

FARM CO-OPERATIVE DIVISION

A MESSAGE TO EVERY MEMBER.

NEWS OF COLD STORAGE PLANT ACTIVITIES HERE

The cold storage locker plant operated as part of the business of the Umatilla Co-operative Creamery, has been in operation only ten months and there are now 351 lockers rented by the year.

Locker renters have found it very convenient to be able to obtain an extra locker on a monthly rental basis, however, many of the 35 remaining lockers are still in fairly handy places in the room and probably will be rented before summer.

There were 325 lockers rented during 1934 and 26 since January 1, 1935. At the rate that they are going at present there should not be many left by the time the warm weather comes.

Approximately 30 days before the date of rent renewals, each locker renter will receive a statement of his locker account. This will enable him to plan ahead far enough to be able to pay the rent by the due date as shown on the statement.

Everyone no doubt knows that the Farm Bureau is responsible for the care of the park, but as this is a public park, we would like to have every organization represented at this clean up, and help put the park in a presentable condition.

Every summer we have people not only from our own community, but visitors from other communities and from other states. This is the only park of any size at present, within a radius of thirty miles.

UNUSUAL CONFERENCE SCHEDULED FOR COUNTY.

A county-wide conference on family living promises to attract a large attendance on April 6 in Pendleton, according to County Agent Walter A. Holt.

Morning Session. Mrs. L. W. Owen, Pendleton, Presiding. 9:45-10:00, Registration. 10:00-10:10, Opening of conference by County Agent.

10:10-10:30, A surprise, by a local group. Group singing. 10:30-12:00, When the Family Buys Shoes—Mrs. Azela Sager, Clothing Specialist, Oregon State College Extension Service.

12:00-1:30, Lunch. 1:30-2:00, Vegetable Gardening Pointers—County Agricultural Agent. 2:00-3:30, Inexpensive Housing Improvements for Better Family Living—Miss Claribel Nye, State Leader of Home Demonstration Extension, O. S. C.

3:30-4:00, Planning the Home Economics Extension Program in Umatilla County—Miss Nye. In connection with this event, there will be a very interesting and complete exhibit, including housing plans, materials, supplies used in housing improvement, a display of recent books and other publications of interest to the home.

This meeting is designed to interest women and men from all parts of Umatilla county and is open to the public. Mrs. L. W. Owen of Pendleton has been selected as county chairman and is actively engaged in contacting the various organizations throughout the county with a view to obtaining a substantial representation of the various communities.

Notice to All Grangers. The Farm Bureau Cooperative, Grange Cooperative and Hermiston Mercantile Cooperative are the only institutions in Hermiston whose sales now count in the Grange Bulletin contest. It is the duty of all Grange members to support the institutions which support the Grange Bulletin.

Signed, E. H. DUNNING, Bulletin contest representative, Irrigon Grange. R. G. Penney, Master, Stanfield Grange. Thomas Swillie, of near Jacksonville, Fla., struck a 4-foot rattlesnake with a sharp-edged rod and severed its head. The reptile's head bounced against Swillie's arm and the fangs sank into the flesh.

DR. E. A. SCHMOKER WILL DISCUSS POULTRY DISEASES

An interesting meeting for poultry and turkey raisers is scheduled for Saturday evening, March 30, at the Hermiston public library, at 8:00 o'clock, at which time a demonstration school will be conducted by Dr. E. A. Schmoker, veterinarian.

The subject of the meeting is to acquaint those present with the causes of paralysis, large livers, and slump in production in their flocks. Birds from local flocks will be used in demonstration.

Dr. Schmoker is a graduate of the University of Berne, Switzerland, and also of two American universities, and is thoroughly versed on this subject.

Farm Bureau Co-operative of Hermiston. H. M. Sommerer, Manager.

COMMUNITY MEET AT COLUMBIA PARK.

April 5 has been set aside as clean up day at Columbia park. Everyone is expected to be there, and all the teams in the country will be needed, as quite a bit of work is to be done. Also donations of trucks will come in handy as there is gravel to be hauled.

