

CARD OF THANKS

We wish to thank all those who so kindly befriended us during the recent loss of our beloved wife and mother.

MERLE FLETCHER & FAMILY.

There are 3,500,000 deaths from malaria every year, the majority occurring in the British Empire.



Spring Hat SALE

Every Hat Must Be Sold To Make Room For New Merchandise!

Fine Fur Felts in all the popular SHAPES AND COLORS.

\$2.95 & \$3.50 Hats Reduced to \$2.44

TAKE ADVANTAGE OF THIS SALE AND SAVE MONEY.

\$3.50 & \$4.00 Hats Reduced to \$2.99

Fine Quality All Wool Caps Reduced from \$1.49 to 89c

MOYER'S Men's Store

IRRIGON NEWS

Irrigon placed third in the band contest last week at Corvallis. Donald Houghton tied for second place with a Eugene girl in the solo contest.

Mr. and Mrs. B. P. Rand and family were dinner guests of Mr. and Mrs. R. Estle at Hermiston Sunday.

Mrs. Lovell arrived here recently and will make her home on the ranch of her sister, Mrs. Eggleston. Kathryn Olday of Stanfield accompanied the band members as far as Portland.

A very pleasing Easter program was rendered at the Pentecost church last Sunday. Rev. Uyman was in charge of the services.

Mrs. Elroy Lamoreaux, who has been with her daughter, Mrs. Chas. Vanderlinde at Yakima, Wn., the past few weeks, returned the last of the week.

Asparagus picking is now on at the Hugh Grimm and Bishop farms. Miss Nellie Leicht returned to Spokane Sunday night.

A community gathering was held at the school auditorium Saturday night to welcome the new people into the membership.

The burning of the Frank Frederickson home Thursday afternoon came as a shock to neighbors and friends as well as the immediate family. The fire was thought to be caused by sparks from the chimney.

Don Isom and Charleen Gentry of Baker, Ore., were married at Pasco, Wn., Saturday, April 11th. They were accompanied by Terry Caldwell and Rosella Nyder of Baker, Ore.

Mr. and Mrs. Roscoe Williams and family, Earl Leach and Ben Boylen were Umatilla visitors Sunday afternoon.

Mr. and Mrs. A. C. Houghten were dinner guests of the Williams family Sunday.

Frank Brace and Mr. and Mrs. Frank Frederickson were business visitors in Heppner Saturday.

Mr. and Mrs. Lyle Eddy and Miss Hansen attended teacher's institute at Spokane, Wn., Friday, Mrs. Frank Brace accompanied them on the trip.

Mr. Yarborough of Coeur d'Alene, Idaho, visited his sister-in-law and family Mr. and Mrs. Claire Caldwell over the week end.

Mr. and Mrs. Bauter of Stanfield and the Weller Sisters, who are holding meetings at Stanfield, visited Mrs. Belle Caldwell Monday.

WILLIAM GRAHAM FILES FOR COUNTY SHERIFF NOMINATION

William P. Graham, well known rancher of the Umapine district, on Monday filed his declaration for sheriff of Umatilla county, in the nominating primaries May 15.

Mr. Graham has been a resident of that district for several years, and has been engaged in dairying and farming. He has been a lifelong member of the republican party, and this is his first entrance into politics as an office seeker.

Mr. Graham has had previous experience in law enforcement, having served two years as deputy in Flagstaff, Arizona.

UNION PACIFIC RAILROAD PAYS OVER MILLION IN TAXES

A total of \$1,036,514.13 in taxes was levied in Oregon against the property of the Union Pacific railroad for 1935 and has been promptly paid, as in past years. Below are the figures for a number of Oregon counties:

Baker, \$96,800; Gilliam, \$53,505; Harney, \$23,984; Hood River, \$42,450; Malheur, \$81,892; Morrow, \$59,431; Multnomah, \$277,798; Sherman, \$42,592; Umatilla, \$149,381; Union, \$88,393; Wallowa, \$19,952; Wasco, \$87,173.

In Baker, Umatilla, Union and Wasco counties, for example, the Union Pacific pays between 12 percent and 15 percent of each county's total tax levy. In Sherman county it pays more than 20 percent and, in Gilliam county, more than 23 percent of the total tax levy.

Onions in Oregon.

The main crop of onions in Oregon is grown from seed planted in April. The major portion of the commercial acreage is on organic or peat soil but some fine onions are grown on fertile river bottom soil. Irrigation is used successfully in parts of the state where the summers are warm and dry.

STANFIELD NEWS

Miss Mildred Phelps, daughter of Mr. and Mrs. Merle Phelps of Hermiston and Carl Rhea, son of Curtis Rhea of Stanfield, were married at the Methodist parsonage in Pendleton Sunday, April 12, at 6:00 p. m., with Rev. Walter Gleiser reading the ceremony. The bride was given in marriage by her father.

