

THE BANKER-EDUCATOR PLAN TO PROMOTE BETTER AGRICULTURE

By D. H. OTIS, Agricultural Director, American Bankers Association

Whenever bankers desire to promote actively agricultural improvement in their communities, the state agricultural colleges stand ready to show them the way and to give expert assistance. The purpose of this article is to illustrate the way in which the colleges are getting in contact with the banks, and the kind of assistance they render.



D. H. Otis

As soon as the college has a list of the banks in the state desiring to adopt plans to aid agriculture as indicated by project blanks sent out to all the banks in the state, by the State Bankers Association Agricultural Committee, it gives practical suggestions to each banker on the list as to what he can do to stimulate, organize, and conduct the

work in the particular project he has selected. Then either a department specialist from the college or the county agent gets in personal touch with the banker to assist him in an advisory capacity.

Samples of the project outlines are given below to illustrate the details of the procedure the college takes in accomplishing its plan.

College Provides Expert Advisers

In counties with no county agent a list of the banks desiring to carry on a project is sent to a specialist at the state college, according to the project listed. For instance, the banks desiring to carry on the farm accounts project are assigned to the farm management specialist, those desiring to carry on the legume project to the agronomy specialist, those interested in boys' and girls' club work to the junior extension specialist, and so forth.

In counties that do have a county agent a list of the banks and the projects in which each is interested is sent to him with a request that he get in touch with the bankers and help them in regard to the various projects.

The next step by the college is to write to each banker on the list sending him project outlines and informing him that the county agent or a specialist from the college will get in touch with him. If there is no agent in the county this letter reads as follows:

Union State Bank, Bankville.

Gentlemen—You will find enclosed a brief outline of the farm accounts project in which you have indicated your interest to your State Agricultural Committee and to the Agricultural Commission of the American Bankers Association.

I am sure that the specialist from the agricultural college will be pleased to assist you in carrying out the suggestions indicated. We have asked him to get in touch with you.

Director, Agricultural Extension.

The letter to bankers in counties that do have a county agent informs them that he will get in touch with them.

Suggests Things the Banker Can Do

The project outlines sent to each banker give specific suggestions as to the things he can do to organize the work in his project, and the part he can take in carrying out the work. The more simple and concrete these

suggestions are the more valuable they are to the banker. Following are samples of such project outlines:

Farm Accounts Project

1. Banker can select group of farmers who can and should undertake the work of farm accounts.
2. Arrange with county agent or specialist from agricultural college for first meeting of the group and select an account book.
3. Assist individuals at their request with information relative to entering accounts and other data properly.
4. Act as or select leader for the group.
5. Assist in checking inventories as a means of securing individual financial statement at close of the year.

Boys' and Girls' Club Work

1. The banker can arrange with the county agent or the specialist of the agricultural college for organizing a club.
2. Plan to present various types of club work at the next meeting and perfect the organization of a local club.
3. Banker may act as local leader of the club.
4. Cooperate with county agent or specialist in annual "Achievement Day."
5. Banker may offer prizes for club work or otherwise assist in financing same.

Legume Project

1. The banker can get information from county agent or specialist from the agricultural college on the value of alfalfa, soy bean, or sweet clover crops to farmers of the community.
2. Arrange for meeting of interested farmers with county agent or specialist.
3. At this meeting county agents, specialists, or others will discuss:
 - (a) Value of crop.
 - (b) Seed supply and varieties.
 - (c) Methods of handling the crop.
 - (d) Use and disposition of crop.
4. Plan with county agent or specialist meetings and demonstrations on plots or fields.
5. Secure exhibits for community or county fair.

Cow Testing Associations

1. The banker can arrange with county agent or specialist from agricultural college for meeting of interested group of farmers in the community for the purpose of organizing a cow testing association.
2. Banker may act as leader, and with county agent or specialist plan to visit prospective farmers who may join the association.
3. Organize for work and assist in securing testing equipment and other materials whenever necessary.
4. Call meetings periodically to discuss association business and hold picnics or tours.
5. Banker with county agent or specialist may arrange for C. T. A. booth at community or county fair giving testing demonstrations and explaining work of association.

This constitutes the preliminary work by the college which paves the way for constructive work by the bankers in banker-farmer projects.

Molalla, Charles Richard is the young mans name.

Wm. Hill has been absent from the Vernonia high, for a few days on account of illness.

GOOD ADVICE.