And of course the ladies of the community will furnish a big dinner as usual. Everyone no doubt knows that the Farm Bureau is responsible for the care of the park, but as this is a public park, we would like to have every organization represented at this clean up, and help put the park in a presentable condition.

Every summer we have people not only from our own community, but visitors from other communities and from other states. This is the only park of any size at present, within a radius of thirty miles.

So everyone come and make this park to be proud of. The better condition it is in, the better it speaks for the community.

Signed, THE COLUMBIA PARK BOARD.

Tree Pool Being Made.

A tree pool is being made up by farmers through Assistant County Agent Sawyer's office which will be mailed to the Oregon State college not later than April 1st. Trees are being ordered for wind breaks and wood lots at a cost of \$2.50 for 1000 of any variety of trees.

CO-OPERATIVE OIL AND FARM SUPPLIES.

C. L. BRODY, Executive Secretary, Michigan Farm Bureau. The cooperative system of doing business is demonstrating that it is a leading and fundamental factor in the recovery of our nation, from the economic catastrophe through which we have been passing the past three years.

Not only is cooperation of direct benefit to those actively participating, but its neighbors of distributing goods to supply human wants and the redistribution of profits resulting from the transaction are automatically coordinating production and manufacture with consumption for the control of surpluses, and developing and maintaining buying power in the hands of an infinitely larger number of people whose wants constitute the basis of all business.

Consumers Unite to Produce. Since 1920 the Farm Bureau in Michigan has been engaged in the distribution of general lines of farm supplies including principally seeds, feeds, fertilizer, fences, oil and gasoline, spray material, and farm machinery. There are three hundred local cooperative associations and eleven branches located at the principal shipping points of the state. One hundred seven of these locals are now common stockholders in the Farm Bureau Services, Inc. the farm supply corporation of the Bureau, serving 75,000 farmers. Our state cooperative has joined with similar organizations in Ohio, Indiana, West Virginia, Wisconsin, and Illinois for the manufacture and purchase of our supplies. This is accomplished thru interstate cooperatives such as the Farm Bureau Milling Company, the Farm Bureau Oil Company, and more recently, the National Cooperatives, Inc.

In later years, particularly, the tendency to partially or wholly participate in the manufacture and processing of supplies for our farmers as well as to purchase and distribute them has become increasingly stronger.

We have found in Michigan the main considerations for a successful cooperative to be: 1. A potential volume of business in the territory to be served sufficient to make possible a profitable cooperative organization.

2. Adequate initial finances for fixed and operating capital. 3. A cooperative morale and attitude on the part of the members to be served.

4. Experienced, capable and cooperatively-minded management. The tangible considerations, adequate volume of business and fixed and operating capital, although self-evident, are sometimes overlooked in starting and operating cooperative enterprises. The intangibles or the morale and attitude of members and management have come to assume an importance in cooperative business which in the past has not been fully appreciated.

BLUE RIBBON CALF CLUB MEETS; OFFICERS ELECTED.

The first meeting of the Blue Ribbon Calf Club was held at the home of the leader, Lois Hutchison, March 20. Mr. Sawyer was present for the purpose of organizing the club. The following were enrolled as members: Marijane Hammer, Gloria Pelletier, Marian Ott, Eugene Rugg, Richard Rugg, Mary Wilson, Leonard Moppes, Nellie Hooker and Lois Hutchison. The election of officers was held they are: Eugene Rugg, president; Marijane Hammer, vice president; Marian Ott, secretary and treasurer; Mary Wilson, reporter.

It was decided to hold the next meeting at the home of Marijane Hammer, Friday night, March 29.

Grange Dance Saturday.

Will Aid Park Clean-Up.

There will be an all day meeting Friday, April 5th, for the purpose of a Columbia park clean-up day. The ladies auxiliary will serve the usual noon dinner which has won so much praise on past occasions. Our friendly little park offers shade and green grass for picnic grounds in the summer and everyone should take pride in keeping it up.

FARM CREDIT UNIONS.

Credit Unions are cooperative associations operating for the purpose of promoting thrift and of creating a source of credit for provident or productive purposes. This is accomplished by members accumulating savings in their respective credit unions and receiving loans from such savings.