A wedding supper followed at the Oregon Cafe, after which the bridal party and friends enjoyed a theatre party at the Rivoli. Later they returned to the cafe and the bride cut the wedding cake.

Those present were Mrs. Ruby McMillan, Mr. and Mrs. Merle Phelps, Mr. and Mrs. Jack O'Dell, Mr. and Mrs. Sloan Spencer, Mary and Sophronia Rhea, Ruth Dodd, Norma Davis, Julia Colpitts, Wallace Channess, Lee Connor, Ralph Isackson, John Schumate and Marold Pace.

W. J. Haney passed away Tuesday afternoon at his home on the Meadows after an illness of about two weeks from pneumonia. He is survived by his widow and sons Ed, Ralph, Lawrence, Ernest, Earl and Clarence, and one daughter Mrs. Edna Parsons of ortland. Funeral services will be held Friday from the Hope Presbyterian church and interment made in Echo cemetery.

Miss Margaret Partman, county health nurse, held a health meeting in the high school at 2:00 p. m. April 14th, for this end of the county, consisting of four towns, Echo, Hermiston, Umatilla and Stanfield. Everyone is urged to attend. Plans will be made for a free school clinic to be held in towns interested.

Mrs. Martin Wilson and daughter Donna and son Gale of Portland art here visiting Mrs. Dena Wooster this week.

Mrs. Chas. Severence of Portland spent the week end in Stanfield visiting old friends. They are former Stanfield residents.

The junior-senior play, "Listen to Leon," given Friday night was well attended with approximate receipts at \$40.

Robert Starkweather, Ernest Greathouse and George Billups were in Portland over the week end on business.

Miss Helen Connor of Portland, who is taking nurses training there, spent the week end with her parents, Mr. and Mrs. C. D. Connor in Pendleton.

Miss Katherine Olday, a former teacher in Stanfield, visited Wednesday with friends in Stanfield. She went to Pendleton Wednesday evening and spent Easter vacation with Miss Mildred Peregrine.

Mr. and Mrs. James Dunn are visiting in Stanfield this week.

Mr. and Mrs. O. M. Hoosier and daughter Rose were dinner guests of Mr. and Mrs. George Elliott Sunday.

BANK CHARTERING POLICY REVIEWED

State Official Declares Correct Principles in Licensing Banks Are Essential for Sound Banking Conditions

PHILADELPHIA. — Sound public policy in chartering banks was discussed by Carl K. Withers, Commissioner of Banking and Insurance of the State of New Jersey, before the Eastern Conference on Banking Service, held here recently under the auspices of the American Bankers Association. He declared that "few questions bearing on the future stability and security of our banking systems loom as more important than that of a sound policy to be pursued in the chartering of banks."

Alluding to competitive policies of both state and national banking authorities to charter the most banks in the past, he said that "this country was over-banked, and that aside from any other consideration, economic or otherwise, this condition was brought about largely through an unwise, unsafe and unthinking charter policy, alternating between the state and national systems, which has marked and hampered banking progress in this country since its very inception."

Political Influence He decried political considerations in connection with the chartering of banks, saying: "Political influence has no more place in banking than it has in the deliberations of our highest tribunal—The Supreme Court of the United States. Until this is recognized and brought into being within both our state and national systems, we may never feel safe against the shifting sands of political expedience."

As to the "element of sometimes ridiculous competition heretofore existing between the state and national systems," he said that much may be said in favor of the progress made in recent years. In many states there exists a practical working agreement between local supervising authorities and the federal authorities, whereby all charter applications are mutually considered on a basis of community need rather than competitive advantage as between systems. In some states this arrangement goes even further in the refusal of the one authority to even consider a charter while pending with the other, he declared.

Aside from the competitive and political aspects of our future charter policy, he continued, there are several others more individual and local which merit consideration. Among these he mentioned honesty of purpose, community need, the character of management and adequacy of capital.

Most state laws make reference to the "character, responsibility and fitness" of the incorporators of a new bank, he said, continuing: "So important do I conceive this factor to be, that I place it first among those for consideration, for unless the motive is sound, honest and sincere, there is little likelihood that the resultant institution in its service to the community will reflect other than the spirit of its founders."

The Lessons of the Past "Too often in the past have charters been granted to promoters pure and simple—not always pure, and by no means simple. The country was dotted with such. The experience has been costly and, it is to be hoped, the lesson well learned, not only by charter-granting authorities, but the public."

Other factors to be considered as among the most important in granting new bank charters, he said, are the number of institutions already serving the area, the record of earnings of existing institutions, the number of failures since 1920, and the reasons therefor, public convenience and advantage, the reasonable prospects for growth of the community, expectation of profitable operation and whether a branch bank could serve as well.