My experience in the selling end of the manufacturing business has taught me several things, to-wit:

Never answer a turn down with a display of PEEVE!

A prospect is human. He has the ability to DECIDE for himself and he KNOWS what he wants.

His judgment may be ROTTEN. It may ease your mind to tell him so.

But it certainly won't create a feeling of GOOD WILL in his heart. So if you really want to be sore—be sore at yourself.

You're the guy! You didn't sell him—that's all.

He remained lukewarm because you didn't shoot him full of red hot selling facts or burn him up with enthusiasm.

Besides—SELLING is a GAME just like baseball.

Go out and get a little more batting practice and you won't "fan out" next time.

The loser who can close the season with a smile generally comes back later—AND—WINS.

—H. K. Smith, sales manager, Juo H. Switsher & Son.

Remember—there is one thing that money can not buy, and that is the wag of a dog's tail.

So long as he's on his level, a man isn't apt to go down hill—Boutary Bulletin.

Veterinarian—He's too fat, madam, that's what's wrong with the dog. He doesn't get enough exercise.

Lady—Oh, but he does. I'm sure he does—he goes out every day with me in the motor.

Seven school districts plan a union high school at Imbler.

On World Cruise in a Lifeboat



The little boat and the four men shown above have just started from London on a world-circling cruise of 33,000 miles for the purpose of determining what stores and equipment ships and boats need in case of wreck. The life boat is the Elizabeth and Blanche and her commander is Captain Hitchens, second from the left.

CHURCH NOTICES

EVANGELICAL CHURCH "A Home Like Church"

Sunday school at 9:45 a. m. With a class for you and a place for you to work.

The Evangelical League of Christian Endeavor at 6:30 p. m. Rev. J. G. Minton will speak to the young people during the Young Peoples hour.

The morning hour of worship at 11 o'clock. Theme for the morning message will be "The Relation of the Disciple to the Triun eGod." Rev. J. G. Minton will speak at the morning service.

The evening Evangelistic service at 7:30. The evening message will be preceded by an inspiring gospel song service led by Rev. Minton, Evangelistic Singer and Song Leader. The theme for the evening message will be "The Great I Am," at which time the pastor will touch on the question that is often asked today. Is God the same as he was in the by gone days? Does he hear our prayers? Does he still do wonders? Does he still heal the sick? He will save to the uttermost! Services every evening of the week at 7:30. Opened with a good inspiring song service.

Wednesday night will be Childrens night, when a large Childrens chorus will render some special numbers under the leadership of Rev. Minton. Wm F. Rademacher, Pastor.

Probably the main reason Babe Ruth is a bigger sap than most of us is that he gets more chances to demonstrate his capacity in that line. The Sultan of Swat! The Sultan of Saps! The King of Klout! The King of Klowns! The Bambino! The Hambino! Such is life! A lot of people are wondering why it was necessary for the Babe to tell the world about his troubles but these people don't realize how well magazines pay for this sort of stuff. While it develops the Babe has been taken for his roll on a number of occasions you will note the roll around his waist still exists. Well, there's one point in the Babe's favor; nobody was ever able to sell him the regal privileges of the Sahara desert.

JURY AWARDS WESTPORT YOUTH \$5,000 FOR ACCIDENT

Vincent Forrest, 11 year old son of Mr. and Mrs. Bert Forrest, of Westport, will receive \$5,000 from H. S. Turley or the insurance company which carried a risk on his car according to the verdict rendered by a jury in the circuit court Thursday. The case went to the jury early in the afternoon and the judge gave his instructions. The jury was out for about four hours and a number of ballots were taken, so a member of the jury stated. There were several questions to be decided upon before the matter of the amount of damages was considered and to determine these questions required considerable thought and a number of ballots. After the questions were

the boy was responsible for the accident but plaintiff's attorneys showed to the satisfaction of the jury that the defendant was negligent in driving the auto and such negligence was the cause of the accident. Dan E. Powers of Portland and Glen R. Metsker, of St. Helens, appeared for the plaintiff and the defendant was represented by Henry Collier of Portland and John L. Foote of St. Helens. The hearing of the case began last Tuesday and a number of witnesses testified for each side.

Were you one of the disappointed ones last Thanksgiving? We had at least 25 calls for Pumpkin Pie after the last one had been sold. Eliminate the possibility of disappointment and order yours now.—Vernonia Bakery.—Adv.

