

# BEWARE OF THE DEADLY DOTTED LINE

By W. R. MOREHOUSE

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WITHDRAWING the family's savings account at the bank where it is safe, and losing it through speculation is a serious matter. It may bring great hardship, especially to the mistress of the home. It may force great economies in household management or amount to actual privation. It may mean that the children will have to go to work before they complete their education. The loss of the family's accumulations may even result in physical breakdown on the part of the wife through worry over the loss of savings which she helped to accumulate at the sacrifice of home comforts, but was not consulted when it came to investing them. The making of investments by men who are heads of families and inexperienced in finance should not be undertaken without consulting her. But even if both agree the venture should be talked over with the local banker or information about it obtained from the National Better Business Bureau in New York, which serves without cost and purely in the public interest. If this is done a lot of trouble and quite likely many regrets and heartaches will be avoided.



W. R. MOREHOUSE

There is one point in the activities of the inexperienced investor where he should have above all a red-light stop signal to cause him to pause and investigate and that is just before he reaches the decision to "sign on the dotted line."

Before you part with your savings in the bank by signing a contract placed before you by sharp promoters, stop, examine and investigate! It will pay to read the contract several times, even reading it aloud, all the while weighing every term. It will pay to be on guard against the deadly fine print usually incorporated in most contracts, so small that it strains your eyes and causes you to skim over it superficially. Do not sign blindfolded. It will pay well to take plenty of time to study the contract by yourself where all is quiet and you are free from the personal influence of the persuasive promoter, for to sign without the calmest consideration may spell your Waterloo financially.

Unless dealing with a responsible firm or individual, never sign on the dotted line. In the least doubt, don't sign. Never sign on verbal assurances that you are fully protected. Terms stated orally but not incorporated in a contract are not binding. Glowing promises, wild exaggerations and gross misstatements of facts are seldom reduced to writing or made in the presence of your witnesses. Your failure to read and to understand a contract before signing is not a legal excuse. When you sign a contract you proclaim that you agree with its terms and will abide by and endeavor to carry them out.

Don't sign just because, some high-pressure salesman tells you that you are a wonder, or that you show good judgment, or that you have a lot of sense. Sign only when you are fully convinced that your interests are fully protected.

Prominent Men Used as Scenery  
A number of slick promoters recently organized in a certain city an "automobile club" with the assurance

that it would soon erect a number of downtown garages where busy business men could park their cars. As an inducement for business men to take out memberships, charges to them for storage were to be nominal, much less than a like service could be obtained elsewhere. A Board of

Governors was organized with the names of prominent local citizens, among them two eminent judges. No sooner was the organization of the board complete than the promoters, armed with the endorsement of these outstanding men, went forth to reap a great harvest by selling memberships. They got the members—but the building of the garages remained an idle dream.

When the members of the Board of Governors were later interviewed as to how they came to consent to the use of their names they stated that they thought the additional storage facilities were needed in the downtown district and they signed up without looking into the proposition carefully. Imagine their chagrin when told that a reading of the by-laws of the organization showed that the Board of Governors had no powers but had been used merely as scenery in order to sell memberships in a fake proposition!

Because these prominent citizens were careless with their names and failed to read and to investigate the enterprise, hundreds of business men bought memberships only to lose their money. Signing without reading is about the most dangerous act of financial carelessness that can be committed.

# Beauty of New Oaklands Proving Great Attraction

During the past week a record attendance was noted at the display of the new "All-American-Six" models according to R. Hornbeck, manager of the local Oakland-Pontiac dealers, who prophesies record sales activity on all Oakland "All-American-Six" models during the coming months.

No new model yet displayed among the 1928 offerings reveals changes more complete than does the latest Oakland. The new car has a longer wheel-base, now 117 inches, a new and more powerful motor, a new chassis, seven new bodies by Fisher, new duco colors and a host of advanced engineering features, making it one of the most interesting and talked-about cars of the current season. Feminine motorists will find the improvements in body designs in the "All-American-Six" just as fascinating as the mechanically-minded motorists will the many chassis advancements.

It is because the newest Oakland is an essentially American achievement, following the best American engineering practice, and built to meet American operating conditions that the name "All-American" was chosen for it—a rather refreshing title in view of the over-plus of "European-type motors," and "foreign body lines" which have been the fashion in the automotive world.

A single glance will suffice to note the lengthened wheel-base of the new car, and its long, low body lines. Though there is but a height of 70 inches from the ground to the roof of the new closed cars, there has been no sacrifice of head-room inside of the cars and a road clearance of 8 5-8 inches has been maintained. Sweeping belt-lines add to the actual achievement in bringing the new cars close to the ground.

The new motor of the Oakland has a piston displacement of 212 cubic inches, said to be the largest of any motor in the present Oakland price range, which, incidentally is lower than the models which just preceded. The motor is of the L-head type, and is distinguished by a new type cylinder head development in the General Motors research laboratories which is declared to eliminate detonation. Other keenly interesting departures in the new motor are a new type of harmonic balancer attached to the front end of the crank shaft, integral counterweights on the shaft itself, and the adoption of a new type of fuel pump in place of the vacuum feed system. The latter improvement is declared to be one which eliminates all trouble from "draining the vacuum" which many motorists have experienced in driving on long hills with wide open throttle. A constant supply of fuel, automatically adjusted to the needs of the motor, is supplied to the new pump.