With the passage of the Federal Credit Union Act, approved June 26, 1934, Federal Credit Unions may be organized and operated under the federal charter issued by the Farm Credit Administration.

Successful credit unions generally have started on a small scale, permitting directors and committees to become familiar with their duties before the sums handled become large.

Thirty-eight states now have credit union laws and it is under these state laws that nearly all credit unions are operating, as the federal law is less than a year old.

When a person has become a member by paying the entrance fee of 25 cents and the first installment on one or more shares at five dollars each, he then may apply for and receive a loan, if approved by the credit committee of the credit union. When a member has paid for one share, he is eligible to his proportional share of the annual dividends that may be declared by the members.

The need for the credit union rests on the theory that thrift is a virtue and that high interest charges are a drain on the resources of the people.

Few commercial banks are so constituted that they can profitably handle the savings of individuals in small sums. They are limited by law to a rate of return on loans which makes the small loan an unprofitable transaction. The cost of investigation, keeping books, etc., often exceeds the actual interest return.

The credit union can perform these services satisfactorily because, first, it is truly cooperative; second, its overhead is low because as a usual thing rent, light and heat are donated by some individual or by the organization around which it is formed; third, by far the greater part of the direction and committee work is done by persons who donate their services.

Actual experiences of credit unions which have been operating for 25 years in the United States show that 80% of their potential membership eventually joins and that the funds which are saved by these members are largely made use of in loans to these same members.

Federal credit unions are operated solely by and for its members except that they are operated in accordance with by-laws approved and regulations issued by the Governor of the Farm Credit Administration. The credit union had its origin in Germany about three-quarters of a century ago in response to the need for relief from usurious money lending. The movement spread to other parts of the world, the first credit union in North America having been organized in Quebec.

The record of these organizations during the depression has been notable. Thirty-seven of the 34 states where they operate and in the District of Columbia there has not been an involuntary liquidation of a credit union.

The farmer needs to pay cash for what he gets and to save the difference between the installment price and the cash price. That is what the credit union enables him to do. Credit unions in the postal service for example, made loans of approximately \$10,000,000 during 1933 at low rates, saving their members hundreds of thousands of dollars.

Credit unions are now being organized in Farm Bureau and Grange organizations throughout the United States. There are 2,200 credit unions in the United States. This development is now progressing steadily with an average of 60 new credit unions per month. They have a combined membership in round numbers of 400,000 and total assets of approximately \$45,000,000 to \$50,000,000. In several states the credit unions are sufficiently numerous so that they

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APARTMENTS FOR RENT—OPPOSITE Depot. Mrs. A. Carter. 31-tfc

WANTED—SECOND HAND STOCK saddle. Inquire Herald office. 31-t

UMP, WINDMILL AND PLUMBING work done by experienced man; 2 1/2 mi. east of Umatilla. C. A. Binder. 30-2tp

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LUNCH FOR RENT — COLUMBIA district. See Mrs. Belscamper. 28-tfc

FOR RENT—MODERN HOUSE FOR small family; \$10 per month; Water furnished, W. T. Knapp, Hermiston. 31-1tp

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INCUBATORS — EGG CAPACITY of 60, 140, 440; Wanted — Used fruit jars, must be clean. Hermiston New & Second Hand Store. 30-tfc

WANTED PRACTICAL NURSING by Mrs. C. J. Crossgrave, care J. R. Oliver, Irrigon, Ore. 28-tfc

maintain state leagues, and in most of the states there now are informal state organizations.

The credit union is, therefore, not an experiment; there is nothing new, nothing strange about it. It is a simple, conservative device which has a fine historical background.

It is obvious from the foregoing that a credit union in Hermiston would enable its members to buy baby chicks or poulters for cash, furnish money to feed them; buy good cows to replace poor ones, pay doctor bills or other provident productive accounts.

W. L. Morgan, D. M. D. General Dentistry X-Ray and Diagnosis Bank Bldg. Phone 9-J Residence Phone 25-J Sunday and Evenings by Appointment

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Hermiston Post No. 37 Meets first and third Thursday. Legion Auxiliary meets second and fourth Thursday. Legion Hall.

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