

THE OBSERVER

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THE PROPER VIEW OF THE WILSON ADMINISTRATION.

A few days ago a man of high national standing in the east was in La Grande and in speaking of the Wilson administration, he said: "I have confidence in the Wilson administration, though I have always been a Republican. I believe that any man big enough to be elected president of the United States, is going to do his very best to make his administration a success. That he will surround himself with men who will aid in every way to bring about as good conditions as possible. I cannot believe that big men who are loyal to their country can enter into petty jobbery, nor stoop to things for personal gain when at the head of national affairs."

It is certainly refreshing to hear such words as these. They come from the mouth of a man who has been in business transactions at La Grande for many years. He is a man who has been a loyal Republican and who stuck to his party even through the "crime of 1912."

After all, people magnify the possibilities of securing bad men in national affairs. We must not let the muckraker had his inning and the nation may be better for his visit, but in a general way only the muck rake apply. There are still many honest men in the world, and because the muckraker caught a few fearful examples is no reason why the entire confidence should be shaken in public men.

Undoubtedly the most dangerous man today in public life is the brazen individual who sails out upon his nerve, blows his own horn vigorously and masquerades under the guise of being a great friend to the "common" people. As a matter of fact there are but few people in America who are not "common" people, and they are not common because of their own folly and egotism rendered them ridiculous. The greatest title that can be bestowed upon a man is to be a "common" man, and whether he be a bank president, a millionaire, or a day laborer, if he is a loyal man he will appreciate the title.

money in low prices he cites the case of Marcus Lowe, who in six years became a millionaire as the result of having twenty-four theatres in which very fair entertainment is provided at from 18 to 25 cents.

On theatre prices in general there is a growing sentiment that they are too high. Whether they are higher than are necessary to pay salaries, the heavy expenses of production and a reasonable profit in a question. The theatrical business being so largely speculative, more than an average profit is sought. If this were not so managers could not afford to take the serious risks involved in presenting most seemingly likely production. It is a case where the successes must pay for the many failures.

Many European countries realizing the necessity for wholesome amusement at popular prices, have subsidized certain theatres and certain theatrical and operatic companies. This is a case of reducing the cost in the individual play, though on the other hand it is apparent that the public as a whole really pays in increased taxes for the lowered price. The United States, however, is not prepared to adopt any such system. The only way in which prices will be lowered in this country will be by increased competition of the lower priced houses or by a reduction of the present heavy risks of these class productions.

Trying to do business on a small scale is a hazardous thing according to the report of the table of failures for 1912 as compiled by the commercial agencies. There were 12,646 failures in the United States during 1912, and the cause and percentages are as follows: Lack of capital, 31.4 per cent; incompetence, 27; specific conditions, 16.9; fraud, 10.6; inexperience, 4.1; competition, 2.9; neglect, 2.2; unwise credits, 2 per cent; failures of others, 1.3; extravagance and speculation, 0.10, and 7.10 of one per cent, respectively.

Over the region of hands were in cases where people were trying to do business on a capital of \$5,000 or less. In order properly to finance their growing undertaking, these people incurred liabilities in excess of the volume of business they were able to do. In this way they bit off more than they could chew. In homely parlance, and creditors were unwilling to take their chances any further.

The effort to do business beyond one's means has its counterpart in people who are living beyond their means. Everyone who is buying more than he can pay for does so with the faint hope of having his salary increased suddenly some day and take care of his indebtedness. He does not take into consideration the fact that salaries do not rise by leaps and bounds, under ordinary circumstances and that any misfortune will engulf him in ruins.

Business men, and men who must run their homes on a business basis, should beware of the folly of under-capitalization.

BELL HOP TO MILLIONAIRE.

From bellhop to millionaire has been the experience of a New York youth now back from the mining region with a fortunate aggregating \$500,000, and still growing.

Young Crankshaw was a bell hop at the Waldorf-Astoria 10 years ago. After several years at this sort of work, he went back to England, and was promptly disowned by his family, and again set adrift. This time he fell in with a company of men en route to Canada, and he began selling stock for one of the mines.

From that time his rise was rapid, and now he is a millionaire at the Waldorf in the role of guest instead of Menial.

The other day he spent several hours in the lobby, occupying a chair near the bench where, as a bellhop, he used to be located.

Every time a bell rang he jumped until he declared he would either have to leave or be back to his old work of carrying someone's valise.

