

### War Business Gave Farm Banks Good Reserve Funds

WASHINGTON (AP)—War time inflation funneled a lot of money into "grass roots" banks—country banks patronized by farmers. That's the conclusion of Fred L. Garlock, economist for the U. S. department of agriculture.

Garlock says the more industrialization and commercialization there was in an area, the smaller was the gain in bank deposits.

He points to the one-time dust bowl country as his top example. In that region, where farmers are

the mainstay, bank deposits are five times what they were before the war.

**Deposits Studied**

Garlock studied U. S. bank deposits for the years 1940-48. He found that by 1948 bank deposits in the farming communities were almost four times what they were before the war. But in the large industrial centers they were only about 2 and one-third times the pre-war total. In New York City, the largest financial center, they were only one and one-half times the 1940 total.

He gives these reasons, among others, for the gain in country bank deposits:

1. Farm income increased relatively more during the war than did national income as a whole.
2. Farmers' holdings of liquid financial assets—currency, bank deposits and United States savings bonds—increased relatively more than did the holdings of all individuals and businesses.

**Changes**

But now he says conditions are changing and the inflationary period appears near an end.

He adds that in years of "recession" after the first World War, deposits flowed in large volume from agricultural areas to financial centers.

Such an effect can be cushioned by moving more industries to the country communities, he says, giving smaller towns and cities a greater share of the gains from industrialization.

Garlock says the country banks appear to be in good condition and that a substantial part of their assets could be converted quickly to cash.

**Banks Stronger**

This means that unless a very serious emergency arises the banks won't have to call upon their borrowers to pay up loans, Garlock says. In past depressions the sudden call for payment of farm loans has increased the trouble.

Again he points to the former dust bowl as an example. He says the farmers of the Great Plains not only have built up their bank deposits to an unusually high level but also have been among the largest buyers of government savings bonds.



**ALCATRAZ ART DISPLAY**—Twenty-one Alcatraz prisoners contributed works to the third annual outdoor art show of the San Francisco art commission being held in Union square. A small part of the thousands of visitors who thronged to the show view some of the prisoners' interpretations of what they see from their cell windows. The work of the convicts appearing in the show is on sale and selling briskly. Proceeds will be deposited to the artist's prison account.

### Aged Man Doesn't Want \$22,400

TEDDINGTON, England, October 5 (AP)—Harold Greenwood inherited

8000 pounds (\$22,400) but he doesn't want it.

"I'm too old to do anything with it," said Greenwood, who is 72.

He inherited the money from his

78-year-old brother Ernest, a recluse, whose hoard was found in a bank after he died.

The old man lives contentedly on a derelict boat in the river Thames.

### LEGAL NOTICES

**SUMMONS**  
IN THE CIRCUIT COURT OF THE STATE OF OREGON FOR KLAMATH COUNTY.

KLAMATH RIVER FARMS, a partnership consisting of Paul J. Dalton, Martin E. Ramsby and J. E. Wilkerson, Plaintiff,

vs.  
A. J. DOWNEY and JANE DOE DOWNEY, his wife, The City of Bonanza, a municipal corporation; KLAMATH WATER USERS ASSOCIATION, W. S. WILLEY, J. E. LOHEMAN, The Unknown Heirs of A. J. Downey, deceased, and also other Persons or Parties Unknown Claiming any right, title, estate, lien or interest in or to the real estate described in the complaint herein.

Defendants.

IN THE NAME OF THE STATE OF OREGON

You and each of you are hereby required to appear and answer the complaint filed against you in the Circuit Court of the State of Oregon on or before the expiration of four weeks from September 28, 1949, which is the date of the publication of this summons, and if you fail to so answer, for want thereof, plaintiff will apply to the Court for relief prayed for in its complaint herein, to-wit: That you and each and all of you be required to set forth the nature of your respective claims in and to all or any part of the following described real property in Klamath County, Oregon, to-wit:

Northwest quarter of Northwest quarter and North half of Southwest quarter of Northwest quarter of Section 10, Township 39 South, Range 12 East, Willamette Meridian, except portion included in the County road, and that all adverse claims of you and each and all of you be declared null and void and that it be adjudged and decreed that plaintiff is owner of said real property, and that none of you has any right, title, estate, lien or interest whatsoever in or to said property or any part thereof, and that you and each of you be forever barred and enjoined from asserting any claim whatsoever in or to said premises adverse to plaintiff, and that plaintiff have such other and further relief as to the Court may seem just and equitable.

