

SEES HEAVY CLAIMS ON FUTURE BANKERS

American Bankers Association Official Declares That Banking Changes Creating Large Bank Systems Will Call for Broader Social Viewpoints.

Larger scale group or branch banking will inevitably bring a new era of banking organization and operations to the United States and bankers will have to develop "new conceptions, new administrative methods and new economic views," Rudolf S. Hecht, Chairman of the Economic Policy Commission of the American Bankers Association, recently told the members of the American Institute of Banking.

The institute is the educational section of the association and he emphasized the point that the new era in banking demanded "that we must step up our education so that banking shall be fortified for new responsibilities."

What the Future Calls For

"We must broaden our social conception of banking," Mr. Hecht said. "Not only for the technical operations of the new banking must we fit ourselves, but both as individuals and an organized profession we must charge ourselves with serious consideration of the social problems that are involved. Already we hear murmurings and fears and doubts as to whether the changes that are coming about in banking in the extension of group and branch systems do not constitute the looming of a new financial menace, a monopolistic threat not only to the individual unit banker, but to the financial liberty of society in general. I am stating these things merely as facts that must be taken into consideration in our studies."

"Public opinion cannot be ignored by any business, least of all by banking, which is admittedly semi-public in character and is, therefore, subject to special supervision by the constituted authorities. If banking develops tendencies that give rise to public fears, we must so conduct ourselves as to reassure all doubts."

"For this is true,—that business succeeds only by serving society—that no business can permanently prosper which does not both render service to the public and at the same time convince the public that it is rendering that service. Banking, therefore, must take cognizance of what the public is saying of this new era in its development."

"It must be part of the technique of modern banking administration, whatever form our enlarged institutions take, to avoid the creation of monopolies, or even the appearance of such a centralization of financial power as to be able to exercise an undue influence over public or private finance or other lines of business. The public's right to the safeguards of fair competition must be observed."

Must Preserve Individual Initiative

"It must also be an item of management that individual initiative and opportunity shall be maintained. If America has outstripped other nations in the distribution of the benefits of its progress, it is due to the fact that there are no barriers of social caste or business tradition against advancement for character, ability, and initiative. American business has learned that it serves itself best by encouraging by every practical means individual ambition and initiative, and hurls itself most by repressing or neglecting them. Competition for efficiency, both within an organization and between organizations, will prevent any institution from long enduring in which maintenance of opportunity and recognition of initiative are not controlling principles of management. As heads of the greatest of our financial and industrial institutions stand men who started from the humblest of beginnings. Through all the grades of executive authority and reward stand men in positions in keeping, generally speaking, with their individual merits. I, personally, see no reason for fearing that the enlarged banking organizations which the future may hold would necessarily supply future bank employees with any less opportunity for achievement than unit banking."

"Again, a major consideration of administration in any multiple form of banking organization must be its public relations in every community it touches. Its foremost consideration must be actually and visibly to serve the economic upbuilding of that community. No system will be long tolerated whose local members work, or are suspected as working, to draw economic strength from one place to enlarge the financial power of another. The local unit bank has always been part and parcel of the communities where it lives—and no system can last which does not make it a major principle of operating technique to serve, and not exploit, the communities into whose business lives it enters."

Growth of Banking Education DENVER, Colo.—At the American Institute of Banking convention held here last month the growth in the effort among bank employees to provide themselves with banking education was shown by the fact, as reported by one speaker, that 12 years ago the institute had 80 study chapters, today 203, and that its enrollment in the study courses had grown from 11,000 to 45,000, or an increase of over 300 per cent. The graduates number nearly 14,000. The institute is the educational section of the American Bankers Association through which bank workers are given instruction in theoretical and practical subjects relating to their business.

FARM BUREAU AUXILIARY CANNERY IS GREAT SUCCESS

According to Mrs. Frank Guiwitz who is in charge of the Farm Bureau Auxiliary cannery, it has been a great success so far. This week's canning

was given over to beans, beets and peas which will just about finish the season. Last Thursday 442 cans were turned out, most of which were beans and peas. Saturday will be devoted to the canning of chicken, the machines being started at 10 A. M. Tuesdays and Thursdays are devoted to

the canning of vegetables, while certain times are allotted for meats, said Mrs. Guiwitz. Since the opening of the cannery May 1, 6,300 cans of vegetables and meats have been turned out.