"Sound public policy demands that no new banks be chartered unless there is a definite, necessitous and permanent need," he declared. "Sound mergers, consolidations and the sensible extension of branch banking are much to be preferred to any general movement toward a flood of new charters. But here again we must guard carefully against monopoly or unbridled branch competition, either of which might become as dangerous as the organization of new banks."

Public Confidence

Challenging a recently published statement that there is an "apparent loss of public confidence in banks," William A. Boyd of Ithaca, N. Y., asks why, if this were true, bank deposits are constantly increasing. "I maintain that any banking institution which has continued to serve its community since the trying days of 1929 must be enjoying the respect and confidence of that community, and I am sure that the very large majority of banking institutions which have come through this depression have never had to 'regain' public confidence," he says.

Trust Institutions

A directory of trust institutions published by the Trust Division, American Bankers Association, lists 2,523 institutions having aggregate capital funds of \$4,416,900,000 and total resources of \$25,442,000,000. It shows a total of 6,949 men and women engaged in this phase of bank work. The trust institutions comprise 1,356 state-chartered trust companies and banks and 1,497 national banks with trust departments located in 1,634 cities and towns.

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Old Age Pension in Oregon. In Oregon a person who has reached the age of 70, who has been a citizen of the United States for 15 years and in the county for 2 years, may be entitled to receive the maximum pension of \$30 per month, provided he does not have assets amounting to more than \$3,000. The law is administered by the county commissioners, and application should be made directly to them. FREDERIC J. HASKIN, Washington, D. C. Scientists in a Dutch laboratory have succeeded in producing almost absolute cold—a temperature within three one-hundredths of absolute zero has been attained. Teeth may decay even if diet is adequate, experiments show. Are Midgets Happy? Small people have small worries according to the Bransno midgets—George and his sister Olive—who have featured roles in the latest Warner Oland mystery picture, "Charlie Chan at the Circus," which comes Sunday and Monday to the Oasis theatre. "You never miss anything that you've never had," explains George. "We've never been large, so we don't know whether we're missing anything by being small. It's as simple as that. Here we are—and we're happy. We can't see that we're being deprived of anything."

TOWNSEND LECTURE Baptist Church - Monday, 8 P.M. by EUGENE BURR Explaining the Townsend Transaction Tax and its Workings. 1. Where the money comes from. 2. How it will bring recovery. 3. How it will balance the budget, increase business and pay the national debt.

WE DRIVERS A Series of Brief Discussions on Driving, Dedicated to the Safety, Comfort and Pleasure of the Motoring Public. Prepared by General Motors No. 6—POWER AND SPEED Most of our motor cars will go so much faster than we ever care to drive them, that no doubt people often wonder why so much speed is built into them in the first place. Of course, automobiles aren't built with the idea of pleasing the manufacturer or the engineer or the salesman. They're built to suit the men and women who are going to own and drive them. And there are certain things that people do insist on in their cars. It happens that some of those things are of such a nature that when the engineers provide them, an ability to go fast just naturally results. For instance, nearly everybody likes to get going as promptly as possible. Now that's just a matter of the power we have in our engine and how our car is geared. Then there's the business of hill-climbing. That may not mean as much in some localities as in others, but cars have to be built to suit us whether we live in Maine or Florida, Iowa or California—wherever we may live and wherever we may want to go. Engineers tell us that they could build a fairly low-powered car that would pull us up the steepest hill. But if they did, they would have to gear it so low that when we got over the top and onto a level stretch, we could only go crawling along at a rate that wouldn't satisfy even the most conservative drivers. But perhaps the most important reason for having our power what it is in modern cars, is a matter that many of us have never considered. We all know what happens to us, when we, ourselves, are going at high pressure all the time, either physically or mentally. A person can work 12, 14 or 16 hours a day, but we know we get along best when we don't tax our last reserves of energy all the time. In the same way, anybody who has ever run machinery knows that if you keep it going at full capacity and full speed day-in-and-day-out, you're just multiplying the chances of a breakdown, sooner or later. And that's how it is with a car. By building in the ability to run at high speed, engineers make it practical to run at reasonable speed. If our car can go seventy, eighty or maybe even more miles an hour, then it won't have to strain to go thirty-five, forty, or somewhat faster if circumstances demand. So we can drive it along at sensible speeds hour after hour, day after day, without over-working it. When we stop to think about it, lots of things are built with that added safety margin. Elevators in our office buildings could carry far heavier loads than the weight of all the people they can hold. So could modern bridges. The steel girders of our buildings, the rails under our trains—in fact, any number of things we depend on day-by-day—are much stronger than they really have to be. They all have that extra margin of protection. So with our cars, what we have to remember is that speed is simply a by-product of power. We can use that power unwisely, or we can use it sensibly and get better performance and dependability as the result. Manufacturers can't decide that. It's all up to us.

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