

The Hermiston Herald

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LAND MEASURING NEAR END IN MOST OREGON COUNTIES.

With the big task of measuring contracted and seeded wheat acreage nearing completion in most Oregon counties, compliance forms will begin moving to Washington soon to be followed by distribution from there of the second benefit payment of 9 cents a bushel on growers allotments, says N. C. Donaldson, state supervisor for the wheat section of the AAA stationed at Oregon State college.

Morrow, Sherman, Gilliam, Washington, Benton and Crook counties were among the first to complete the measuring, and Gilliam and Washington were the first to get compliance forms ready for submission to Washington. Just how long it will take after these are received at the national headquarters before the checks will be distributed is not known, but word from the AAA is that utmost speed will be used in settling the second payment out to the growers.

Umatilla county, which has been using the airplane photographic survey method of measuring is reported getting along well with the plan after some preliminary difficulties, and is finding it accurate and convenient. Once the task is finished this year, most of next year's measuring will be done as well.

The Wasco county committee has now let a contract for a complete air survey there as well, although some ground measuring had already been done. Committeemen there believe that the savings next year will justify making a complete photographic map now. Some other counties have obtained permission to begin ground measurements of summer fallow this fall rather than wait until next year to do the entire job.

More details of the proclamation of the secretary of agriculture concerning next year's benefit payments and processing tax on wheat show that while the payments and tax will be the same as last year, the amount of crop reduction is not fixed definitely other than that it will not exceed this year's 15 per cent. Should national or international conditions warrant, growers may not be required to reduce that much. More definite announcement is expected sometime in August in advance of fall seeding dates.

CHURCH NOTES

METHODIST CHURCH NOTES. W. A. BRIGGS, Pastor. Sunday school at 10:00 A. M., followed by preaching at the usual hour, 11:00 A. M. Evening service at 8:00 o'clock in a union meeting in the M. E. church. The young people will meet in a union service at 7:30 P. M. in the basement of the church.

HERMISTON UNION CHURCH. C. R. MOORE, Minister. Sunday school at 10:00 A. M. Morning sermon, "How We Walk By Faith and Not By Sight Scientifically Demonstrated."

Union service in the evening. Sermon by Rev. W. A. Briggs, pastor of M. E. church. Union young people's meeting at 7:00 P. M. in the M. E. church. Young people's oratory class Tuesday at 8:00 P. M., at the church. Men and women's community Bible classes meet at the church at 10:00 A. M. Home-like greeting at the Home-like church waiting for you.

PURITAN CHURCH. Sunday school and church at 10:00 A. M. O. E. Wells, pastor, and Mrs. C. A. Paul, assistant. Prayer meeting every Wednesday evening at 7:30 in the Columbia school house. Everyone welcome.

CHRISTIAN SCIENCE CHURCHES

"Life" was the subject of the Lesson-Sermon in all Churches of Christ, Scientist, on Sunday, July 22. The Golden Text was, "As the Father hath life in himself; so hath he given to the Son to have life in himself" (John 5:26). Among the citations which comprised the Lesson-Sermon was the following from the Bible: "I call heaven and earth to record this day against you, that I have set before you life and death, blessing and cursing; therefore choose life, that both thou and thy seed may live" (Deut. 30:19). The Lesson-Sermon also included the following correlative passages from the Christian Science textbook, "Science and Health with Key to the Scriptures," by Mary Baker Eddy: "We all must learn that Life is God... This Science teaches man that God is the only Life, and that this Life is Truth and Love; that God is to be understood, adored, and demonstrated; that divine Truth casts out suppositional error and heals the sick" (pp. 496, 471).

BOARDMAN NEWS

By Mrs. Dan Fansler. Mrs. C. C. Brown of Boardman was a house guest of Mrs. Alvin Boulware in Irrigon Sunday and Monday.

Mr. and Mrs. John Healy and family from Pine City were over night visitors at the Mike Healy home Sunday night.

Howard Bates made a business trip to Bend last week. Mr. and Mrs. Ed. Souders and Mr. and Mrs. Sol Edwards attended the Pioneer Picnic in Fossil Sunday.

Mrs. Sarah Wilbanks and Mr. Moon from Eugene stopped in Boardman Sunday enroute to Pendleton to see Ada Wilbanks, who is in the hospital.

