

# The Moral Risk

When the time comes to seek credit, a bank will want to know what you ARE as well as what you HAVE.

That's where the moral hazard comes in.

And you can't establish credit over night. Rather, it is a matter of becoming KNOWN at your bank, of establishing confidence by the way in which you have kept your account, regardless of the amount you have to your credit.

Get acquainted—that's the first thing. Then develop that acquaintance into friendship. It will stand you in splendid stead when the time comes. Remembering also, that this bank offers you a complete banking service.

## The First National Bank OF BURNS, OREGON

### LOCAL HAPPENINGS

Wm. Dunn was among our out of town visitors this week.

Mrs. Anna Haines and her son Wilbur were in town Wednesday.

Mrs. C. V. Red was up from her home in Sunset yesterday.

Fred Riddle was a business visitor to our city this week.

Mrs. Charley Miller was visiting with friends in this city during the present week.

J. W. Garrett is here from his home in Missouri looking after the interests of the John Garrett estate.

Mrs. Charles W. Ellis took her departure this week for a visit with relatives and friends in Portland and Seattle.

Henry Trowbridge and Chas. Bedell were in town Tuesday, being on their way to Reno, Nevada to take in the big race meet and round-up.

Ed Morgan was in town yesterday.

Bailey Hayes was in town yesterday from his home near Lawen.

W. E. Marshall was a caller at this office the other day.

Ole Soderberg was in from his home in the OO country on Wednesday.

Mr. and Mrs. Frak King arrived home Thursday from a visit to Boise where they were guests of his brother Bill. Mr. King was agreeably surprised to find we had enjoyed some fine rains during his absence, as it failed to reach the Boise country. Frank found his garden in fine shape on his return with no sign of frost as yet.

Mr. and Mrs. H. M. Horton and Harry Horton arrived here Tuesday for a short visit. Dr. and Mrs. Horton recently visited in Seattle where they found the younger brother, who resides in Mexico. They came over to visit the other two brothers, Dean and Marion, at Diamond. Harry was here several years ago for a short time, working at the saw mill. He is an engineer and is employed by a big milling concern in Mexico.

Mr. and Mrs. Price Penick are over from their Silver Creek home.

H. Weinstein was up from Lawen Wednesday.

U. S. Commissioner W. N. Monroe was over from Catlow during the week.

C. B. McConnell returned last night from a business trip to Portland. He saw several other Burns folks who expect to return tonight.

Mrs. Judd Wise was in town from the P ranch the fore part of this week, having accompanied Mr. and Mrs. Fay Comegys over with their young son, who had the misfortune to be thrown from a horse and his collar bone broken. Dr. Smith reduced the fracture.

Jay H. Upton, an attorney of Prineville, is here on business in connection with the Silver creek irrigation project. Mr. Upton found an old acquaintance in Lieut. Fessler of this office, as he was adjutant of the old Third Oregon at the time Mr. Fessler was first sergeant of Company F.

Mr. and Mrs. John Orr and daughter and Mr. and Mrs. J. E. Miller, all of Dallas, were here for a short time during this week. Mr. Orr is sheriff of Polk county and the party were out on a tour of this part of the state. They had intended staying over longer, but had been delayed en route and Mr. Miller had to get back to look after his extensive prune orchard. Mrs. Orr is a niece of Mr. J. M. Dalton of this city.

Hunters come and go at frequent intervals these days but few have reported any success after deer. However, The Times-Herald family has been feasting on venison this week, as James Raycraft, lineman for the Inter-Mountain Tel. & Tel. Company recently paid a visit to his Catlow valley ranch. While there he went up on Steins mountains with the result that several of his friends have had deer meat and some fine fish. Thanks, Jim. We're strong for you having another vacation so long as the tags on your hunting license are not all detached.

Ladies should remember that the Foster Cloak & Suit Company salesman will be at the Schwartz store about October 1st. He will display his line of coats, suits, and dresses for three days. Watch for further announcements.

Mrs. E. F. SCHWARTZ

A large red cow branded XL on left hip, no dew-laps or earmark is impounded in the city pound. Owner may have same by complying with the usual requirements.—T. J. McDonald, City Marshal.

The Allen Hospital is now receiving patients, working in co-operation with Drs. Saurman and Brunet. A graduate surgical nurse is in attendance.

MRS. TOM ALLEN.

### OREGON'S STATE FAIR

SALEM SEPTEMBER, 22 to 27

Splendid agricultural, livestock, and industrial exhibits, high class amusements, a superb racing card, bigger and better than ever.