The famous "rubber silenced chassis" design which Oakland pioneered is, of course, continued in the new car. Both on the engine supports and through the drive rubber cushions absorb vibration and add to the smoothness of the operation of the car.

In the Oakland motor, oil, fuel and air are all filtered. Air cleaner, oil filter and gasoline filter are all incorporated as part of the standard design. An especially effective method of crank case ventilation has also been worked out, combining air pressure and suction. The outlet is so shaped and located that the motion of the car keeps a draught blowing past it which draws the fumes out.

The interior of the new Fisher closed bodies reveals many interesting changes. The pillars on either side of the windshield are much narrower this year, giving a maximum clear vision for the driver. Seats are of the form-fitting type, and especial attention has been paid to securing the greatest possible comfort in their design.

One of the most beautiful features of the interior decoration is the new instrument board which appears on all models. It has a tri-clustered instrument panel decorated with bas-relief engraving, silver-platinum finished. The center assembly consists of speedometer, gasoline gauge, oil pressure gauge, and ammeter glass covered and indirectly lighted. On the left are the lighting, ignition and backing-up light control switches. On the right the assembly consists of the combination choke and throttle units, all engraved in the oak leaf motif and finished to match the body hardware.

The roadster model is one that is certain to attract wide approval in the new All-American line. Remarkably attractive and sporty lines have been achieved, enhanced by the usual color scheme. Tires are

carried on the side, Spanish leather with pillow type upholstery feature the roadster, the sport coupe and the sport phaeton. Every one of the seven body types in the new line are notable achievements, and the All-American Six promises to be one of the most successful offerings of the 1928 season.



CHRIST FOR ALL—ALL FOR CHRIST  
BIBLE THOUGHT AND PRAYER  
If parents will have their children memorize a Bible selection each week, it will prove a priceless heritage to them in after years.

TRUST HIM ALWAYS:—Commit thy way unto the Lord; trust also in Him. Psalm 37: 5.

PRAYER:—O God, Thou art our strong salvation! We fear no foe with Thee at hand to bless, for even in darkness and temptation Thou art our Light and our Deliverance.

Questions and Bible Answers  
What reason did Jesus give why we should forgive our enemies? Answer, read Mark 11:25.

### EVANGELICAL CHURCH

The annual camp meeting and convention of the Evangelical church for Oregon and western Washington opened at Jennings Lodge, Oregon, August 10 and will last until Aug. 25. Rev. and Mrs. G. W. Plumer, the local pastor, will be in attendance. Mr. Plumer will return Saturday to have services at the church here.

Sunday school 9:45 a.m. E. L. C. E. 7 p.m. Miss Louise Malmsten will be the leader. The pastor will preach at 11 a.m. and 8 p.m.

### CHURCH OF CHRIST (Christian)

Bible school 9:45 a.m. "David Brings the Ark to Jerusalem." 2 Sam. 2. The Bible school attendance is unusually good for the summer months, ranging from 150 to 180. Come! There is a place of welcome for everyone from infant to adult.

Communion and sermon at 11 a.m. Lindon Leavitt, brother of Teddy Leavitt, will speak for us. This will give you an opportunity to hear the pastor of one of the largest churches in Sacramento, Calif.

Christian Endeavor at 7 p.m. Topic, "Modern Prejudices to be Overcome." Acts 10:34, 35. The recent Endeavor meetings are very interesting and helpful. Plans are being made for as many Endeavors as possible to attend the state convention in August.

The evangelistic service will be at 8 p.m. Those who attend know of the splendid sermons we are having; then tell your neighbors.

Prayer meeting and Bible study Thursday at 8 p.m. The pastor is conducting a helpful study of Acts, which is greatly appreciated by more than 40 persons who are now attending. Come enjoy this study with us.

The Berean class of young people will have their usual party on the river Friday, August 12. The cars will leave the home of Mrs. Ray at 2 p.m., returning at 8:30. This will give those working either night or day an opportunity to attend for at least 2 1/2 hours. Refreshment arrangement is the same as last picnic. All Bereans welcome.—Church Clerk.

### FARM MARKET REVIEW

Grain. Reports of further spread of rust in the spring wheat areas of both United States and Canada together with moderate offerings of winter wheat caused wheat markets to strengthen generally last week. Spring wheat showed most strength reflecting the rust situation the outcome of which depends upon the weather. High protein brought substantial premiums. Export bids advanced and soft winter was strong on limited supplies of good quality. Pacific coast markets were quiet. Central western barley markets declined slightly but California held steady. Corn made further advances.