Harlan Jones and son Phillip, Tom Boyer, Glen Macken and sons Delbert and Edgar and daughter Maxine had dinner with Mr. and Mrs. T. P. DeLano Monday.

Fred Israel returned to his home in Portland with Mr. Bush Sunday night.

Ada Wilbanks who has been ill became worse and was taken to the hospital in Pendleton Thursday. A. Price and Mrs. Clyde Carrick took her as far as Hermiston. Dr. Willutt of Hermiston took her in to Pendleton Thursday.

Mr. and Mrs. Glen Macken and Coon Disbrow made a business trip to Bend Thursday. Mrs. Tom DeLano, Mrs. Glen Macken and daughter Maxine, and Mrs. Dan Ransier held a sewing bee at the Ransier home Wednesday.

Louis Hamilton and daughters Louise and Ileana and Mrs. Pete Bryant went on to Bellingham, Wn., after visiting at the Paul Partlow home a few days.

Mrs. Ed Kunze spent Tuesday afternoon with Mrs. Clyde Carrick. Marvin Ransier and Vernon Partlow motored from Echo Friday and left with their parents over the week end. It rained so hard at Echo Thursday and Friday that harvesting was impossible. They returned Echo Sunday evening. Kenneth

Ransier accompanied them and will visit with George Ransier for some time.

Mr. and Mrs. George Ransier, Mr. and Mrs. Mervyn Ransier and Mr. and Mrs. Virgil Looker visited at the Dan Ransier home Sunday, enroute to Echo.

A large crowd from far and near vicinities attended the smoker in Boardman Friday night. The boys put up some good fights.

Mrs. Jess Mathis left Thursday for her home in Echo. Mr. and Mrs. Edwin Ingles were on the project Saturday.

Mr. and Mrs. Harry Jayne and daughter Edith made a business trip to Heppner Friday.

Mr. and Mrs. Leo Root and son Vernon motored to Corvallis Sunday to visit Mrs. Root's relatives, Mr. and Mrs. W. M. Mefford.

Mr. and Mrs. Ernest Peck, Cecelia Partlow and Mrs. LaFrance motored to Walla Walla to do some shopping Saturday.

Greenfield grange held its regular meeting in the gymnasium Saturday night.

Mr. Beers and daughter Dorothy and sons Alvin and Glen from The Dalles are visiting Mr. and Mrs. S. C. Russell and family.

The big show that came to Boardman Saturday night entitled "The Five Crazy Arkansawyers" was held on the lawn at Peck's. Comedies of Felix the Cat and Mutt and Jeff were held to entertain the children. Later a vaudeville was given which included singing and banjo music.

Leo Root's brother and family are taking care of his place during his absence.

PINE CITY NEWS

By Oleta Neill. Mr. and Mrs. Phil Higgins and daughter Josephine, and Lucille Doherty visited at the T. J. O'Brien home Sunday evening.

Mr. and Mrs. W. J. Wattenburger, Mr. and Mrs. A. E. Wattenburger, and Mr. and Mrs. T. J. O'Brien and family were dinner guests at the Ollie Neill home Sunday.

John Healy and son Tom left Tuesday for Wallowa to look after their sheep.

C. H. Ayers was a business visitor in Heppner Saturday.

T. J. O'Brien and sons James, Malcolm, Gordon and Pat, were in Echo Sunday.

Mr. and Mrs. Roy Coxen and son Jerry, and Mrs. Marley Gardner and daughter Frances visited at the Frank Ayers home Thursday.

Mr. and Mrs. W. D. Neill, Mr. and Mrs. D. C. Neill and Mrs. Amy Claxton left last Wednesday for Bend where they were going to visit Mr. and Mrs. Fred Coxen. From there they plan to go to the coast for a few days.

Mr. and Mrs. A. E. Wattenburger, Mr. and Mrs. E. B. Wattenburger and children, Mrs. Ollie Neill and daughters Neva and Lenna, Mr. and Mrs. Joe Foley and Lena and Allen Bowman attended church at the Canvas Temple in Echo Sunday night.

Mr. and Mrs. Emery Cox and daughters Betty and Geraldine and son Edward visited at the H. E. Young home Saturday.

John Healy and Mrs. Marion Finch were business visitors in Heppner Monday. Miss Marie Healy, who has been visiting friends and relatives in that city, returned home with them.