Tentative arrangements are being made to have Mr. Omsdorf of Oregon State college at the cannery next week to assist Mrs. Guiwitz in the starting of canning corn.

From La Grand

Mrs. Walter Blokland, who is employed at La Grande, was in Hermiston Saturday, Sunday and Monday visiting her husband, W. L. Blokland, of this city.

Last year's "best seller" is said to have been the telephone directory, of which more than 35,000,000 copies were issued.

Babe's Bum Digit



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Whatever your complaint may be it will be of interest to consult the doctor in this trip.

Below are the names of a few of his many satisfied patients:

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- W. G. Grube, Albany.
- Mrs. J. G. Huntsucker, Toledo.
- W. E. Hankins, Mt. Hebron, Calif.
- Denver Kincaid, Ashland.
- Bert Lampa, St. Helens.
- L. H. Martin, Moro.
- F. O. Pollard, Yreka, Calif.
- E. F. Smith, Heppner.
- Mrs. Wm. Schuening, Helix.
- Lee Oey, North Powder.
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- Ema Turner, Mikkaio.
- Henry Trowbridge, John Day.
- J. H. Wood, Eugene.
- V. P. Harris, Athena.
- Mrs. B. Danks, Klamath Falls.
- Mrs. Walter Scott, Mt. Angel.
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- Mrs. O. N. Kimball, Crabtree.
- Mrs. Frank Simpson, Hood River.
- Lee Slucher, La Grande.

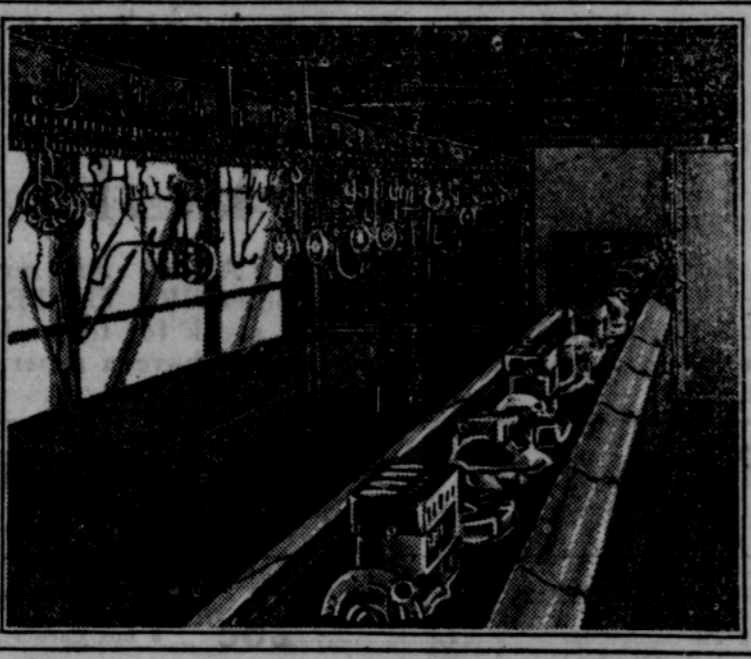
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Miles of Conveyors in Ford Plant



This picture shows two types of conveyors in use in the Rouge Plant of the Ford Motor Company.

AN ENDLESS chain conveyor, three and a half to four miles long, said to be the longest in the world, has just been completed at the Rouge Plant of the Ford Motor Company at Dearborn, Michigan. On it parts of Ford cars in the process of manufacture are transported from one building to another and completed parts are carried direct to railroad cars for shipment to branch assembly plants.

The conveyor, which carries its cargo on suspended hooks, has a daily capacity for 300,000 parts weighing over 2,000,000 pounds. It supplants freight cars and trucks which have been used for the transfer of many parts from one point to another in the Ford plant.

This longest conveyor of them all is a development of the Ford policy that nothing should be done by manual labor that could better be done by machine.

In the early days of his manufacturing career, Mr. Ford devised the assembly line—a moving track on which cars in the process of assembly went to the workmen instead of the workmen carrying parts to the car. The assembly line, perfected in many ways, is now used by automobile manufacturers generally.

