

FARM CO-OPERATIVE DIVISION

A MESSAGE TO EVERY MEMBER.

BREEDER TURKEYS WILL BE POOLED MAY 20TH.

Delivery of breeder turkeys will start at 3:00 o'clock in the morning Wednesday, May 20th, at the warehouse of the Eastern Oregon Turkey Growers' association at Hermiston. Schedules are being made up, and will be mailed so that turkey growers will receive them on Saturday, May 16th.

Growers having breeding stock to sell in this pool and who have not notified the association should notify John Jendrzewski or Assistant County Agent Sawyer immediately. Any growers not scheduled by card should bring their birds to the warehouse before 8:00 o'clock in the morning. This is extremely important because all birds must be packed and in the refrigerator car as early as possible to prevent damage by flies.

Turkeys to be killed for this pool should not have feed for 36 to 48 hours before killing, and the killing should be done as late in the evening of May 19th as possible. If birds can be hung outside they will cool out much better.

In bringing birds to the warehouse, growers are urged to use particular care in keeping the birds clean and free from blood stains by using plenty of sacks between layers in the truck or wagon. This will be particularly important in cases where the killing was not completed until late in the evening, and where the birds had to be picked for delivery to the warehouse for the three or four o'clock deliveries.

CANNING SCHEDULE.

May 18th to 23rd Inclusive.
8:30 A.M. to 3:30 P.M.

MONDAY—Asparagus.
TUESDAY—Asparagus.
WEDNESDAY—Asparagus.
THURSDAY—No Canning.
FRIDAY—Asparagus.
SATURDAY—Asparagus.

Canning all week until Saturday noon. Other products canned by special arrangement.

HERMISTON CO-OP. CANNERY

WHEAT ALLOTMENT CONTRACT FIELD INSPECTION CONCLUDED

Field men of the Umatilla County Wheat Production Control Association are rapidly concluding the inspection of farms for compliance under the discontinued 1936-39 wheat allotment contract program.

In order that no farmers who are in compliance shall be overlooked, it is important that any operators who signed applications for 1936-39 wheat adjustment contracts before January 6, 1936, and who seeded before that same date wheat for 1936 harvest, and who had not seeded to wheat before that date five per cent of their 1936 base acreage, should notify the office of the Wheat Production Control Association at Pendleton at once if they have not been contacted by a field supervisor this spring. This is very important in preventing errors looking to the completion of the discontinued program.

STATE GRANGE OFFICERS AT UMATILLA POMONA MAY 7TH.

Umatilla Pomona Grange was held at Myrick Grange hall Thursday, May 7th, with Ray Gill, State Grange Master, as the principal speaker. The program was arranged by Mrs. J. M. Richards of Stanfield, Pomona Grange Lecturer. Mr. Gill spoke on the initiative petition bills which included the state bank bill and state power bill.

Mrs. Chas. Seeliger and Mrs. P. A. Power presented a cake walk number which won first prize for them at the Oasis theatre on amateur night recently. They were made up in black face characters.

A fine representation from Hermiston and Stanfield was present at the meeting. Among those attending were Mrs. Frank Seeliger, Mr. and Mrs. Floyd Laird, P. A. Power, Mr. and Mrs. E. H. Dunning, Bill Kik, Mr. and Mrs. A. E. McFarland and Mrs. Seba Miller of Umatilla, and Mr. and Mrs. J. M. Richards, Mrs. L. F. Wooster and A. S. Power of Stanfield.

COOPERATIVE COUNCIL WILL MEET SATURDAY, MAY 23RD

The Cooperative Council which was organized recently, embracing all managers and directors of the local cooperative organizations, will meet at the city library, Saturday, May 23rd, at 8:00 o'clock. All managers and members of the council are urged to be present.

FARMER JOHN TAKES A LOOK.

By Mauree Sondag.

A very practical method by which agricultural communities may help themselves is found in the Cooperative Credit Union. This is a cooperative society organized under state or national law within a group, the members of which join together for the purpose of supplying themselves with a systematic plan for saving, even in small amounts, to take care of their credit needs; saving to be instituted as the principle feature of the program.

