



But little mouths don't care, so long as they feel the delicious coolness of our tempting ice cream. Children are fond of it, but what of their elders—especially the ladies? Very few ever decline the invitation to partake of a pure dish of our excellent cream. Take a box of this "Frozen Gladness" home with you.

BLUE MOUNTAIN CREAMERY.

Everybody's Magazine

UNION NURSERY

J. B. WEAVER, Prop.

Fruit, shade and ornamental trees. Sherbs and Roses. Strawberry vines and other small fruit

SEND FOR PRICE LIST UNION, ORE.

S.S.S. CURES SKIN DISEASES

The cause of all skin diseases can be traced to some humor or acid in the blood; the cuticle is always healthy when the circulation is free from impurities. When the blood is infected with acid or unhealthy matter it cannot perform its natural work of nourishing the skin, regulating its temperature and preserving its normal softness, pliability and healthfulness. Instead it irritates and inflames the delicate fibres and tissues around the pores and glands and produces some of the many forms of skin disease. The itching and stinging so often accompanying skin affections are produced by the deposit from the blood of the acid humors with which it is filled. Into the sensitive membranous flesh lying just beneath the outer covering, and surrounding the countless nerves, pores and glands. This explains why scratching the outer skin affords no relief from the itching and burning. S. S. S. cures Skin Diseases of every character by purifying the blood. It goes down into the circulation and removes the humors or acids which are causing the trouble, builds up the weak, acid blood, and permanently cures every variety of skin affection. Local applications can only soothe; they never cure because they do not reach the blood. S. S. S. goes right into the circulation, reaches the trouble and cures it by removing the cause. Book on Skin Diseases and any medical advice free to all who write.

THE SWIFT SPECIFIC CO., ATLANTA, GA.

THE HOWARD LETTER

Mr. Franklin Webster, Editor The Insurance Press, New York.

The enclosed letter is indeed tragic. Unfortunately I am not permitted to reveal the name, but I believe that he would not object to T. I. P. publishing it unidentified for the good of the cause.

Acknowledging your letter of yesterday, I would gladly increase my life insurance \$50,000, if you could place it. But you couldn't. For tomorrow I am to be operated on for cancer, and the doctors tell me that my chance of survival is one in twenty.

This news will surprise you, since it is less than a year ago that your examiner passed me—the fourth time in ten years. I am trying to be hopeful, but there is an oppressive solemnity in the thought that this may be my last day on earth.

I have been putting my house in order. It did not require an expert accountant. My assets are: (1) Cash in bank, \$341; (2) Household and personal effects, not worth selling; (3) Life insurance, \$30,240.

Liabilities are follows: (1) Mortgage on house, \$4,500; (2) Household monthly bills, \$195.

This is my financial exhibit after sixteen years in business. Not a strong showing for a man of 37! But I began on nothing, and had to work my way up. Just as things are beginning to come my way, I find myself on the brink of the unknown.

My only comfort in this crisis is my life insurance, and I honestly thank you, Bill, for your counsel and persistence. Some times I have almost hated you for loading me with such a burden. On a yearly income never higher than \$3,800, it has been a big strain to carry \$30,240. Last year out of every dollar I earned, 16 cents went for life insurance premiums.

But it was worth the sacrifice. What else would I be leaving behind today? If I had banked the amount of the premiums, my savings would have been less than \$4,000. And I doubt if I would have saved even that much, for some times it was a terrific struggle to pay the premium, and only the fear of forfeiture forced me to it.

But now I thank Heaven that I took the insurance and kept it, for it enables me to go into the operating room with anxiety only for myself, and none for Nell and Buster.

If I do not come out alive, the funeral expenses may be paid by that weekly premium policy of \$240 which I have carried just for that purpose; and the \$5,000 policy I took when I built my house, will wipe off the mortgage, leaving \$25,000 clear. This even at 4 per cent, would yield an income of \$1,000, which, with no house rent to pay, should make Nell and the boy fairly comfortable.

I face the uncertainty of tomorrow

with neither remorse nor worry, and I owe this peace of mind largely to you. You helped me choose the wiser course. Ten years ago I confidently looked forward to riches and old age. Tomorrow, life and its opportunities may be cut off. My air castles will have tumbled, and my cherished hopes as dead as my flesh.

However, through life insurance my family will receive some of the money I did not live long enough to make. They will have a home and a sure income for life—things which even had I lived, I could not have guaranteed to them because of the uncertainties of health and of business. Life insurance has done for my family what I could not do myself. My own experience is a conclusive demonstration of its blessed service to humanity.

It may seem strange for me to write you thus from my grave-side, as it were, but I wanted you to know of my heartfelt gratitude to you, and the great cause you represent.

Yours sincerely, HOWARD.

An Ideal Cough Medicine.