A. H. LEA

Secretary

Salem Oregon

9-20

### PAID LOCALS.

Furnished rooms. See Clevenger.

Baled hay at A. A. Perry's Feed Barn.

Bring your children and come out to the Nazarene Sunday School at 10 A. M.

For Rent—Furnished house and cellar.—J. R. Gould.

Don't fail to come to the Nazarene Sunday school.

The Hotel Hass and dining room will be open to the public again on next Tuesday, September 16th. It

Agent for the famous Watkins Remedies.—Geo. Hagey store in South Burns. 10-4

"I will be in Burns and vicinity about Sept. 29th to do any kind of Sign Painting, my customers and friends may need at that time. A. D. Browning, Signs."

Batteries repaired properly. Jack McGuire.

Oats, barley and wheat for sale at Perry's Barn.

Insure your hay. See write or phone Wm. Farre. If.

Two furnished rooms for rent.—Mrs. Della Volmer. 9-20

Battery and electrical repair work, oxy-acetylene welding. Jack McGuire.

Party taking wagon box from our barn in south end of Burns please return same.—WILL CUMMINS 9-13

Notice the change of time at the Morning Service at the Nazarene Church Morning Sermon at 10:45 a. m.

The Hotel Hass and dining room will be open to the public again on next Tuesday, September 16th. It

For Sale—Six hole cooking range, in excellent condition. Bargain if taken at once. See J. A. Krumholz at the Universal Garage. If.

Grant Reynolds will grease your windmill for you during the summer. Call phone No. G147. If

For Sale—700 lb. Tubular suction feed Sharpless Cream Separator, nearly new.—Chas. Wilson.

Four registered jennets for sale—registered Jack at stand, Withers Ranch, Harney, Oregon.

For Sale—25 or 30 tons of hay and 700 acres of fine pasture in Warm Springs Valley.—J. C. Freeman, Burns, Oregon.

THE FIRST NATIONAL BANK OF BURNS. CAPITAL AND SURPLUS \$100,000. "THE BANK THAT MAKES YOUR \$ \$ \$ SAFE." ACCOUNTS INVITED.

Have about 80 ton of good rye hay for sale, \$15.00 a ton to party taking it all.—Price Penick, Riley, Oregon. 9-20

The Burns Garage has ordered five additional Delco-Light plants for local distribution. If you contemplate the purchase of your own lighting plant, see the Burns Garage before they are all taken.—Adv. If

For Rent—500 acres of good pasture 11 miles from Burns. Fine grass, plenty of running water and shade and all under fence. R. L. Hass, Burns Oregon.

THE FIRST NATIONAL BANK OF BURNS. CAPITAL AND SURPLUS \$100,000. "THE BANK THAT MAKES YOUR \$ \$ \$ SAFE." ACCOUNTS INVITED.

Prompt service and courteous treatment will always be accorded patrons of the Burns Hotel Barber Shop. Baths at any hour of the day. G. W. Simmons, Prop.



### While this BANK

is one of the most progressive financial institutions in this portion of the state, yet it has always been managed in the most conservative and prudent way. Safety is made a matter of first consideration and its treatment to its depositors is always based on friendly business relations and sound banking principles.

YOU CAN BANK WITH US BY MAIL UNITED STATES DEPOSITORY

The Harney County National Bank of Burns, Oregon "YOUR HOME INSTITUTION"

### SCHOOL BOOKS ARE CASH

School Books change this year. You will be allowed to trade your old books in for the new ones. Money must be sent with all mail orders for school books or we will send them C. O. D.

### REED BROTHERS The Rexall Drug Store

### Canning Pears Now Ready Tomatoes Now Ready

PEACHES \$1.25 CRATE -2.50 per 50 lb. Box Pears and Peaches of the famous Brogan kind

