

PIED PIPER UP TO DATE



Above is shown Miss Helen A. Caldwell, of Kentucky. Below is Miss Virginia girl, a Virginia girl. These two girls didn't come from Hamlin and they do not lure rodents with music. They are exterminating rats of Hood River and The Dalles with barium carbonate, as recommended by the United States Public Health Service.

Cascade Licks Stevenson
Wednesday evening of last week occurred two of the hardest contests in basketball played at Cascade Locks this year, and the fact that the home team were on the long end of the score in each part of the double header left a very good taste in the mouths of the crowd present.

The Stevenson boys, who came so near to trouncing a few evenings ago, lost in the last minute, lost all the way to the fast coming Locks boys by practically two to one. End of first

quarter 6 to 2; at the half, 12 to 7; at the finish, 23 to 12.
In the girls' game the home team outplayed their opponents in the first, third and fourth quarters, but received an upset in the second. Score by quarters, 16 to 2, 24 to 18, 34 to 26, 43 to 29.
To date the boys have won five and lost five; the girls have won eight straight since losing the first game, 23 to 22.

PINE GROVE WILL HAVE NEW SCHOOL

Plans are being drawn by L. M. Baldwin for construction of a \$20,000 new school house in the Pine Grove district. The building will be 60 by 130 feet, with full basement, which will contain a playroom and kitchen for providing hot lunches. Six classrooms will be made available. Construction will be of concrete and the building will have all-steel sash in the windows. The plant will be ready for occupancy by next fall.

Woman Seeks Superintendency

Another candidate has announced for Republican nomination for state superintendent of public instruction. It is Mrs. Emma Bryant, of Hillsboro. Mrs. Bryant says:
"I am 42 years of age, a married woman and the mother of four children, three of whom are attending college in this state and one attending high school. St. Paul, Minn., is my birthplace, but I was reared in the city of Portland, Ore., coming there at the age of five years. I attended the public schools of that city, being a graduate of the old Portland high school located at Fourteenth and Morrison streets.

"I have had many years of experience in the rural schools of this state and the state of Washington as well as experience in the city schools. I have served as principal of a city school and am now serving my fifth year as superintendent of schools of Washington county.
"One of the big problems before the people of Oregon today is to devise a more equitable tax division for school administration purposes. If elected, I will put forth all possible effort to meet this problem, and will do my utmost to further all the educational interests of the state. Another big problem which will occupy me will be the problem of equalizing educational opportunities between the urban and the rural child.

"I am a member of the Congressional church, of the Women's Auxiliary to the Spanish American War Veterans, of the local county and state range, of our local Woman's club and Parent-Teacher association. I am president of the State Association of County School Superintendents."

Sleat Takes Dogs to Keelo

Deputy Sheriff Sleat, who last week received a pair of blood hounds for use in criminal work here, left with his dogs Saturday for Keelo, Wash., to join in the hunt for a bandit who had been wounded after holding up a pool hall. The officer left at noon in a high powered car. The animals, however, working in wet sand and water, were unable to pick up the trail.

Oregon Trail Coin Proposed

Coinage of 50-cent pieces in commemoration of pioneers who traveled the Oregon trail to the far west was proposed in a bill in congress Monday by Representative Ellier, Republican, of Washington.

These coins will be issued upon request of the Oregon Trail Memorial association of New York.

LOW GRADE FRUIT HURTFUL TO EXPORT

One of the outstanding speakers at the annual meeting of the New York State Horticultural society, Rochester recently, was E. W. J. Hearty, of New York city, former president of the International Apple Shippers' association and a member of the firm of Maynard & Child. Mr. Hearty spoke on the "Apple Export Situation." There is reason to believe that after he had finished a comfortable part of the large audience had a new slant on the foreign market and its needs and the consistent disregard of its requirements by hundreds of producers and shippers who instead should be stimulating demand from that quarter by the most careful attention.

In the course of the address, Mr. Hearty said:
"The commercial importance of export markets dates back to 1880, during which time the development has been steady in the broad interpretation of the world. The total yearly shipments have varied in keeping with the extent of our crops. Export shipments of the past two years represent about 15 per cent of the total commercial crops. It is quite impossible in particular terms to calculate the benefits that accrue to the producer of American apples by reason of this demand, at least we can view them as tremendous factors in establishing value and in stabilizing domestic markets.

"Markets that consume 13 to 16 per cent of our commercial production at once spring into prominence as most important factors in maintaining the well being of the industry. But little consideration has been given to this channel of distribution and to its bearing on the whole structure of values. Furthermore, there seems to be in the barrel states, an utter disregard of the requirements of foreign markets. Foreign markets are natural and legitimate outlets for a part of our apple production and if from no other angle, they should be viewed as markets of our surplus even if monetary returns are less than domestic values.