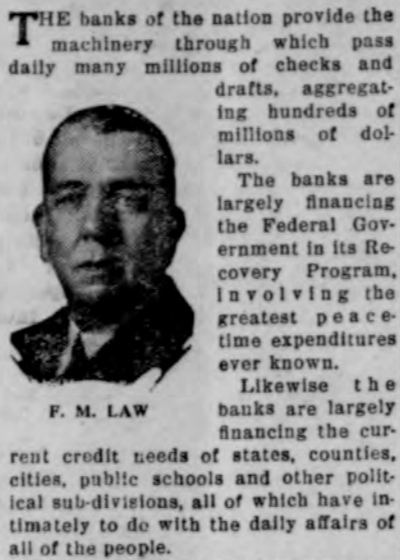
Mr. and Mrs. Roy Coxen and son Jerry and Mrs. Marley Gardner and daughter Frances spent, Thursday afternoon at the Ollie Neill home where they remained for a few days with Ray Ayers.

As Mr. and Mrs. Claude Becker of Marshfield, Mo., were on their way to a hospital at Springfield, the stork overtook them and when they arrived Mrs. Becker walked into the maternity ward carrying her nine-month daughter wrapped in a blanket.

Manifold Ways in Which the Banks Are Serving the Nation

Handling Millions of Transactions Daily for Individuals, Corporations and State and National Governments—The Structure Strengthened and Deserving of Public Faith

By FRANCIS MARION LAW, President American Bankers Association



F. M. LAW

THE banks of the nation provide the machinery through which pass daily many millions of checks and drafts, aggregating hundreds of millions of dollars.

The banks are largely financing the Federal Government in its Recovery Program, involving the greatest peace-time expenditures ever known.

Likewise the banks are largely financing the current credit needs of states, counties, cities, public schools and other political subdivisions, all of which have intimately to do with the daily affairs of all of the people.

Each day banks throughout the country are making hundreds of thousands of new loans and they are renewing and extending old loans for the accommodation of a vast number of borrowers, these borrowers being individuals, corporations and partnerships and their loans being incident to agriculture, industry and trade in every community in the land.

The banks, through their trust departments, are continuing the work which they have faithfully carried on throughout the depression and are protecting trust funds placed in their care against the worst shrinkage of values ever known. Included in this activity is the service the banks are performing in connection with administering the affairs of widows and orphans.

The banks, through the medium of their savings and thrift departments, are furnishing safety for the accumulations of many millions of people and on this class of deposits reasonable interest is paid.

Banks are providing a service for the safe-deposit and safe-keeping of the possessions, papers and securities of a very large number of people.

The officers of banks are unselfishly giving advice and counsel to the people of their communities, thereby to a considerable extent guiding their daily financial and fiscal affairs during this most difficult period of disturbance.

The Banking Structure Strengthened. The banking structure as it is today has been greatly strengthened and the process of strengthening still goes on. Banking is not a closed science. The banking system which we have had was not good enough, and it earnestly believes that an able and non-partisan commission should be set up to make a study of our numerous banking laws to the end that a properly correlated banking system might be worked out and submitted for consideration to the next Congress.

A good system would include rigid requirements as to management, intelligent and impartial supervision and, in due time, application of supervision. Such a system, composed of banks adequately capitalized, capably managed and conscientiously supervised would eliminate any possibility of a recurrence of what has happened in the past few years.

The temporary Federal deposit insurance plan under which deposits in banks up to \$2,500 for each account are insured has been in effect for six months and has proven a potent factor in restoring confidence. Only two small banks out of over fourteen thousand holding membership in the fund have failed during this six months' period. The temporary plan has been extended very wisely for a year, and the amount of the insured deposit has been increased to \$5,000, thus insuring in full over 95% in number of the depositors in the country's banks.

Hoarded money is returning to the banks and deposits are showing a vast increase. Banks everywhere are super-lucent, meaning that they have an unusually heavy proportion of their deposits in cash. There are two kinds of unemployment in this country—unemployment of men and unemployment of dollars. These men and these dollars must be put to work. Banks in strong and highly liquid condition are prepared and determined to do their proper part in putting money to work.

Requisites for Grants of Bank Credit. That brings me to the all important question of the granting of credit by banks. Two things are necessary to increase bank credit:

1st. The banks must be liquid and confident in their own strength. 2nd. Business men must further lay their fears and regain confidence to the point where they will dare to think and plan ahead.