We will have a carload of

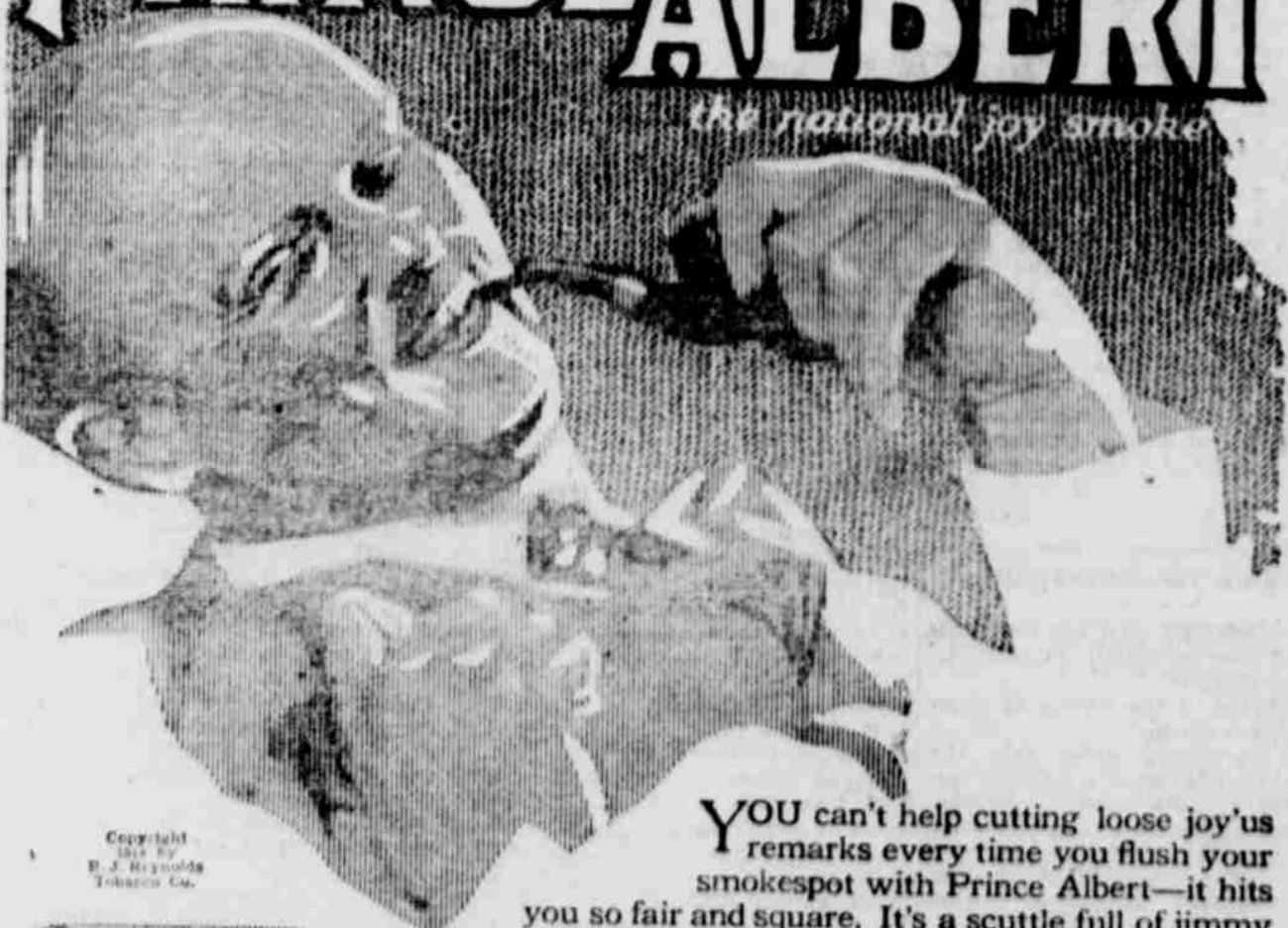
### BROGAN APPLES

Delicious, Jonathan, King David and others

Mail your orders, which will be promptly filled on arrival.

Vale Trading Company Also Vale and Riverside CRANE BRANCH

# PRINCE ALBERT



YOU can't help cutting loose joy's remarks every time you flush your smokespot with Prince Albert—it hits you so fair and square. It's a scuttle full of jimmy pipe and cigarette makin's sunshine and as satisfying as it is delightful every hour of the twenty-four!

It's never too late to hop into the Prince Albert pleasure-pasture! For, P. A. is trigger-ready to give you more tobacco fun than you ever had in your smokecareer. That's because it has the quality.

Quick as you know Prince Albert you'll write it down that P. A. did not bite your tongue or parch your throat. And, it never will! For, our exclusive patented process cuts out bite and parch. Try it for what ails your tongue!

Tappy red bags, tidy red tins, handsome pound and half pound tin humidors—and that clever, practical pound crystal glass humidor with sponge moistener top that keeps the tobacco in such perfect condition.

R. J. Reynolds Tobacco Company, Winston-Salem, N. C.



# PEACHES

For Canning Purposes \$1.50 PER BOX Crawford's---Elbertas

### WINTER APPLES

Delicious and Jonathan Orders Taken Now

# BURNS CASH STORE