This is, of course, not a remarkable story, but it shows what pluck will accomplish. Crankshaw is now only 26 years of age, and has plenty of time to make more money, or lose what he has and have to start again. But, inasmuch as he landed in New York the first time without a cent, he has amassed half a million in so little time, his story should be passed on to other young men who are bitterly complaining they can't get ahead in life because they have no chance. Crankshaw had apparently no chance, but he made one for himself.

HOW A HOME HELPS.

There isn't any question that building yourself a house is a dollar-and-cents proposition. It takes money to add to build it means to spend money you have saved to save money you would otherwise spend. It is pretty certain to prove a good investment. It will save you rent and uncertainty. It is likely to increase in value as the town grows and earn more in increment than the money would at interest. The building will appreciate with time. But the lot should grow in value if this town does as well as the country at large, which is nearly doubling its land value every decade.

But there is another side to it also that is worth considering. There is another side besides the money side. Men of families and the house builders and the home builders. They are thinking about something in addition to the money saved and the money earned. They are thinking of the human side.

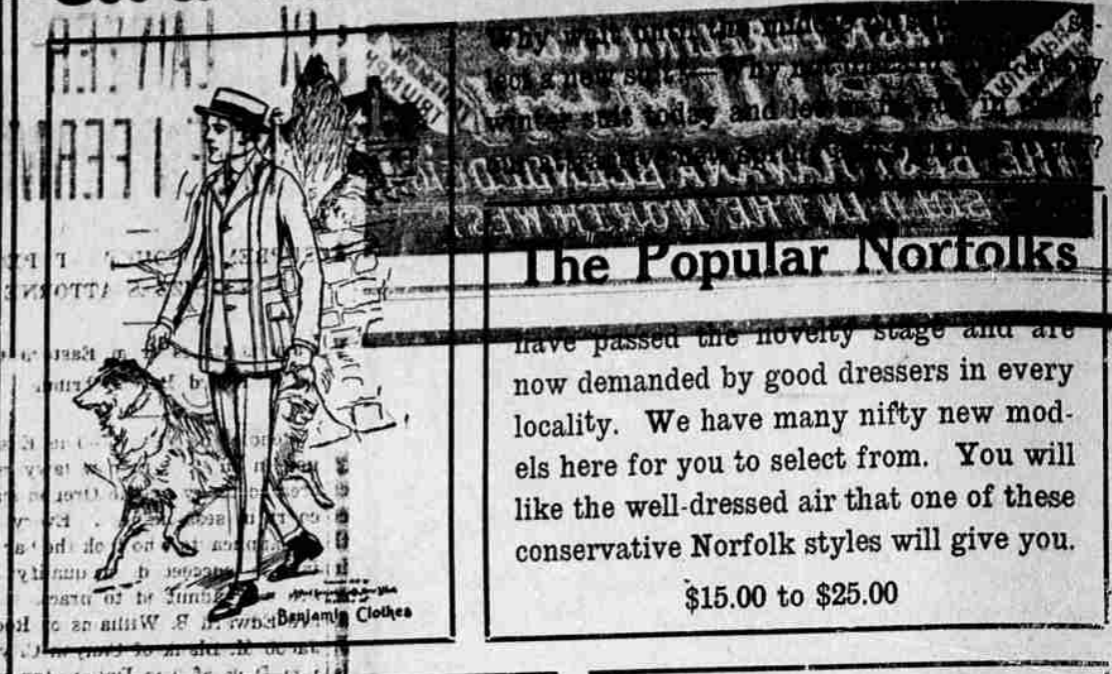
There is no doubt that one of the best influences for good is the American home. The children who grow up in it look back at it in after life and the memory is an actual moral influence. The kind of person a fellow is when he is a man depends a good deal on the kind of home he had when he was a boy.

He can never look back at a rented house and feel like he would looking at his own home. It doesn't mean the same thing. It has no recollections, or few of them, that serve to straighten him up and make him want to be somebody—to be somebody worthy of the roof under which he was raised and father and mother who raised him.

He never learns anything but ward-rust in a rented house. He thinks life is just living somewhere today with the probability that you will be living on some other street or in some other town tomorrow. It don't team him to settle down or settle up. It just teaches him to move to a rolling stone.

So there are the children to be considered as well as the dollar. Children look up to a father who doesn't have to look up to a landlord. And, having known the delights of a home, a real home, when they grow up they want homes of their own. Your daughter will be more likely to marry a man who is likely to provide; and if she makes that kind of a man, she will be more likely to be happy. Your son will be more likely to marry the kind of woman who wants a home and a chance to make a home and a husband happy. And this means that his chances for happiness are increased.