A credit union law has existed in Indiana since the year 1923 and a large number of industrial and mercantile organizations were set up soon after, but not until four years ago did the agricultural communities become interested in this banking system in connection with their Farm Bureau Cooperative work.

During this period of very normal growth thirty county cooperative organizations have established the credit union movement and have gradually grown until today we have over 23,000 members who are saving or being accommodated by credit from these organizations. Paid in shares have accumulated until late reports show the amount of shares in 28 of these organizations to be \$163,000.00. This money has been loaned to farmers for provident purposes, for the purchase of seeds, feeds, fertilizer, farm implements, etc., for the running of their homes, also for emergencies that arise from time to time.

The establishing of this movement in the Cooperative set-up has enabled a good many organizations to work on a cash basis and has assisted in boosting the sales on the different essential farm commodities handled.

Very few losses have been experienced due to the fact that it is a neighborhood group banded together interested in the welfare of their community and the mutual benefit derived therefrom.

In the more successful organizations the rate of interest charged to the member borrowing the money has been reduced from the maximum of 1% per month on the unpaid balance of the loan, which is the limit under the Indiana law, to 6 and 7 per cent per annum, and still the organization is able to pay the shareholder a dividend of from 4 to 6 per cent each year. No other investment has shown such a record in recent years.

The development has come along slowly which must necessarily be the case as there can be no successful cooperative effort which is not based on a patient, sustained educational process. Cooperative enterprises have never been the product of spontaneous combustion. It is the experience of the individuals handling the work which safeguards the organization.

The salvation of the farmer is within his own keeping. He will find it in increasing ability to handle his own finances and to care adequately for his own credit needs. He produces the new wealth of the country from the soil and his independence can be assured if he will but cooperate with his fellow farmer, right in his own neighborhood and particularly if he will realize the possibilities of the rural credit unions.

The extension of this movement by educational campaigns having to do with the way and manner of credit union operation and by perfecting legislation will go further toward solving the financial problems of the agriculturist than any form of government relief that could be devised.

The farmer for many years preferred to be king of his own domain, believing that he gave evidence of strength by minding his own business and by expecting his neighbor to do the same. As soon, however, as he comes to a realization of the fact that his business is his neighbor's business and that the strong man grows stronger by helping others than the rural credit union movement will grow and render the service in his community that it has the potential capacity to render; and he will grow with it. In every other phase of human association the value of cooperative effort had long since been made definitely manifest.

Wealth, we should remember, consists of things which are made available for human use—not only for the successful farmer but for the next farm owner who has met with conflicts and discouragement.

CREDIT UNION FACTS HEARD AROUND THE WORLD.

Some poet has referred to the first shot fired at the Battle of Lexington (April 19, 1775) as the "shot heard round the world." He meant simply that this particular shot opened a new chapter in the eternal warfare of the ages for political independence.

Occasionally in human history such a shot fired—something happens which vitally affected the future history of mankind. When Henry Ford, for example, completed his first car to sell at a popular price he not only started something which revolutionized transportation—but he did something altogether more important. He made the first major demonstration of the profound discovery that consumption is the vital element in economic life; that a smaller profit on larger sales makes for the best interests of both producer and consumer.

And so Raiffeisen fired a shot round the world when he evolved his type of cooperative credit society. He was not the pioneer; others had experimented before him but it was his work; motivated by a passion to serve his people, which evolved the type of cooperative credit which works today in counties as far apart from each other as the United States and Japan—as India and Nova Scotia.

How did that happen? Why is it a fact that as Horace Plunkett, the great Irish cooperator, has noted "The credit union idea is a discovery as important for the financial order of the world as steam was for the industrial order."

It is relatively simple. The credit side of banking never reached the masses of the people in any country. Credit—in the banking sense—has always been a privilege of the relatively few. And yet since time immemorial the rank and file of the people have needed the use of money credit.

Everything is done that human ingenuity can devise to get people into debt; once in debt—the average of us have only the high rate money lender as a source of credit. Usury has existed since long before Christ drove the money changers out of the temple; it is the altogether normal result of a need for credit coupled with a denial of credit facilities. The rate of interest charge by a usurer is fixed by two circumstances—the need of the borrower and the greed of the lender. This is because money is the easiest thing in the world to monopolize. If my neighbor needs money and can get it only from me—I have a complete monopoly of money so far as he is concerned and I fix the rate.