The value of the conveyor in reducing physical labor, in saving time, in preserving system and in cutting costs soon became apparent and its use was extended to other purposes about the plant. Now there are literally miles of conveyors of various types in the Ford plant. Some of them carry parts from one building to another and are carefully synchronized so that the parts arrive at precisely the right moment and in the exact spot where they are needed. Others transport red hot iron parts of steel weighing nearly a ton each. Still others move outgoing shipments.

If it were not for the conveyors, according to officials of the Ford Company, mass production would not be possible on its present scale.

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TODAY TOMORROW FRANK PARKER STOCKBRIDGE

CANADA

Canada is becoming increasingly popular as a place for Americans to go on their vacation trips. That is not all on account of the ease with which one may get a drink across the border, compared with this side. Those interested in the quaint and historical find much to fascinate them in the old French settlements in Quebec and the historical coast of Nova Scotia. Fishermen, mountaineers and motorists, as well as ordinary vacationists, from the United States spent \$289,000,000 in Canada last year, the Department of Commerce estimates, while Canadian tourists spent about \$91,000,000 on this side of the border. Considering that Canada has less than 10 percent as many people as we have, that is a pretty good showing for our northern neighbors.

FLYING

The flying season is just now at its height. Roger Q. Williams flew the 1,500 miles from New York to Bermuda and back without a stop, between daylight and dark, or in 17 hours. John and Kenneth Hunter, flying over Chicago, beat the endurance record

for continuous flight, 420 hours, on the same day.

Still comparatively few in America have ever been up in an airplane and fewer still, proportionately, use planes for transportation. Just how rapidly we are becoming nationally "air-minded" nobody can tell exactly, but not as rapidly as the aviation folk hoped when Lindbergh flew his historic flight.

It takes a lot of time to change the habits and point of view of the human race.

FORD

I visited Henry Ford's great plant at Dearborn the other day. As I came out of one of the buildings I saw a rope stretched across the brick pathway.

"We'll have to walk on the grass," said my guide. "There's a kilddeer's nest on this path. Mr. Ford saw the other day and had us block off the path. The kilddeer, you know will leave its nest and let its young ones die if it is disturbed."

I didn't know that fact of natural history, not having been brought up in the prairie country where the kilddeer flourishes, but as I looked down the path and saw the mother bird hovering over the nest in a low bush I felt that I had got a glimpse of another phase of Henry Ford's character.

METALS

The most precious of all metals is neither gold nor platinum, but the rare substance known as iridium, which is used chiefly to make points of fountain pens and to alloy with platinum to give it the necessary hardness. Last year iridium prices ranged in the United States from \$180 to \$450 an ounce with \$229 as the average

price. Platinum dropped from \$110 an ounce to \$56, the drop being due to the large importations from Colombia, whence we got over 45,000 ounces. Before the war Russia was the principal source of platinum, but only 6 ounces came from there last year. The United States produced only 516 ounces of this metal.

Palladium, worth about \$40 an ounce, osmium about the same value as platinum, and ruthenium, only a little less valuable, are other rare metals used by jewelers.

DAVIS

With the acceptance by the Congress of the United States of a statue of Jefferson Davis, and its installation in Statuary Hall in the National Capitol in Washington, it would seem that the last vestige of animosity born of the war between the states must have passed away.

Sixty-nine years ago Davis became the titular head of the Confederate States of America. He had served as Secretary of War in President Buchanan's cabinet, and on one of the shutments of Cabin John bridge in Washington, carrying the Washington Aqueduct, a blank space appears where his name was chiselled out when the South seceded! That was a war gesture, as important then and as silly in perspective, as our ban upon teaching German in the public schools, when we were at war a dozen years ago.

All the old bitterness may never die. There is still a considerable body of Jacobites in Canada who hold that the present King of England has no right to his throne and that an obscure European nobleman of the Stuart line is the rightful heir of James II. But nobody takes them seriously, any more than anyone now takes seriously those who try to keep our old sectional enmity alive.

WHAT IS ADVERTISING?

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—Elbert Hubbard.

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