonerated.

Dated at Stanfield, Oregon, this 14th day of January, 1930.

ROBERT F. THOMPSON, Administrator.

S. A. Lowell, Attorney. Pendleton, Oregon 20-5tp

included also groups in which a non-banking holding company, not subsidiary to any particular bank, was in control and of this class 23 instances were found, involving 350 banks and nearly \$5,335,000,000 in resources. The report also included groupings in which control was exercised by individual persons and these cases numbered 167, involving 1,071 banks and about \$1,468,000,000 in assets.

The Total Figures The total was over \$13,275,000,000 in aggregate resources. Some of the systems comprised 50 to 100 banks each. Head offices of the groups were found in all jurisdictions, but nine of the states and the District of Columbia.

"We have not included in these figures," the report says, "banking groups in which a commercial bank, a trust company and an investment house, and sometimes a savings bank, are tied together by some form of stock holdings and operated as complementary elements in an organization rendering complete financial services. We have held that such groups are similar to a departmentalized bank and different in the purposes and operations from a chain or group banking system."

"For purposes of the present report we define chain or group banks as systems in which centralized control, whether corporate or personal and either rigid or informal, directs the operations of two or more complete banks, not functionally complementary, each working on its own capital and under its own personnel and located in one or more cities or states."

Commenting on the question whether the rapid development of chain banking was in the nature of a reaction against restrictions imposed on branch banking by the banking laws in many states the report says that observation does not wholly confirm this theory since chain banking is prevalent in some states where virtually no restriction is imposed on branch banking, as well as in those where the establishment of branch banks is prohibited. It adds:

The Question of Branch Banking "However the facts do show that anti-branch banking laws have been a factor in some cases, and probably in some sections, in the spread of chain banking. Instances have come to our attention where expansion along chain bank lines has been carried out by state banks whose expansion along branch bank lines was stopped by the passing of state laws prohibiting further branches. Yet whether expansion would have been along branch bank lines if the laws had imposed no barriers, it is impossible to say. There is obviously a well developed banking opinion in some sections that the chain bank method brings to outlying banks the strength and efficiency of a big organization without depriving them of their local individuality and sympathies. In view of the mixed factors noted, we feel it is unsafe to generalize as to what bearing branch banking laws have on chain developments."

"The recent era of rapid chain bank developments has found specific reflection in some state legislative action tending to restrict or control chain or group banking. Also we find a sharp difference of opinion among state bank commissioners who have expressed their sentiments regarding chain banking."

In a foreword to the report, issued in booklet form by the association at its New York City headquarters, Chairman Hecht says that "the Economic Policy Commission does not take a stand in advocacy of or in opposition to this new method of concentrating banking resources through the affiliation of banks into groups and chains, but is simply offering as a fact finding body what we believe is the first complete national picture of this rapidly growing movement."

SCHOOL SAVINGS GROW

A total of 4,222,935 school children participated in school savings banking in the United States during the last school year, depositing \$28,672,496 and rolling up net savings of \$10,539,923, bringing total bank balances now credited to this movement to above 50 million dollars, according to the annual report of the Savings Bank division of the American Bankers Association. Schools to the number of 15,697 are enrolled in the plan.

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LODGE DIRECTORY

VINEYARD LODGE NO. 206, I. O. O. F. meets each Monday evening in Odd Fellows' hall. Visiting members cordially invited.

W. H. Longhorn, Secretary. Baxter Hutchison, N. G.

HERMISTON POST NO. 37 Meets first and third Thursday. Legion Auxiliary meet, second and fourth Thursday. Legion Hall.

W. L. MORGAN, D. M. D.

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W. J. WARNER Attorney-at-Law Hermiston : : : Oregon

DR. A. E. MARBLE Chiropractor I Treat both Acute and Chronic Diseases. Office: Two doors west of postoffice Phone 481 Office Hours, 10 to 12; 1:30 to 6. Hermiston, Oregon.

HERMISTON BARBER SHOP AND BEAUTY PARLOR Mr. and Mrs. Shaar, Prop. Phone 461

FRANK FUNERAL SERVICE Telephone 801 Night or Day CHAPEL, FUNERAL COACH AND SANITARY PREPARATION ROOM Ambulance Service Hermiston Avenue

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