"If I sense production manufacture correct the aim is to produce at the lowest possible unit cost. To accomplish this, an output in excess of domestic requirements is often necessary and manufacturers are usually glad of opportunities to sell in foreign markets, such excesses at no profits whatsoever—thus enabling them to handle profitably the balance of their production domestically at the lower price made possible through a lower unit cost. It strikes me that this is all perfectly logical and applies no less forcibly in theory to the distribution of apples; but what about it in practice?"

"The manufacturer's surplus, determined as nearly as possible by the demand, but he does not attempt to satisfy that demand by shipping goods that have been damaged in the making or otherwise defective. In other words, foreign markets to him are real markets, not dumps. So far as the flow of exports of apples is concerned this somehow is unscientific; but what is not taking care of itself, although most unscientifically; but what is not taking care of itself and needs remedying without delay is the mental attitude of growers and shippers of this apple toward foreign markets. Many have come to view them as dumps. Perhaps that is a good name for them as anything else, but if that is what they are, what made them so. A 'dump' is a place where rubbish is deposited. Surely plenty of rubbish has been exported and perhaps no section has been more fully within the past few years than western New York and New Jersey. No monetary gain and tremendous loss of prestige. New England has been running you a close second and as evidence we find that the Baldwin in foreign markets now holds a relatively low position—almost discredited, where as once its position was among the eminent. Our grading laws provide a more liberal tolerance for human error, but it would almost seem as if it had become the aim to avail of the maximum of tolerance of the law rather than to aim at perfection. I believe that the school of agriculture and one who will lead to the advancement of our prosperity, rather quite to the contrary.

"You are simply giving a helping hand to rot and decay, and are under economic pressure to grade high. It must be a basically sound conclusion that one cannot create benefits through the medium of poor quality goods. Do not mean to convey that poor grading and picking are universal, but surely a tremendous quantity of poor quality fruit has been marketed. There must be improvement in grading and handling if we want to hold and extend foreign markets.

"The immediate future of the foreign markets, so far as Baldwin is concerned, is somewhat clouded because of poor quality of those shipped, and I fear values may be affected until such time as confidence in the quality has been restored. I know in my own case important contracts for shipments to Norway, Sweden and other continental markets have been cancelled, in every instance due to the general dissatisfaction of previous shipments."

W. C. T. U. NOTES

The W. C. T. U. held their regular meeting at the home of Mrs. George P. Crowl Tuesday of last week. Several interesting things were talked over. A membership drive will be put on about the first of February. Mrs. McKinnon, chairman, has appointed four tour captains as follows: Mrs. Harriet Walters, Mrs. Isaac Ford, Mrs. M. J. Foley and Mrs. Golins.

Mrs. J. R. Nickelson reported that Rin-Tin-Tin would be in town over the week end and that everyone should go to all the good shows and not go to objectionable ones and in that way encourage better shows.

After the business session there was a program. The W. C. T. U. chaps sang and a playlet put on by the medical temperance department. The cast of characters was: Mrs. Olmsted, Mrs. Walters, Mrs. Houchen, Mrs. Alkinson, Mrs. Woolpert, Mrs. Golins and Mrs. J. S. Hoover. Mrs. J. R. Wilson played a piano solo. Mrs. L. A. Bennett with her committee served dainty refreshments.

Prohibition has passed one more milestone when Canada passed a law and enforced it, too, making it a penalty to cross over the line into the States with liquor.

Volstorff Receives Pontiac
J. F. Volstorff, handler for this section of the noted Oakland line of automobiles, has received one of the new Pontiac Sixes. The machine will be ready for demonstration by February 1. "It is an ideal companion to the Oakland," said Mr. Volstorff.

February 8th will soon be here.

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CLOUD CAP WAS VISITED SUNDAY
Thirteen of the 27 who motored up to Homestead Inn Sunday hiked on to Cloud Cap, where the skiing was the best experienced this winter. The day was beautiful and conditions were ideal for coasting.
Three members of the Sunday party ventured up to Coopers Spur, where some real ski fields were found. The snow on the spur is lighter than usual but plenty of places for thrills were found. A large party will negotiate the winter trail to Coopers Spur next Sunday.
Next Tuesday will be Guide Ski club day at the Tuesday Lunch club. All members have been asked to be present. Reservations should be made at once, according to A. L. Anderson. An interesting program will be provided.

Miss Gould is Theta Sigma Phi
Margaret Gould, of Hood River, has been initiated into Theta Sigma Phi, national honorary and professional journalistic fraternity for women. Miss Gould is registered at Oregon Agricultural College as a sophomore in commerce.
Eligibility for membership is based on proficiency and journalistic work, good character and scholarship. Theta Sigma Phi has a new silver loving cup offered each term to the industrial journalism student showing the greatest proficiency in feature story writing.
Theta Sigma Phi was originally Scribe, local journalistic society, which made its appearance on the campus in March, 1921. Scribe was installed in October by Mrs. Helen Ross Lance, of Seattle, first national president of the organization. With the initiation of four new members into Theta Sigma Phi, 16 women are members of the Alpha Eta chapter on the campus.

