

The Vernonia Eagle



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MARK E. MOE, Editor

SHUN THE PEDDLERS

The summer season, now at hand, brings with it an economic ill that annually takes a toll of thousands of ill gained dollars. It is the itinerant peddler, the house to house door bell ringer and those of his kind who travel from place to place plying their trade and imposing on the credulity of the unthinking, offering bargains in this and that which most always turn out to be inferior merchandise sold at higher prices or in short measure. It is well to beware of these fellows and the plausible stories that they tell to engage the interest and confidence of their prospects.

They are of many varieties and with as many kinds of merchandise to sell. There is the oil cloth salesman who travels about in truck and delivers the goods "on spot." More often than not his goods are of an inferior character and the yardstick that he uses is far short of standard. The purchaser usually finds both to be the case but always too late, for the bird has flown. Then there is the "sailor" who "happens to be in port for a few days," as he says. He, too has a good story. For he tells his prospect that he has smuggled in a few suit patterns which, because they have escaped the payment of duty, he offers to sell at an attractive price. Often he says there is enough in the patterns for a three piece suit. One may be lucky enough to get two of the three. And usually its wearing qualities are far below par. Inferior articles of these and many other kinds are peddled about hither and yon during the summer months. The automobile has been a great aid to this kind of chicanery for after he has landed a few gullible prospects a day's journey will take him far away and beyond the reach of the buyer who discovers that he has been victimized.

What better insurance can there be than buying from the home town merchant? If for any reason the article proves unsatisfactory he is ready and willing to correct the trouble and satisfy his customer. Not so with the peddler, he is gone tomorrow or yet today if the chase gets too hot. He is not seeking to satisfy his customer, he is after the money alone. The home town merchant stakes his reputation and his success on his record for fair and honest dealing. He may be found at his place of business day in and day out, year in and year out. There is nothing elusive about him. When folks want support and contributions for this and that, they know where to find him and he gives willingly and generously. Did anyone ever hear of the itinerant merchant contributing a single cent for the advancement of a local cause? There is one real way of insuring good goods at reasonable prices, one way of getting good value for the dollar expended and that is to buy of the reputable home town merchant.

ESPECIALLY THE FOURTH

The Fourth of July is the anniversary of the Declaration of Independence of these United States. It is a holiday. The average citizen and his family expect to enjoy a "rest," by motor, by rod and line, by golf-club, by swimming-suit, by picnic-basket, by the noisy and futile fire-cracker some, perchance, by a good old snooze at home.

The two facts remain; the Fourth of July is an important anniversary; it is a holiday. How would it be for every American to combine, for as little as five minutes, those two facts; devote part of the holiday to thoughtful consideration of the anniversary?

Do we commemorate this Fourth the fathers who were the heroes of a magnificent event; or do we celebrate rather the fruits of their efforts? Would the Fourth be the great day it is if their efforts had come to naught, or if the United States had become a less imposing people? The truth is, we celebrate both; both the fathers who founded and the wonderful thing that has grown from that foundation. In other words, we are remembering all good citizens of that day and since that day who have contributed to the national wel-

fare. Each Fourth marks a year in which many useful men and women have crossed the line, too is enshrined, or should be, in the celebration.

To bring it nearer home, the time will come when we, too, are part of the past for which the people of the United States will exult some Fourth of July. Does the quality of our citizenship, our service to the nation, merit that consideration? Shall we have contributed anything at all to warrant our successors in perpetuating the occasion for anything other than the noble foundation?

It is a fair question, and a necessary one. The duty of citizenship is not arduous, plain. It implies a high standard of national government, the choice of good men of steadfast purpose for public office, the intelligent and unselfish participation of every American in the business of government. A subject worth giving five minutes of your time to.

LEADERS MUST ASSUME RESPONSIBILITY

The present high taxes in most states and the actual financial plight of the treasuries of many of them, is said to exist because "the people demand all the things done by the government."

Is this a fact, or do the constantly increasing number of boards, commissions, functions and officials that are foisted upon the taxpayers by legislatures and the politicians who want jobs for their friends, pile up the debt burden slowly but surely?

The average politician recognizes no obligation to economize along the line of President Coolidge's theory of government in federal affairs.

When a public deficit is created, it is wisely referred to as "the grave financial dilemma of the state." The situation is at once seized upon as an excuse for proposing new laws to raise more taxes and, incidentally, create more jobs which add to the permanent overhead expense of government. Budget-makers create deficits and legislatures appropriate money which is not in the treasury to spend.