Getting people into debt and then denying them normal credit resources is about as sensible as feeding them pretzels—without any beer!

And usury cannot be cured by scolding or prosecuting the usurer; he waits quietly until the usury investigation is over and then goes back to his business. The only way to eliminate usury is by taking the business away from the usurer.

The credit union should be in the banking field what the Ford car was when there was only one car scaled in price to mass consumption; it is mass banking and not in competition with other forms of banking because it banks for the masses who have always done their credit banking with high rate money lenders.

And there is another reason why our particular shot has been heard round the world. The credit union responds affirmatively to a common human urge. It is a cooperative organization; it is a non-profit organization; it stresses every good instinct in human nature. It reaches out to average men and women—to you and to me—and it appeals to what is highest and best in us. It was said authoritatively in a certain Book compiled many years ago and still a "best seller" that God created man "little lower than the angels." We are better men and better women than we ever give ourselves credit for being.

Elsewise how do you account for the fact that our credit unions have come through this depression without failures? Why have our people paid their loans when businesses and banks were repudiating theirs? Isn't there something cheerful in the fact that a survey indicates that credit unions have suffered no abnormal losses from bad loans?

The credit union takes the profit motive out and puts the service motive in and finds that it's good business! It pays! The brotherhood of man is not an unattainable idea! It works! That

RE-NOMINATE

Walter M. Pierce

to CONGRESS — At PRIMARY ELECTION — FRIDAY, MAY 15th, 1936, BECAUSE OF:

1. His support of the Townsend Plan.
2. His efforts to secure the building of the dam at Umatilla Rapids.
3. His endeavors in behalf of the bill backed by the Grange for the just distribution of the Bonneville power in the interests of the small consumers.
4. His legislation experience and devotion to his constituents and their interests.
5. His statements in the Voters' Pamphlet. Read this!
6. His position on the Agriculture and Forestry Committees. He is the Only Member from the Twelve Western States on these Committees.
7. His knowledge of Farming and Oregon Industries.
8. His support of our administration of which his opponent is a severe critic.
9. And last but not least, for it is one of the very most important, the fact that "He knows the Ropes," and is certain to be more useful to Eastern Oregon than anyone of less experience.

The magazine Plain Talk for May, 1936, gives Walter M. Pierce a record of 92.8 based on his vote on fourteen measures which it believes essential to public welfare. They marked him wrong on only one measure. He had the highest percentage in the Oregon delegation — Senate or House.

On March 21st of this year, a representative of the Townsend National Headquarters came to Mr. Pierce's office and handed him the following telegram, addressed to the Second District Congressional Board of O.A.R.P. in reply to an inquiry about indorsements:

"Congressman Pierce has done everything possible to support this movement and has cooperated fully with us. We believe that your duty lies in being fair to him."

(This ad paid for by Pierce for Congress Club)

is our contention. And we shall also prove the virtue of the theory of equality of opportunity before we are through. It's grand Americanism—this credit union. It's swell religion if, as I saw it once defined, religion is "the over ruling power of human love in the conduct of life."

Ours indeed is a shot heard round the world!

THE FARMER'S CREDIT UNION

By C. H. LASELLE,

Indiana Farm Bureau Cooperative. The development of Credit Unions in agricultural communities will be the means of the farmer obtaining his financial independence, when he learns to co-operate in the handling of his finances as well as in other co-operative organizations for the handling of his products and the purchase of the necessities that enter into his operations.

This Credit Union movement among farmers has only taken hold during the past four years, and its first introduction in Indiana in the promotion of this plan within co-operative groups, has proven that this development may eventually far surpass the growth of Credit Unions in industrial and mercantile groups.