Livestock. Good killer cattle, especially lights were generally steady with poorer grades tending to weaken. A little broader interest in feeders was noted but trading is very limited. Hogs were not too strong. Fat lambs came in liberal numbers on most markets and prices inclined to weaken slightly. Feeders were steady to weaker according to market.

Butter. The San Francisco market was steady but at New York, Chicago and Philadelphia and Boston markets were easy to unsettled with slight price declines. Receipts and into storage movements are lighter but the shrinkage in production is irregular. Preliminary estimates place the August 1 storage at 10 to 13 million pounds ahead of last year.

Hay. Light receipts continued to give some strength to the cash markets, but country trading was

dull and western alfalfa draggy with practically no trading in the Yakima valley.

Feeds. In spite of some weakness in feed grains by-product feeds prices are well maintained generally with limited offering being readily absorbed. On the Pacific coast demand is better in the south than toward the north which reflects relative production of hay and grain in the two areas.

Wool. A strong situation with good volume of mill buying but country buyers retiring from the field feature last week's reviews. Receipts of domestic wool in eastern centers have been unusually heavy but imports have been correspondingly light. Manufacturing is on a much better basis than a year ago.

Hairy vetch. Recent reports confirm earlier ones of increased acreage and production and small carryover. Prices have weakened slightly but are still about in line with last year. Cash seed in foreign ports is selling at a small premium over September-October delivery.

Apples. Latest reports indicate the smallest crop in the United States for 20 years except in 1921, but more apples in Canada, England and Europe than last year. The crop on the continent, however, is not up to average. Economic conditions in principal importing countries are favorable.

Pears. The United States pear crop is estimated at 69 per cent of last year. The Canadian production is relatively more promising than in this country and in Europe where production is expected to be much less than average except in the higher regions of Austria and Switzerland.

### "Inside" Information

Pure ice cream is a wholesome food—and need not be regarded as a luxury during the warm months when it is most enjoyed.

Do you know New Zealand spinach. It is often available in the hot months when ordinary spinach does not thrive so well.

Oily cloths used in polishing floors and woodwork are a serious fire risk and should either be destroyed immediately after use or kept in a tightly covered fire-proof container.

Whites or yolks of eggs may be used instead of whole eggs in making fancy white or yellow cakes or as an economy in using up parts of eggs left over. For most purposes two whites or two yolks may be considered roughly the

equivalent of one egg. When yolks alone are used a little extra baking powder is sometimes needed.

The right height for the kitchen sink depends on the height, length of arm, and general build of the person who is to use it. Thirty-six inches from the rim to the floor is often given as a good average height. If the sink is too low, a flat box or block may be used on which to set the dishpan while working at the sink.

The necessity for selecting the right kind of food for children is being emphasized because in the midst of plenty, thousands of American children are not getting the foods they need for the highest development of mind and body. The United States has more food and better food than any other nation. Our pure food laws and sanitary methods of handling food supplies are world famous. Along with our efforts to safeguard health through food control, however, we need to develop better food habits and so reduce our alarmingly high percentage of malnutrition. For the undernourished child does not have a fair start,



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### THE FARMER'S BEST WAY OUT

Dean Russell of Wisconsin College of Agriculture says: "Two things have hit the farmer hard but the same things have hit business. They are increase in cost of production and decline in prices which latter has been more drastic in farm products than manufactured products. The farmer's political friends say salvation can be found through legislation. Our legislative doctors propose price control. The difficulty with this is price control always means price elevation which always produces expansion in production and if this occurs without expansion in consumption you have inevitable decline in prices. The remedy works to produce the very opposite result from that intended.

"Another legislative panacea would make it easier to borrow, as if running into debt was the solution of the difficulty. There are farmers who wish it had not been quite so easy to borrow because the inevitable day comes when they have to pay principal and interest. The third legislative remedy would make easier the pathway for cooperative endeavor. All you have to do is to wave the magic wand 'Cooperation' and all the farmer's difficulties will immediately disappear. I wonder if there is any government that can make people cooperate. The success of cooperative effort will lie in organization from the bottom up rather than from the top down and it will take a decade or two for the results to be felt.

The same as the farmer, yet business came through in a way that is far ahead of the farmer. This has been brought about through industrial efficiency, through improvement of methods. They have increased labor output per unit to the degree the costs of production have actually been reduced by better methods of carrying on work. Industrial enterprises on a large scale are spending millions on research. In ten years automobile output per worker has increased 172 per cent, tires 211 per cent, oil 83 per cent, cement 61 per cent.

"Compare that with others. The packers have increased only 27 per cent, sugar refining 25 per cent, boots and shoes only 6 per cent. There has been an increase in agriculture since 1913 of 20 per cent. It is doubtful that business has any such opportunity as exists in agriculture to reduce cost of production through improved methods. Take corn,—Iowa shows a variation in cost of production from fifteen cents to seventy-five cents a bushel. In Illinois the cost of producing corn on 80 acre fields was reduced from fifty-two cents to twenty cents a bushel. The manufacturer who had it within his power to reduce production costs from fifty-two to thirty cents per unit would be tickled to death with the opportunity of meeting competition under these conditions.