Is there no moral responsibility in public office? Do constitutional limitations on amount of taxes that can be levied and collected have any meaning to the lawmakers who create illegal deficits? Is there no obligation to so manage public affairs that the burdens of the taxpayer may be reduced?

Cartoonists and would-be wits poked fun at President Coolidge's New England thrift, but he has worked with Congress to constantly reduce taxes and reduce deficits by paring appropriations, and has toiled with his budget-making department to maintain a surplus in the national treasury and constantly reduce taxes. State officials could employ a little of his thrift to the great benefit of local taxpayers.

Just as it takes brains to have a private business show a profit, so does it take brains to operate a state on a solvent basis without constant and increasing assessments on the taxpayers.

Public officials blaming "the people" for the taxation dilemma, is on a par with the officers of an army blaming the soldiers for ill-advised campaign tactics. Both the people and the soldiers follow their leaders.

The habit of saving is itself an even greater asset than the savings; for a habit is for life, and a sum of money or measure of any other valuable thing is a mere incident, replaceable once or a score of times by a habit of saving.

It is pleasant to think of the Garden of Eden, without taxes, reformers, working hours or relatives.

A pedestrain should always have himself under control.

Famous last words: "I believe that's his left headlight burning."

It is presumed that picnic ants never heard of the law of supply and demand.

It can be proved without insurance statistics that careful drivers live longer.

A gentleman farmer is just like any other kind except that he loses more money.

About the only thing a man can achieve without some inspiration is whiskers.

One of the interesting features of American penal institutions is the gateway.

WHY WIDOWS ARE THE SPECIAL PREY OF CONFIDENCE MEN

By W. R. MOREHOUSE
Public Relations Commission, American Bankers Association

WOMEN are often easy victims for the high-pressure promoter. Widows are especially sought out by the confidence men. Even before their deceased husbands, protectors and counselors are buried outside their doors. They know the defenseless widows will be easy prey. Many a woman today is penniless as a result of making poor investments. "Getting rich quick" for the widow without investment experience is in reality getting poor quick. Once a sharp promoter gets the confidence of a rich widow he has a "Bonanza" as he calls it. Eventually he gets the estate and the widow gets the experience. Widows with estates should be on guard every minute. They are marked persons, with promotion crooks hot on their trail. The best thing that every woman investor can do is to consult her banker before investing.



W. R. MOREHOUSE

Properly cut and set, crystals sparkle in realistic imitation of diamonds. The same is true in the field of finance. There is that which is fraudulent parading as the genuine. Don't buy investments simply because they sparkle. In the realm of wildcat financing, fictitious credentials, testimonials, and refer-

ences are employed to give setting and genuine appearance. Some are such rank imitations that they are easily recognized, but others defy detection except on the closest investigation by an expert. The only safe procedure is to investigate under competent advice. Literally millions of dollars are lost to American savers annually as the outcome of buying into something—a fraudulent farm promotion, a business or a job that is nothing more or less than a set-up to catch suckers.

Often the savings of a lifetime are lost by buying unimproved farm lands with the understanding that the seller, or a service company promoted by him, will plant the farm to trees or vines, and care for them, market the crop and turn the profits, which, it is promised, will be big, over to the owner. But this dream never comes true. The so-called guaranteed big profits are never realized. If people would only stop long enough to consider all angles of an offer like that before investing they would see the folly of plunging blindly into such a proposition. Let them ask themselves only this one question: "If it is true that such big profits are to be made, why

is the seller so eager to part with his property, even to the extent of making it easy for a new owner to farm it?" The answer is that the land is not worth the selling price, nor will the profits derived from it be anywhere near as large as promised.

Buying into the fox business, the poultry business, the dairy business, or any kind of business is risky unless you deal with reliable persons or firms whose word is as good as gold. Watch the seller who insists in forcing a sale upon you. Look at his proposition from every angle. Just because he makes glowing promises is no assurance that he is not the world's champion exaggerator. Extravagant and exaggerated claims are the earmarks of the fake investment. If you want to go into farming or buy into a business, investigate before you invest. Write to the National Better Business Bureau, New York, or consult your local banker. If they are without information on your proposed investment, wait until they can get the facts and report to you. They have no interest at stake except to forestall crooked games.