The first requisite is accomplished. The second is in process. Bank credits will increase and money will go to work as soon as business men get over their disinclination to borrow and this will be when they begin to see profits within their reach.

In past depressions the real movement of the expansion in bank credit has always come after general business recovery got under way and not before. The number of good credit risks is increasing daily. Not in my time have good borrowers been so warmly welcomed at banks as they are today. Never before has there been such competition for good loans, nor has the in-

terest rate ever been so low. Every sound business in the country today can get what money it needs.

A Return of Normal Lending. Banks are badly needing loans for revenue purposes, and now that confidence in banks has been largely restored they are naturally returning to a more normal lending policy. Before the bank holiday the confidence of the people was shattered. The thought uppermost in the minds of depositors was the safety of their funds. Withdrawals from banks became increasingly heavy and general. Under such circumstances the banker, mindful of his primary responsibility to his depositors, was more concerned in the collection of loans than in the making of new loans. The result was a severe contraction of credit. For this the banker should not be blamed. He simply performed his manifest duty.

Bankers at this time are very properly viewing the credit needs of business with serious and sympathetic consideration. Applicants for loans are not always familiar with the rules governing bank credit and constructive and interested help on the part of the banker will bring about the making of many additional loans, without doing violence to any principle of good banking.

Certainly no one would advocate the making of unsound loans by banks. The creation of a large volume of unsound loans would not only weaken the banks—it would prolong the depression and wipe out some of the gains already made. It is to be earnestly hoped that no banker will yield under the pressure of his desire for earnings, or for any other reason, and make loans of the wrong sort. John Otley of Atlanta, in a recent address, said—"The plan of lending freely and hoping for the best has never proven wise."

There are many needs for credit of kinds which are not within the province of commercial banks to meet. Likewise there are many types of credit, but there are also many types of credit facilities available—enough, it would seem, to meet the requirements of all classes of worthy borrowers.

The Duty of Every Banker. It is clearly the duty of every banker in the country to perform certain services. The most important are:

1. To afford perfect safety for deposits. 2. To grant credit to those who deserve it.

In the matter of credits the public must in fairness remember that commercial banks are not lending their own money, but the money of their depositors, represented very largely by the earnings and savings of the people. The people who own these deposits have accumulated them through years of labor and sacrifice, and in many cases the deposit represents their all. These depositors have the right to call for their money at any time, or at most on short notice. Deposits constitute a sacred trust.

There are certain basic principles in sound banking that must be held onto even in this period of change, but the progressive banker must be responsive to changing conditions and he must be active in seeking proper opportunities to meet the sound needs of his customers.

In a recent message to Congress, the President said—"I am greatly hoping that repeated promises that private investment and private initiative to relieve the government in the immediate future of much of the burden which it has assumed will be fulfilled."

Repeated assurance has been given by the Administration that there is no desire on its part to continue government lending a moment longer than is necessary and that at the earliest possible time the government will gladly give way to the banks and other lending institutions. This, of course, is as it should be and we are all earnestly looking forward to the time when private initiative and enterprise shall have recovered its vitality sufficiently to throw government crutches away.

