

This plat gives size, location and price of 2 choice home sites. Nearly 1/4 acres for \$300.00. Make your own terms. Buy in Riverside addition and be assured of a big profit in a short time.

Real estate advertisement showing two lots for sale. Lot 165 is priced at \$300.00 and Lot 168 at \$350.00. Located on North Third Street and Y Avenue. Contact: WM. MILLER & BRO. 1107 Adams Ave.

Savoy Hotel advertisement. Features 'EUROPEAN PLAN' and 'The rooms are good and Steam heated only one block from depot'. Contact: D. C. Brichoux, Prop.

Advertisement for 'THE Gossard CORSETS'. Features 'They lace by front' and 'Let your next corset be a Gossard'. Contact: Mrs. Robert Pattison, Corsetiere, Phone Black 1431.

Advertisement for C. T. Darley, Cement Contractor. Text: 'Consult him before letting your sidewalk'.

Advertisement for George Palmer Lumber Co. Text: '5 POUND TIN TOPS CAR LOAD RECEIVED at the George Palmer Lumber Co. Retail Dept. Phone, Main 8'.

Advertisement for Eastern Oregon Light & Power Co. Text: 'She Sacrificed One sunny disposition One sound constitution One clear complexion THE ALTAR WAS AN ANCIENT COOK STOVE. The Time—July and August—The rest of the family who called her mother saw what was going on when it was too late. MORAL.—Don't permit any woman you care for to cook on anything but an Electric Range—especially during the torrid days of July and August. An electric range will do away with the drudgery of handling fuel and ashes, and will insure a COOL KITCHEN.'

SAVINGS BANK RULES GIVEN

PATRONS TOLD HOW TO PROCEED WITH ACCOUNTS.

Savings Bank Explained in Minute Detail by Published Booklet.

Interesting data regarding rules and regulations governing the postal savings bank in this city is contained in a booklet issued by the government. The La Grande patrons and prospective patrons of the savings institution, for the bank does not borrow money merely acting as a savings institution, will read with interest the following caption of the rules:

INFORMATION FOR DEPOSITORS.

Object.

1. The postal savings system is established for the purpose of providing facilities for depositing savings at interest with the security of the United States government for repayment.

Safety.

2. The faith of the United States is solemnly pledged to the payment of deposits made in postal savings depository offices with accrued interest as provided by the postal-savings act.

Who May Deposit.

3. Accounts may be opened and deposits made by any person of the age of ten years or over in his or her own name and by a married woman in her own name and free from any interference or control by her husband. No person can have more than one account at any one time.

4. No person may open a postal-savings account at any postoffice who is not a patron of that office.

5. All accounts must be opened in person by the depositor or his authorized representative. After opening an account a depositor may forward subsequent deposits to the postoffice by mail.

6. Deposits will be accepted only from individuals, and no account will be opened in the name of any corporation, association, society, firm, or partnership, or in the names of two or more persons jointly.

7. No account will be opened in the name of one person in trust for or on behalf of another person or persons.

Service Free.

8. The service of the postal savings system is free, and no charge or fee is collected or required in connection with the opening of an account or the withdrawal of money deposited.

Privacy of Accounts.

9. No person connected with the postoffice department or the postal service is permitted to disclose the name of any depositor or give any information concerning an account except to the depositor himself, unless directed to do so by the postmaster general.

How to Open an Account.

10. When a person applies to open an account he must furnish the necessary information for the postmaster or his representative to fill out an application, which he will then be required to sign. If the applicant signs by mark his signature must be witnessed by a disinterested person.

Deposits.

11. Deposits are evidenced by postal savings certificates issued in fixed denominations of \$1, \$3, \$5, \$10, \$20, \$50 and \$100, each bearing the name of the depositor, the number of his account, the date of issue, the name of the depository office, and the date on which interest begins. The postmaster or his representative will make out a duplicate of each certificate issued, which the depositor will be required to sign and which the postmaster will retain in his records.

12. No account may be opened for less than \$1, nor will fractions of a dollar be accepted for deposit.

13. No person is permitted to deposit more than \$100 in any one calendar month nor to have a total balance to his credit at one time of more than \$500 exclusive of accumulated interest.

14. Savings certificates cannot be transferred or negotiated and will be payable only to the person to whom issued.

15. On opening an account a depositor is supplied with an envelope in which he may keep his savings certificates. On this envelope is printed information for his guidance, and also a blank ledger record on which to keep an account of his deposits and withdrawals.

16. In case a certificate is lost or

destroyed the depositor should notify the postmaster. If deemed proper, a new certificate will be issued upon compliance by the depositor with the necessary requirements.

Savings Cards and Stamps.

18. Amounts less than \$1 may be saved for deposit by the purchase of 10-cent postal savings cards and adhesive 10-cent postal savings stamps. Each postal savings card contains blank spaces to which savings stamps may be affixed from time to time as purchased and a postal savings card with nine 10-cent savings stamps thus affixed will be accepted as a deposit of \$1 either in opening an account or in adding to an existing account.

19. Savings cards and stamps will be redeemed only by the issue of savings certificates and are not valid for postage. They will not be received in exchange for postage stamps nor will postage stamps be accepted in exchange for postal savings cards or stamps.

Interest.

20. Interest will be allowed on all deposits at the rate of 2 per cent per annum, computed on each savings certificate separately, and payable annually. No interest will be paid on money which remains on deposit for a fraction of a year only.