The agricultural movement was first started in Indiana within organized farming groups in the year 1931, when four county Credit Unions were chartered and formed by the Indiana Farm Bureau Cooperative Association within the County Farm Bureau organization for the purpose of an experiment to see whether or not farmers would take hold of this financial plan. Within two years these Credit Unions developed a very satisfactory growth and other counties became interested and asked that the State Department set up Credit Unions in their respective counties. This was done without any promotion work or sales campaign and the plan was only started in the counties that became interested and asked for their organization.

There are now thirty-two counties in Indiana that have Credit Unions, and the average age is about two years, and we find each and every one of them are enthusiastic about the prospects of their Credit Union and its financial success, as well as the service in the form of credit extended to their members.

These Credit Unions have loaned to their farmer members more than \$175,000.00.

WANT ADS

BOURBON RED TURKEY EGGS—C. E. Baker, Hermiston. 38-1tc

USED WATCHES—ELGINS AND Walthams, \$5.00 to \$10.00. A. W. Behrman, Jeweler, Hermiston, Ore. July 1.

FOR SALE OR WILL TRADE FOR cows, heifers or chickens—1 filley, 3 yrs.; Large type Polan China Boar, 1 yr.; 1 iron wheeled wagon; 2 sets harness; 2 sect. harrow; 1 hand washing machine; 1 sewing machine; 2 bedsteads, springs; 1 mattress; 1 gal. ice cream freezer; Oil stove with oven; Home Comfort Range; 1 small range; 60 lbs. alfalfa seed; 1 cot and pad; 5 weaner pig; Ford coupe in good condition. H. C. SHANKS, Opposite Tilden Fox Farm, Hermiston. 37-3tc

MAN WANTED FOR RAWLEIGH Route of 800 families. Write today. Rawleigh Dept. Ore. 85 SA., Oakland, Calif. 36-3tp



THE HERMISTON HERALD

Co-operative Specials!

FLOUR	-	49 lb. sack	\$1.49
CRACKERS	-	2 Lb. Box	27c
CORNED BEEF	-	Libby's	15c
SALMON	-	Pink - 2 Cans	25c
CORN	-	Golden Bantam - 3 Cans	25c
PEAS	-	- Large Cans	10c
TOILET PAPER	-	1000 Sheet Roles High Grade Tissue	4 Rolls 25c
SODA	-	- Full Pound	5c
SARDINES	-	- 3 Large Cans	25c

Hermiston Mercantile Co-operative
HERMISTON, OREGON

FOR SALE — PASTURE OF TAME grasses and clover for a few horses or cattle. A. D. Smith, 7 miles southwest. 35-tfc

PIANO IN STORAGE—EXCEPTIONAL bargain. Small size beautiful piano for some one in this vicinity. Terms given. Write Credit Dept., P. O. Box 75., Spokane, Wn. 35-4tp

YELLOW DENT SEED CORN FOR sale. Also grey mare, wt. 1600. Will have colt in about 4 weeks. F. W. Lenz, Hermiston. 36-3tp

FOR SALE — FOUR HORSES, 7 Years old, 1,300 to 1,400 lbs. E. L. Smith, Lexington, Ore. 36-3tp

ORDER JUNE BABY TURKS NOW. Prices reduced. "Vigorbilt" Chicks in May and June are profit makers. "Vigorbilt" Hatchery, Hermiston, Oregon, Phone 661. 34-tfc

SYLVANUS SMITH, JR.

Attorney-At-Law
Stanfield - Oregon

FARMERS AUTOMOBILE Inter-INSURANCE Exchange C. A. JACKMAN, Local Agent All Kinds of Auto and Truck Insurance Hermiston - Oregon

DR. A. E. MARBLE CHIROPRACTOR Office: Two doors west post office Office Hours: 8 to 12 - 1:30 to 6 Phone 481 — Hermiston, Ore.

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

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

Dr. A. C. Willcutt OSTEOPATHIC PHYSICIAN & SURGEON OSBORN APARTMENTS

PETERSON & PETERSON ATTORNEYS AT LAW U. S. National Bank Building Practice in State & Federal Courts Pendleton, Ore.

Res. 712 — PHONE — Office 733 DR. F. B. BELT PHYSICIAN & SURGEON Office Hours: 10:30 to 12:30 A.M. Other Hours by Appointment 2 to 5 P.M.

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