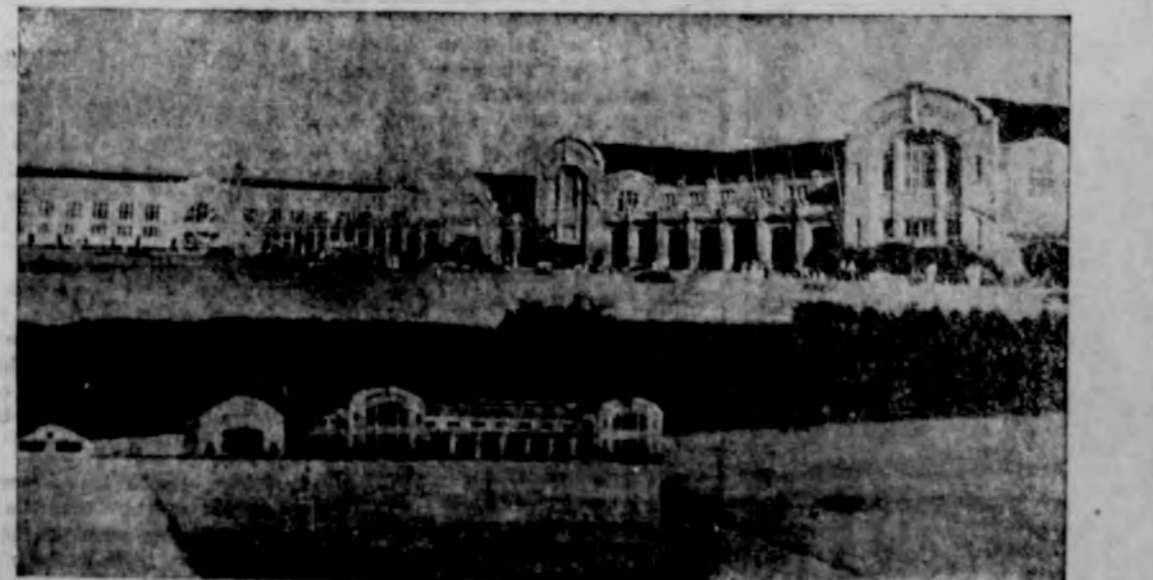
Numerous bank failures have been created in the minds of many a grossly exaggerated idea as to the losses of depositors in closed banks. The record indicates that depositors in banks which failed in the past three years will realize on an average about 55c on the dollar. That would mean a loss of 45%. It has been estimated that during the depression the average value of investments in stocks lost about 90%; bonds similarly declined approximately 65% and commodities 65%.

Deposits in sound banks continued to be worth 100% throughout the depression and 90% of the bank deposits of the country were not affected.

Bankers Deserve Confidence. The country can have full confidence in the integrity and competence of the bankers of the country. Out of the lessons of the last few years has come experience that will be valuable to the banker and to his community. He can be counted on to show a proper appreciation of his responsibilities and obligations and to take his place among those who are making earnest and unselfish effort to promote recovery. He is not infallible, but with every power that lies within him I believe he may be depended upon to fulfill his duty as a custodian of the people's money, as a dispenser of credit and as a God-fearing American citizen imbued with sincere regard for the common good.

Money Orders. For your convenience we have arranged to carry a supply of American Express Money Orders. If you have use for the service you will find Money Orders are economical for paying bills or for remitting small sums of money to near or distant points. Our teller will furnish full particulars. FIRST NATIONAL BANK of Hermiston. Capital, Surplus and Undivided Profits Over \$50,000. E. B. SWAYZE, President. R. ALEXANDER, Vice-President. A. H. NORTON, Cashier. D. M. DEETER, Asst. Cashier.