LOCATING THE FINANCIAL LEAKS THAT TAKE THE PROFITS OUT OF FARMING

By DAN H. OTIS

Director Agricultural Commission, American Bankers Association

INDUSTRIAL lines suffer because of inefficient firms, whose officers cling to old methods and place goods on the market, even at a loss, to compete with the more efficient institutions.

Agriculture, too, has this problem to face. We find farmers who fight new methods. They retard the prosperity of other farmers by throwing on the market poor quality products, frequently produced at a loss.

The nature of the banker's business places him in a position to help this type of farmer as well as the more progressive farmer. At the same time the banker can assure himself of good loans based on the farm as a going concern.

A study of the investments, sources of income and expenses of the successful farmers in his community will give the banker a measuring stick by which to gage the hazard entailed in furnishing loans to other farmers. This study is readily accomplished through the use of summaries of farm records. In the absence of good records, survey blanks which can be obtained from the agricultural colleges, may be used for collecting the information.

A banker in a dairy district would use data similar to Farmer A's summary in the following table as a measuring stick to judge the condition of Farmer B:

	Farmer A	Farmer B
Farm receipts	\$5,485	\$2,214
Farm expenses.....	2,122	1,975
Receipts above expenses	\$3,343	\$1,135
Interest on total investment @ 5 per cent.....	1,070	983
Net income after deducting interest.....	\$2,273	\$146
Acres	127	120
Total investment.....	\$21,400	\$15,773
Operating capital (machinery, live stock, equipment)	5,852	4,473
Number of cows.....	15	11
Investment in cows.....	\$2,302	\$1,302

The total investment of Farmer A is moderate with a large percentage (27 per cent) of operating or working capital. Farmer B is low in operating capital. The number of cows is also low, which is reflected in the farm receipts, these being \$3,251 less than those of Farmer A. The expenses of Farmer B, although about one-half of those of Farmer A, are, nevertheless, high in the ratio to receipts.

The only way to safeguard a loan to Farmer B is to consider assets and not income. Before any loan should be considered at all the banker and the farmer should go over the situation, uncover the leaks and outline a definite program of improvement.

Diversity of Business Good Sign

	Farmer A	Farmer B
Income from crops... ..	\$1,476	\$531
From dairy products... ..	2,543	752
Sale of livestock (including increased inventory)	1,654	280
Miscellaneous income.....	327	151

A good diversity of income serves to protect the farmer against years of over-production of any one farm product. Farmer A has a good diver-

Either common or mungarlan vetch is most commonly used with oats for silage. Both make a high-quality feed, yield well and grow well under western Oregon and Washington general farming conditions. The better the land and growing conditions the larger the crop.

Lodge Directory

W. O. W. Vernonia camp No. 655 meets every Monday night at seven thirty at the Grange Hall. Visiting members welcome.
A. F. KOSTER C. C.
C. C. DUSTEN CLERK.

Vernonia Lodge, No. 184 A. F. & A. M., meets at Grange Hall every Second and Fourth Thursday nights. Visitors Welcome
K. A. McNeill, Secretary.

I. O. O. F.—VERNONIA LODGE, No. 246, meets every Tuesday night at 8:00 o'clock, in Grange Hall
O. E. Enstrum, N.G.
G. B. Smith, Sec'y.

AMERICAN LEGION AUXILIARY
Meets first and third Mondays of each month at the Legion Hall.
Mrs. H. E. McGraw, President

Vernonia Post 119, American Legion. Meets second and fourth Tuesdays each month, 8 p.m. H. E. McGraw, Commander.

Nehalem Chapter 153, O. E. S. Regular communication first and third Wednesdays of each month. All visiting sisters and brothers welcome.
Bessie Tapp, W. M.
Leona McGraw, Secretary.

VERNONIA GRANGE
The Vernonia Grange meets on the second Saturday of every month at 7:30 P. M. Any members of the Grange living in or near Vernonia or visiting in the community, are cordially invited to attend.
Mrs. Minnie Malmsten, Secretary

MOUNTAIN HEART REBECCA LODGE No. 243, I.O.O.F. Meets every second and Fourth Thursdays in Grange Hall—Vernonia. Visitors always welcome
Mrs. Edna Kilby, N. G.
MRS. IRENE SPENCER, Sec'y

J. MASON DILLARD ATTORNEY-AT-LAW
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