Emil Anderson Honored
Emil Anderson, of Hood River, was initiated into Alpha Zeta, national honorary in agriculture, at a recent meeting. He is registered as a junior in agriculture at O. A. C.
George Jenkins, chancellor of Alpha Zeta, welcomed the new members. A. B. Corley, dean of the school of agriculture, spoke of the need of trained men in the field of agriculture in this time of farm depression. Dr. I. R. Jones, assistant professor in dairy husbandry explained the principles of the fraternity.
Alpha Zeta came to O. A. C. in 1918. It is the oldest national honorary fraternity in agriculture.

Miller Fire Loss \$1,250
Definite adjustment on the fire recently at the home of Dr. and Mrs. E. Miller on the Heights has placed the loss at \$1,250. The residence itself was damaged to the extent of \$1,100, and the loss to furniture reached \$150.
Sunday morning the fire department was called to the Heights home of George Brown. Damage, caused from a fire resulting from a range fire being too close to woodwork, reached about \$50. The fire was controlled by use of chemicals.

Odeil Plant Improved
During the past week finishing touches have been added to the new \$125,000 refrigerated cold storage plant of the Apple Growers Association at Odell. A metal roof, 180 feet long and 32 feet wide, has been constructed beside the plant, to afford shelter for teams and motor trucks being unloaded.
The interior of the plant has been dressed up and screens have been placed around flywheels and all exposed machinery.

Irrigation Improvements
Now is an opportune time to examine your irrigation system. You can probably save water, or possibly make it do more work, or perhaps give it a more even distribution and prevent drowning the trees. I shall be glad to go over your system with you and discuss its needs without obligation on yourself. I have served many of your fellow orchardists and will be glad to serve you. My call is 5637 evenings.
E. E. Newell,
Irrigation Engineer.

AUTOMOBILE LIABILITY BECOMES REAL ISSUE

COURT RULINGS MULTIPLY

Reciprocal Members Held Partners In Recent Decisions

PERSONAL OBLIGATIONS OF SUBSCRIBERS IS GREATLY INCREASED UNDER JUDGES' CONSTRUCTION.

Partnership liability of members of a reciprocal insurance exchange—promises to be a real issue soon. Reciprocal subscribers have been held to be partners in recent court decisions, with all the financial and other responsibilities which that relationship involves. Judge Wilkerson of the Federal Court in Chicago, who is trying to straighten out the tangled affairs of the Associated Employes Reciprocal, the Sherman & Ellis concern, has declared that the members are liable to third persons as partners and among themselves, according to agreement.

Inter-insurance exchanges are groups of persons who exchange, through an attorney-in-fact, individual promises of indemnity. A limit is placed in the contract on the liability of the members among themselves, but when a third party is concerned the members are liable to him as partners, and any limitation of liability does not apply to the claim of the third party. This greatly increases the personal liability of members of reciprocal concerns.

Chiefly Interested.

Members of automobile reciprocals are the ones chiefly interested in this partnership liability. In fire insurance it is not so serious as the relation is between the parties to the contract, but in automobile insurance most of the claims are from outsiders, or third parties, who are not bound by any limitation of individual liability. The leading decision on this question of partnership liability of members of a reciprocal is from *Sargent vs. Goldsmith*, 221 S. W. 250. In that case the Texas Supreme Court said:

Any intended or, for that matter, express limitations among the members of their individual liability could no more control the rights of third persons than could a similar agreement between the members of an ordinary partnership. The members of the association are, individually liable because they are all principals, and, being principals, are bound in the same manner and for the same reason that members of an ordinary partnership are bound.

In the Associated Employes Reciprocal case, Judge Wilkerson, of the Federal Court, in discussing the liability of the members, said:

The net result is that the members are liable to third persons as partners. The third party issue is comparatively new, so that there has been little opportunity for decisions by the higher courts, and also for the result that in most of the cases of failed reciprocals where the question would arise their condition has been so hopeless that claimants regarded it as a waste of time and money to litigate. Reciprocal insurance was originally restricted to fire risks, in which the third party question would not arise.

Automobile inter-insurance, where it is a very vital factor, is comparatively new, but a number of cases are pending involving this point. Suits for nearly \$200,000 have been begun in Chicago against the reciprocals which insured the Diamond Cab Company, now in receivership, seeking to hold members of these exchanges as partners. The claimants suffered injuries through the operation of the Diamond cabs, but the reciprocals deny liability on the ground that they agreed to indemnify the cab company for judgments paid by it, and since it is insolvent and can pay no judgments they are not liable until it does.—*The Insurance Field.*

SEE R. E. SCOTT FOR INSURANCE THAT PROTECTS

Note: A Reciprocal is the latest form of "Mutual." Automobile Clubs generally arrange for this kind of coverage for members.

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