

THE OBSERVER

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Editor and Owner.

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WHERE IS THE COMMISSION FORM

What has become of the commission form of government that was agitated in La Grande some time ago?

Many people have inquired at this office as to what headway the committee has made but of late there has been no authentic report on the meetings of that body. It will be remembered that a very strong committee of business men was appointed by Dr. Richardson, while mayor, to investigate commission government and render a report to the city council.

There will never be entire satisfaction until that committee reports. Our notion of the matter is that each of the busy men named on said committee has been loaded with individual work and has neglected the matter, in fact that is the only conclusion to draw for all committeemen are taxpayers and are anxious to do anything that is for the economical best interests of La Grande.

Let us have a committee meeting

Charming Styles For Spring In Ladies Ready to Wear Apparel

Popular Models In New Even Length Skirts

Nothing new and nothing good of the skirt kind escapes us if we can help it. Some of the most recent comers include original styles in serges, men's wear suitings, zephyr stripes and light weight mixtures.

Priced From
\$5.00 to \$12.50



Smart, Practical Spring Top Coats

The latest styles in nobby new coats are here and in such a surprising variety of styles and sizes that many tastes and many types of figures can be fitted.

Priced From
\$12.50 to \$27.50

In Our Dry Goods Department

A CHOICE SHOWING OF
New
Spring
Suitings

Rough mannish effect materials that are so popular this season. Others in stripe and fancy serge weaves — most of them 54 in. wide.
\$1.25 to \$2.25 vd.

New Trimmings
New Overlaces
New Wide
Embroidery
Spring Showing
Ginghams

WOMENS TAILORED SUITS

IN MANY PLEASING AND PRACTICAL STYLES. A DISPLAY CATERING TO THE INDIVIDUAL TASTES AND REQUIREMENTS OF EVERY WOMAN, SMART SUITS OF MANNISH CUT FOR THOSE WHO ADHERE TO THE PLAINER STYLES, HANDSOMELY TRIMMED SUITS FOR OTHERS PARTIAL TO DRESSIER EFFECTS—ATTRACTIVELY PRICED FROM \$17.50 to \$30.00.

Arcade Theatre

HIGH CLASS PHOTOPLAYS.

"A TRIP THROUGH SAXONY" Gaumont
A very fine scenic picture.

"SIOUX LOVERS' STRATEGY" Pathe
A strong western drama.

"DAN, THE LIGHTHOUSE KEEPER" Kalem
A sea coast story interesting and very commendable.

By special arrangements we are showing American Press Association slides of current events daily.

"THE RECKONING", Gaumont
A strong dramatic story of land and sea.

"THE SIGN OF THE THREE LABELS" Edison
A comedy of the lively adventures of a bride and groom in Europe who failed to tip the servants.

Come in and cast your straw vote for your choice of presidential nominees.

YOU ARE ALWAYS WELCOME

and go deep into the matter. Let La Grande be one of the cities who adopt a successful commission form, placing responsibility in municipal affairs heavily upon shoulders that are paid to carry the load.

THE MODERN WOODMEN.

Just now there is commotion in the camps of the Modern Woodmen of America. The dreaded day has come when the assessments of members must be raised, as every man who has given the subject 10 minutes' thought must have known it would come.

No member who took the trouble to look up the term of his life expectancy did not know that if he lived it out to

the end and kept on paying in at the rate he had been paying, he would not pay into the treasury of the order more than one third of what his beneficiaries would draw out if his policy were paid in full.

There is no way known to men of taking something from nothing. It is impossible to subtract \$2,000 from \$600, and if the member's widow or other beneficiary drew out \$2,000, when as a matter of fact he had only paid in \$600, it was entirely evident that somebody else had contributed the other \$1,400. In this connection, the Observer quotes from a well known Wall Street broker writing in a publication not issued in the interest of fraternal orders:

"I cannot see how any reasonably intelligent man could have labored under any misapprehension at any time. He did not need to be a great mathematician to arrive at the correct conclusion. So long as there were more new members coming into the order than there were old members dying out of it, it was possible to continue the small assessments, but there was inevitably a time coming when that condition would no longer exist. "This is not a Woodman paper I am writing in, but I know that it has thousands of readers who are Woodmen, therefore I believe it is a proper subject for discussion now.

"Here is the question that is agitating the minds of thousands of Woodmen: 'Shall I drop out of the order now that the rates have been raised in some cases more than three times what they were before, or shall I stay with it?' The present rates were adopted after what is claimed to have been a thorough examination of the experience of the Woodman order and other fraternal orders extending over a long period of years. There is no reason why those figures should not be correct.

"While it is true that no man knows the hour of his own death, it is possible to tell with mathematical certainty what will be the average number of deaths per annum among a given

number of human beings. Experience has demonstrated that an average of so many will die each year per thousand until finally the last of the thousand will be laid away.

"Of course it is possible that a plague of some sort might ravage the country that would very greatly increase the death rate and change the figures of the mortality tables, but under ordinary conditions, the average death rate can be accurately foretold.

"What the actuaries have done is to figure out the average death rate per thousand in the Woodmen order at the various ages of the members and from that estimated what it costs to carry members at a certain age. It is also true that the younger members of the order have been loaded somewhat heavier than the actual cost of carrying them in order to help carry the extra load of the old men now in the order.

"The old man therefore has no right to complain for he is getting his insurance still at less than cost. The old man who finds that he will have to pay after the first of January, 1913, some three times or even more than three times as much as he has been paying, may sort of wince and debate the question as to whether or not he should stay with the order.

"Before you make up your mind to quit, old man, I want you to consult some old line life insurance agent in a good, reputable company and find out what you would have to pay for

the very cheapest old line life insurance that you could get and if you do not find that it will cost you more than the highest rate you will have to pay under the new Woodman plan, then you had perhaps better drop your Woodman certificate and take old line in its stead. As a matter of fact, you will find that the very cheapest old line you can get will cost you at least 33 per cent more per thousand than the highest rate in the Woodmen.

It would perhaps have been better that this raise in rates should have been made before this, but no man who has been a member of the order for several years has a right to complain as it is. For several years he had the protection for his family at far less

than cost. In all probability he joined at a time when his children were small and comparatively helpless. They are now grown up and able to take care of themselves. The protection they received during these years of small assessments was worth all it cost from year to year to say nothing of what may come hereafter. On the other hand the young man who now joins the order while he will have to pay more than young men have been paying in the past, is still getting insurance for much less than he would have to pay for old line, and in addition he gets the social benefits of the order which are worth something.

The Quality Store

WEST'S

The Quality Store

A Working Capital of Over \$215,000 00 Inspires Confidence in This Bank

The stability of this institution,
The substantial men behind it,
Its reputation for progressiveness,
Its large loaning capacity,
Its spirit of accommodation,

have attracted customers whose deposits aggregate over \$700,000.00.

Promote your interests by allying yourself as a depositor with this strong and successful institution.

La Grande National Bank

LA GRANDE, OREGON.
CAPITAL \$ 100,000.00
SURPLUS 115,000.00
RESOURCES 1,000,000.00

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George Palmer Lumber Co.

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what could be more comforting or exhilarating than a nice cup of Hot Chocolate, which you will always find ready at this season of the year at our Soda counter? We give it to you pure and cheering, full of that goodness and nutriment so peculiar to the best quality of Chocolate. It is a food, drink and medicine all combined, at low cost.

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