COLUMBIA NEWS. By Alice Hammer. Charles Keller and two daughters, Frances and Rosemary, visited in Pendleton last Wednesday. John Jendrzewski and son Bernard left Friday for Portland to attend the Turkey Growers' meeting. They went down with Assistant County Agent Sawyer. George Stevens from California was a visitor at the Baxter Hutchison and Nebergall homes this week on his annual trip to Oregon. Mrs. McCracken was given a surprise shower at the home of her aunt, Mrs. Wm. Lindner. Mrs. Jendrzewski was co-hostess. The bride received many useful gifts. Mr. and Mrs. John Lewis and family of Echo were guests at the H. M. Sommerer home Sunday. Mrs. Joe Udey was a guest at the E. C. Hughes home Monday afternoon. Mrs. Montgomery of Holdman visited over the week end at the home of her parents, Mr. and Mrs. Henry Hooker. Mr. and Mrs. U. A. Wilson and babies were overnight guests at the Tom Wilson home Monday. A. Stuthard has bought a new saddle horse. Mrs. George Mills and daughter, Almira are visiting at the John Stuthard home. They are from Indianapolis, Ind., and plan on staying here indefinitely. Mr. Grenman of Portland was a visitor at the Alpha Christley home last week. Mr. and Mrs. Hoof of Bellingham, Wn., were overnight guests at the Elmer Ryland home. Mrs. Coons, who has been visiting her sister-in-law, Mrs. Henry Hooker, for the past two weeks, returned to her home in Connel, Wn., last week. Mrs. Hooker drove as far as Walla Walla with her. Mr. Hinckley and Mr. Livingston were visitors at the Clark home. Mr. and Mrs. Bill Tuttle and Mrs. Caldwell were visitors of Mrs. Lon Wilson last week. Mary Wilson returned to her home Sunday morning from the Joe Hawkins ranch where she has been visiting for the past two weeks. Mr. and Mrs. Alton Hooker are the proud parents of an eight pound baby boy born July 20. The little fellow has been named Richard Dale. Mr. and Mrs. J. H. Reid went to Bonneville last Friday. Mr. Reid returned home Sunday morning, but Mrs. Reid remained to visit for a week with friends and relatives. Mr. Carman returned home this week from Mission where he has been employed. Mr. and Mrs. Lyle Boynton and Bob Henderson were visitors at the Tom Wilson home Sunday. An eight pound baby girl was born to Mr. and Mrs. Bud Hooker on July 13. She has been named Ruby Lorraine. Mrs. Mark Smith has returned home from Pilot Rock where she has been visiting. Ernest Rainwater, Jr., has been employed at the L. Hammer home for the past week. Elbert Hutchison, Mrs. B. Hutchison and Lois drove to Walla Walla Sunday. Mrs. Cherry and two children left Monday for Walla Walla. They were accompanied there by Mrs. Oliver Knotts and son, Leland. Mr. and Mrs. Loudermilk and son Alvin were visitors at the L. Hammer home Sunday afternoon. Mr. and Mrs. Moore of Pendleton were visitors Sunday afternoon of Mr. and Mrs. Baxter Hutchison. Mr. Moore is manager of the Montgomery Ward store in Pendleton. Mr. and Mrs. Harry Conner were visitors of Mr. and Mrs. John Conrad. Mrs. Barham, Childs Barham, Mr. and Mrs. Dave Conrad and son John, were Sunday evening guests of Mr. and Mrs. Lester Hammer. Friday afternoon the Farm Bureau Auxiliary held an all day meeting at the club house. A porch was built onto the front of the building by volunteer workmen under the direction of Jackson Harr. In the afternoon a pot luck dinner was served. J. H. Reid and daughter Barbara will leave Saturday morning for Portland. Mrs. Reid will meet them there and accompany them home Sunday. Will Barber and Jackson Harr finished building and painting the new porch of the Auxiliary club house last Monday. Mrs. Cecil Hammer and Ethel Barber were visitors of Mr. and Mrs. Will Barber Tuesday afternoon. Mr. and Mrs. Marvin Hutchison were guests at the Baxter Hutchison home. The Farm Bureau Auxiliary is giving a lawn party at the Columbia park Friday evening. There will be a program and later in the evening refreshments will be served. Mr. and Mrs. Loren Hughes and children of Meacham were week end guests of Mr. and Mrs. E. C. Hughes. Dorothy and Laura Conrad were visitors of Opal Stockard Sunday afternoon. Clemma Barber is visiting a week with her aunt and uncle, Mr. and Mrs. Loren Hughes, at Meacham. Loren Hughes, Jr., is visiting at the Will Barber home for a week. Mr. and Mrs. Dave Conrad were visitors of Mr. and Mrs. H. Stockard Monday. Mr. and Mrs. J. H. Reid, Barbara, and Jim, went to Walla Walla Thursday. Alpha and Dell Christley went to Portland last week with a truck load of stock. Mr. and Mrs. Dave Conrad were dinner guests at the Lester Hammer home Tuesday afternoon. Mr. and Mrs. Baxter Hutchison called on Mr. and Mrs. Gus Linder. Harold Rainwater is employed at the Alpha Christley place. Ethel Barber is working at the J. H. Reid ranch this week. Mrs. Jackson Harr is leaving for Portland Thursday with relatives. The Montgolfier brothers were the first to experiment with balloons and made their first attempt on June 5, 1783.



"BEFORE AND AFTER"—Quadrangle of state fairgrounds, Salem, planned and started in 1913. Just completed and will be dedicated Labor Day, September 3, the opening day of the state fair. The building of the wings on each end of the agricultural building, and of the 378 foot long concessions building forms an unusually graceful joint row into a beautiful avenue of flags and flowers. A rain proof fair is assured by this 1,500 foot long "Indoey Trail" connecting principal exhibit buildings. Come to the fair if it rains.

BARN DANCE. SAT. NITE. JULY 28. - Same Music - Why dance in a hot hall? - Come out where it is cool - Plenty fresh air and everything. ADMISSION: Gents 50c - Ladies Free. CRONK'S BARN