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The Test of Time

Time determines whether the policies under which a bank is operated are safe. This bank has been in business for 25 years. It has grown steadily until it has become one of the strongest and most prosperous financial institutions in the West. The soundness of its policies is attested by the long list of conservative business men who transact their business here; also by an earned surplus of \$130,000.00, the work of time and the result of conservative management.

This bank has facilities for taking care of more high grade business and offers its services to those who appreciate the best in banking. La Grande National Bank La Grande, Oregon Capital, \$100,000.00 Surplus, \$130,000.00 Resources, 1,100,000.00 DESIGNATED DEPOSITORY OF UNITED STATES GOVERNMENT UNITED STATES POSTAL SAVINGS DEPOSITORY.

WIRELESS TELEGRAPHY.

The owners of the wireless telegraph system have recently lowered the price of messages across the Atlantic to eight cents per word which is about one-half the cable rates. In taking messages at that rate immediate transmission is not guaranteed as they can be sent more cheaply to the company during night hours when business is less rushing. All the telegraph offices of England will cooperate with these rates and transfer the messages to all parts of the United Kingdom. On this side of the water the Western Union company will do the same and messages will be transmitted over this country and Canada. This is a great boon to our business men whose transactions are of an international character. It is quite safe to say that the cable companies will vie with this alliance in anything but an equitable temper.

For their present troubles the cable companies have only themselves to blame. Their wireless have a carrying capacity of 1,500 million words annually but this power has never been used to any great extent. It is said that they have kept the traffic down to about 25 million words per year when they might have done a vastly larger business had they given lower rates. The genius of Marconi has now given a system to the world which will supersede all other methods now in vogue. Up to this time telegrams to Europe have been confined to commercial business and mostly wholly but now the other will become the medium for individual and family letters to all parts of the world.

Nearly every person can afford to send a short letter to friends abroad when this can be done for eight cents a word which is the rate now promised. It is quite impossible to set any limit to the amount of business that can be carried on by the wireless system as it is equally certain that the rates will be made still lower in the near future. Sending messages through the air is vastly cheaper than doing the same business by wire. It costs money to lay a cable across the Atlantic but the god of nature has provided the atmosphere and the ether free from all expense. There is no reason why messages should not be sent to Europe as cheaply as we can send them from La Grande to Portland. Cheap communication is one of the prime movers of progress and the arch of civilization. Both commerce and diplomacy are encouraged by this boon, as well as the intimate relations of friendly and family intercourse. When both time and space are annihilated and oceans and continents become as one human family will meet and mingle as never before. As there is absolutely no limit to this power there can be no limit to the sum of human happiness when the masses can communicate with each other around the globe as easily as they can talk with a friend in an adjoining room. The saving to business men in the matter of delay must also add largely to their profits as they can take advantage of the markets in a manner impossible by the mails. As Napoleon Bonaparte knew the value of minutes in the game of war, so does the business man understand that a saving of time makes his transactions more certain and his profits much larger. In the early days of our republic long letters at long intervals was the general rule, but with the improved facilities of the modern mail service

our letters have become much shorter and written with more frequency. When the postcard came it made a revolution in letter writing, and millions of communications are now sent where there were but thousands before. Who can estimate how these communications will be increased when full advantage is taken of the air, or the advantage that will come from their brevity. To write long letters consumes much valuable time and the saving in this alone will add millions to the national wealth. It is therefore, of the utmost importance that the rates should be placed at the lowest possible figure in order to encourage an intimacy that will make the world kin.

It hangs above this vision. A union of these electric forces would mean still another and more dangerous monopoly. To guard against this public service commission should be established that will be armed with the strong hand of the law to establish rates. This will doubtless be a severe trial to the great capitalists who have so long been permitted to exploit the people, but in this matter their feelings must not be considered. The greatest good to the greatest number should be the rule, and when this principle is once established civilization will move on with mighty strides. The golden rule should no longer be a dream, but its tenets should be entwined with the pillars that support our republic.

An exchange calls attention to the fact that a butterfly has never been convicted of germ carrying. Neither has the airplane; but how long will it be before some ambitious scientist prefers charges against them. Wilson didn't knock Bryan into a cocked hat, after all. He knocked him into a silk hat.