21. Deposits will bear interest from the 1st day of the month next following that in which deposited.

22. Interest will continue to accrue on a savings certificate as long as it remains outstanding, certificates being valid until paid, without limitation as to time.

23. Compound interest is not allowed on an outstanding certificate, but a depositor may withdraw interest payable and include it in a new deposit, which will bear interest at the regular rate.

Withdrawals.

24. A depositor may at any time withdraw the whole or any part of his deposits to his credit with any interest payable by surrendering savings certificates, properly endorsed, for the amount desired.

25. A depositor presenting a certificate for payment in full with all interest payable must endorse it on the back in the presence of the postmaster or his representative and surrender it. The postmaster or his representative, if satisfied as to the depositor's identity, will then make payment.

26. When a depositor desires to withdraw only a part of the amount called for by any certificate the postmaster will cancel the certificate and issue a new certificate covering the amount to be left on deposit. The new certificate will be so dated that the depositor will not lose interest on the money remaining continuously on deposit.

27. When a depositor desires to withdraw merely the interest payable on any certificate, instead of endorsing and surrendering the certificate in full, in case of full payment, he will be required to give his receipt in duplicate for the amount of the interest paid. The postmaster will enter the interest payment on the back of the certificate and return it to the depositor.

Deposits Not Made in Person.

28. When a person who has opened an account can not appear personally to make an additional deposit, because of infirmity or for other good and sufficient reason, the amount to be deposited may be sent by a representative or forwarded by mail. On receipt of the amount the postmaster will send to the depositor the duplicate of each savings certificate to be issued. When the duplicate or duplicates thus delivered have been signed by the depositor and returned to the depository office, the postmaster will send him the original certificates covering the amount of the deposit. New accounts can not be opened by mail. When an intending depositor desiring to open an account is unable to appear in person, he may forward the money by a representative, who will be provided with an application form, which must be properly filled out by the intending depositor and returned with the duplicate certificate of certificates.

Withdrawals Not Made in Person.

29. When under similar circumstances a depositor can not appear in person to make a withdrawal, a blank order will be furnished for his use upon request by his representative. When such order has been properly filled in and signed by the depositor, with his signature witnessed by a disinterested person, and has been returned to the postmaster, together with each certificate to be paid properly endorsed,

payment will be made to the depositor's representative.

30. When a depositor who is unable to appear in person desires to withdraw merely the interest on any certificate, the blank order furnished will include receipts for the interest to be paid, upon return of which, properly signed by the depositor, the postmaster will make payment to his representative.

Death of Depositor.

31. In case of the death of a depositor the amount standing to his credit will be paid to the executor or administrator of his estate upon compliance with the necessary requirements. In case no formal administration is de-

(Continued on page 6.)

Classified Advertising advertisement.

FURNISHED ROOMS—Modern. Telephone red 1571, 2002 Adams and Oak. 7-14-11

FOR SALE—200 White Leghorn single comb pullets. Hatched in March and April. Inquire A. J. Bishop, 2805 North Fir street. 7-19-22-24

FRO RENT—Six modern rooms. Telephone Main 89.

FOR SALE—Timber claim near railroad. Address Observer. 7-1 to 9-3

FOR SALE—Dry chain wood in any quantity. \$1.50 per cord at the Perry yards. Grande Ronde Lumber company Perry, Ore. 6-15-11

WANTED—All the boys in La Grande between 10 and 25 years old to join the Boys' Savers' club. Call at the laundry and I will tell you all about it. A. B. Chery, mgr. Cherry's New Laundry.

BOYS

A TREASURE CHEST, full of hundreds of dollars in hard cash! The TRAIL to it, any wideawake boy can follow. Don't worry any longer where to get real money or whatever article you want. Come to me and get it. Parents, investigate!—for this self-same RAD has led many a boy to a bank account. Come with

1000 Prizes for Blooded Canine's. Long Branch, N. J., July 21.—The fourth annual bench show of the Mouth County Kennel club will be held at the Hollywood grounds tomorrow with more than 750 entries representing famous kennels in many parts of the country. Over 1,000 special prizes of value will be awarded at the show.

your boy if you choose. Come early. M. Rosenblum, 1462 Sixth street, La Grande, Ore. 7-20-11

FOR SALE—Furniture complete for five rooms. Also canned fruit, will sell all or any part of it. Inquire 1415 N. avenue, between Greenwood and Fir streets. 7-20-21

O'CONNELL'S Cigar Store advertisement. Pool, Billiards, Cigars, Tobacco and Soft Drinks—best and most complete line of cigars in the city. Observer's Coast League baseball scores every day there's a game. Corner Depot and Jefferson St.

Your Poultry Needs Granulated Bone, Oyster Shell, Charcoal, in order to do their best. We can supply you. Waters-Stanchfield, Produce Co., 1426 JEFFERSON AVENUE

Nutter Paints as they paint in cities and makes reasonable charges. Consult him about your work. Phone Red 971—next door to Observer office.

GRANDE RONDE MEAT CO. Uses only Refrigerator Counters and they show our cut meats in a most sanitary and appetizing way. TWO MARKETS - BOTH PHONES

Bradley & Co. Sanitary Plumbing. REPAIR WORK A SPECIALTY. PHONES: SHOP—BLACK 971. RESIDENCE—BLACK 3482. NEXT DOOR TO CITY HALL