This summons is served upon you by publication thereof once each week for four successive weeks in the Herald and News, a daily newspaper of general circulation published in Klamath County, Oregon, pursuant to order of Hon. David H. Vandenberg, Judge of the above entitled Court, dated and entered September 28, 1949.

**LANSON & GANONG**  
Attorneys for Plaintiff  
724 Main Street  
Klamath Falls, Oregon.  
# 28, O. 5-12-19—No. 812.

**NOTICE OF FINAL ACCOUNT**  
NOTICE IS HEREBY GIVEN, THAT I have filed my Final Account as administrator of the estate of ERNST W. MELSTROM, also known as ERNST MELSTROM and ERNEST MELSTROM, Deceased, and the Judge of the Circuit Court of the State of Oregon, for Klamath County, has fixed 10:30 A. M., the 27th day of October, 1949, and the Courtroom of said Court in the Courthouse at Klamath Falls, Oregon, at the time and place when and where any person may present any objections or exceptions to anything in said account, and at said time and place the Court will finally settle said account.

OSCAR R. LINDNER, Administrator of the Estate of ERNST W. MELSTROM, Deceased.  
L. Orth, Notary Public.  
# 28, O. 5-12-19—No. 810.

**SUMMONS**  
IN THE CIRCUIT COURT OF THE STATE OF OREGON FOR KLAMATH COUNTY.

ROY H. CROFT, Plaintiff,

vs.  
LILLIE CROFT, Defendant.

IN THE NAME OF THE STATE OF OREGON

You are hereby required to appear and answer the complaint filed against you in the above entitled Court on or before the expiration of four weeks from September 7, 1949, which is the date of first publication of this summons, and if you fail to so answer, for want thereof, plaintiff above named will apply to the Court for the relief prayed for in his Complaint, to-wit: For a decree of Divorce forever dissolving the bonds of matrimony now existing between you and plaintiff; and for such other and further relief as may appear to the Court to be just and equitable.

This summons is served upon you by publication thereof once each week for four successive weeks, pursuant to an order of the Hon. David H. Vandenberg, Judge of the above entitled Court, dated September 6, 1949.

CHATHURN & BRICKNER  
Attorneys for Plaintiff  
Merrill, Oregon  
By Thomas W. Chathurn.  
# 7-14-21-29; O. 5—No. 734.

**NOTICE TO CREDITORS**  
NOTICE is hereby given that the undersigned has been appointed Administrator of the Estate of Pearl M. Short, sometimes known as P. M. Short, deceased, by the Circuit Court of the State of Oregon for Klamath County, and has qualified. All persons having claims against said Estate are notified in present the same to the proper vouchers at the office of Wm. Kuykendall, Pine Tree Building, Klamath Falls, Oregon, within six months from September 14, 1949.

R. J. O'SULLIVAN,  
Administrator.  
# 14-21-29; O. 5—No. 796.

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### Federal Crop Insurance Try for Linn

PORTLAND, Oct. 5 (AP)—Linn county farmers will be told next Monday about a multiple crop government insurance program which may be applied as a test to their plantings.

Muri Cummings, regional director for the federal crop insurance corporation, reports that if the farmers approve the plan, contracts will be offered for crops seeded this fall.

He said the multiple crop plan would insure all major field crops. In Linn county this would include common ryegrass, Austrian peas, common and hairy vetch, barley, oats, wheat and mixtures of vetches and grains. Each farm's total production is considered. Loss of one crop could be offset by a good yield on another.

Cummings explained the idea was to give a farmer a guaranteed return for a relatively low insurance premium.

Federal crop insurance, now in effect on Oregon's wheat crops in major wheat producing counties, covers losses resulting from insects, weather, disease and other natural hazards.

Long Island, New York, produces most of the Brussels sprouts grown in America.

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