"As an ideal cough medicine I regard Chamberlain's Cough Remedy in class by itself," says Dr. R. A. Witt, of Gwynneville, Ind. "I take great pleasure in testifying to the results of Chamberlain's Cough medicine. In fact, I know of no other preparation that meets so fully the expectations of the most exacting cases of croup and coughs of children. It contains no opium, chloroform or any other dangerous drug. It is a safe, pleasant and efficacious remedy for the ills it is intended. For sale by all good dealers."

LEGAL BLANKS

The Observer office carries one of the largest lines of legal blanks in Union county. Mining locations. Warranty deeds. Quick claim deeds. Corporation deeds. Power attorney. Mortgages. Assignment mortgages. Bill of sale. Leases. Satisfaction mortgages. Chattel mortgages. Real estate contracts.

OUR PLATFORM

SAFETY first, liberality next, both are essential to successful banking. If you are satisfied with our platform come and see us.

United States National Bank La Grande Ore

Two Car Loads

McCormick Harvesting Machinery

Just received and now ready for distribution.

Buy a McCormick and you will have the best.

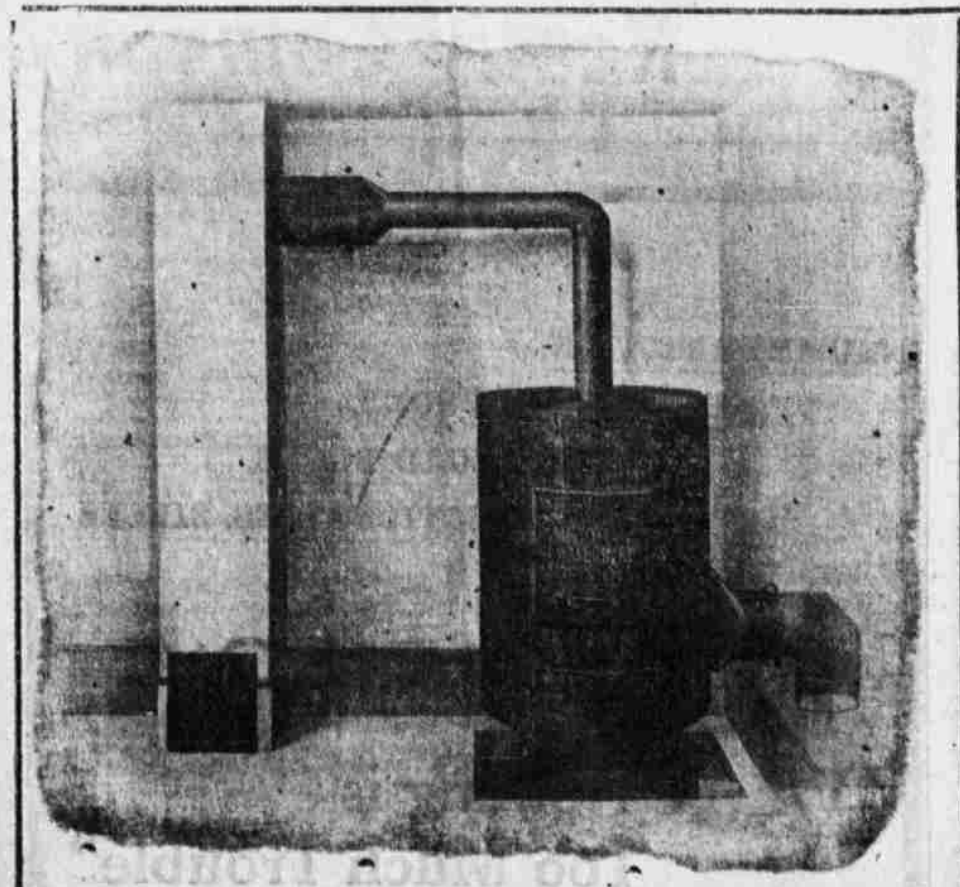
We have a lot of other goods now on sale.

Come and see what we have.

M. & M. CO.

Daily Observer, 65c per Month

The Heating and Ventilating Problem Solved By the Waterbury System



For Schools, Churches, Lodge Rooms, and Public Buildings

- Does away with window ventilation, which is almost as great an evil as impure air.
- Maintains a uniform temperature all over the room.
- Eliminates the cold floor problem and the "dreaded hot stove."
- Adds 25 per cent to the seating capacity by removing the plant to the corner.
- Great saving in fuel bill. Requires no basement. Always under direct supervision.
- No expense to install. Will burn either wood or coal.
- Every plant guaranteed to meet the most exacting requirements.
- No Experiment, Plant in successful operation in Public School of La Grande.
- Invented by J. L. Waterbury who for many years taught in the public schools, after carefully studying the problem and long experimenting devised and patented the system.
- Those seated in the farther corner of the room will be just as warm as those sitting near the plant.
- Can be attached to any flue. Every school district should investigate this system.

M. SNIDER, Agent, LaGrande, Ore.

I have taught in the various schools of the county for the past fourteen years and the knowledge of the improper heating and ventilating conditions caused me to take this agency.