Vernonia needs a creamery.

Ask for Mother's Bread at your grocer—the loaf of quality.—Vernonia Bakery.—Adv.

Mother's Bread in the sandwich loaf size makes the finest sandwiches. Ask for it and insist that you get it.—Vernonia Bakery.—Adv.

Our small 10 cent Pies are just the thing for the lunch bucket and they carry well. Various kinds, fresh daily.—Vernonia Bakery.—Adv.

Read the advs. carefully.

Mr. and Mrs. E. E. Hayes, formerly of Vernonia, have rented the Dudley Knapp house and will make their home in Forest Grove. Mr. Hayes was active in the early development of Vernonia, supervising construction of the great Oregon-American Lumber company there. — Forest Grove News-Times.

Working Men's Store Pay Specials!

Just to let the Boys know I have Rain Coats from Youth to Men's Size

- 6 years old, \$3.75; Boys, \$4.00; Men, \$5.25
- Rubbers, all sizes \$1.00, \$1.35, \$1.50
- Rubber Boots \$4.00 to \$6.50
- Work Shoes \$2.50 to \$6.00
- Dress Shoes \$4.50 to \$7.00

Wool Shirts, all kinds. Reasonable.

New line of Dress Pants just in. Filson Rain Clothes, Army Reclaimed Pants, \$3.00

E. W. HOLTHAM, Prop.

Money saving SKAGGS Cash stores
Distribution Without Waste
UNITED STORE

ATTENTION READERS:—A continuation of the Descriptive Articles of the Skaggs organization appearing in our advertisements recently, will appear next week. Look for it. "The Opening of Skaggs Store Number Two" is the next in the series.

- GEM NUT— 3 for 85c
- Fresh Eggs, per—dozen 55c
- 5-lb. boxes, assorted Handmade Chocolates \$1.89
- Fresh Full Cream Cheese 33c
- "White Wrap" Coffee 1 pound 49c
- "White Wrap" Coffee 3 pound \$1.45
- Bulk Dates, 2-lbs. for 29c
- 1-lb. Chocolates and Caramels in boxes 35c
- 4 pounds Raisins 39c
- Solid Pack Tomatoes, per dozen, \$1.98; 2 for 35c
- One-half Gallon Honey— 89c
- One Gallon Honey \$1.69
- DRY ONIONS— 5 pounds 25c
- FEDERAL MILK— per dozen \$1.19
- MATCHES— 6 boxes 29c
- Cigarettes, Prince Albert, Velvet & Geo. Washington, 2 for 25c
- PEANUT BUTTER— 2 pounds 45c
- CRANBERRIES— 2 pounds for 35c

SATURDAY MEAT FEATURES

- Skinned Eastern Hams, per pound 27 1-2c
- HALF OR WHOLE
- Pot Roast, per pound 15c
- Veal Roasts, per pound 22c
- Sirloin Steaks, per pound 25c

Telephone 741 Vernonia, Oregon

MIST ITEMS

Geo. Jones was home from work Monday, being on the sick list.

Austin Dowling and family spent Sunday over at Cedar Groves with the N. J. Trotter family.

Mr. and Mrs. Geo. Fisher and five daughters drove down from Portland and spent Sunday with his sister, Mrs. McGee on the Burn.

Wm. Bridgers was an Astoria business visitor Monday. "Shady" Lane went with him.

Mrs. Ed Reynolds was a Berkenfield visitor Friday.

Mrs. Ernest Lane was shopping in Vernonia Thursday.

Irving Knowles has just finished digging a well on his property. Mr. Taylor has been helping him.

Mrs. L. E. McGee spent Tuesday with Mrs. Austin Dowling.

Mrs. Wm. Bridgers motored to Vernonia Thursday.

Mrs. Elsa Knowles and Mrs. McGee called at the Mellis home Saturday.

Mrs. L. B. Eastman was visiting Mrs. Frank Peterson Friday.

Miss Bemboughs pupils gave a nice little program Friday afternoon and invited the primary room to enjoy their Halloween entertainment. After the program refreshments of apples, doughnuts and sweet cider was served. Prizes were given to Wilhe London, Chester Larson, Annie Checkmoneck and Julia Benzor.

Mr. and Mrs. A. R. Mellis have as their guest their granddaughter, Virginia Louise Webber, from Molalla. Little Miss Virginia has a brand new baby brother at her home in