

THE OBSERVER

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La Grande, Oregon.

HOW TO START A FORTUNE.

If I had never saved, I would never have been successful.—Thomas F. Ryan.

The seed of every great fortune in America today was the saving habit.

The present owners of these fortunes may not be saving, but those who founded them had to be.

Think of the millions of the Vanderbilts, Rockefellers, Carnegies, Astors, Ryans and scores of other owners of enormous fortunes in this country. There is not one of them that did not start with old-fashioned thrift on the part of someone. It may have been a century ago, or not any longer ago than the youth of the present possessors. No matter how much speculation and "big business" may have had to do with the later development of these fortunes, the start at least was made by saving.

But inasmuch as there is not one person in a million who can reasonably hope to acquire a mammoth fortune such as those mentioned, it is perhaps, more convincing to consider the origin of the moderate-sized fortunes, examples of which are to be found in this and every community. Look around you and make a few inquiries concerning the reputed rich men in your vicinity. You don't even have to make inquiries regarding some of them. It is common knowledge. You will see that these competences likewise had their origin in the systematic saving that provided funds for wise investments.

For the great mass of ambitious persons, the only course now open is that outlined in these words of Henry C. Huntington, the Los Angeles financier:

"Save a little every week, and when you get an increase of wages or salary continue to live within the former limits and save the increase. If you find it too difficult to save, go in debt for a home or undertake some other obligation in the way of investment that will compel you to save. In these days, of course, the average man has better opportunities to win success in salaried positions than in individual

enterprises. The big enterprises pay big salaries at the top, and close application will win promotion toward these bigger rewards. It is not necessary for a man to get a big salary before he begins to put money aside."

How many opportunities have you missed because you hadn't saved and didn't have a small amount of money to invest? You are one of the rare exceptions if you missed none of them.

PAYING INSURANCE IN INSTALLMENTS.

At a recent convention of the National Association of Life Underwriters, held in Springfield, Mass., the so-called "installment plan" of paying insurance policies was discussed. By this plan the widow or other beneficiary, instead of being paid a lump sum, is given a definite monthly payment fixed in advance according to the amount of protection carried by the insured.

When one thinks of the many women who are deceived into buying worthless stock or investing their money in other foolish channels by unscrupulous men the advantages of such policies become obvious. It has been said that "the widow is a shining mark for the crooked mining shark." It is also true that quite often the widow is the victim of the unwise advice given by well meaning friends. As it is impossible for a husband during his lifetime to foresee the pitfalls into which the one he is anxious to provide for may fall the plan of securing for a monthly, quarterly or annual payment must strike many with peculiar force.

The experience of the board which has charge of payments under the workmen's compensation act has shown that it is often unwise to place a large sum of money in the hands of a bereft woman. Means that might keep her in modest comfort for many years often are dissipated in extravagance or lost through careless investments. In fact there are many men with whom any big amount could not be trusted to turn out for their own advantage.

The fundamental object of insurance is to provide economic independence for those who otherwise would be dependent. It is this feature which makes it socially valuable and which should cause the thoughtful citizen to scan with care all legislation concerning insurance. By encouraging the installment policy the companies represented at this gathering were taking a step toward the fulfillment of their basic purpose.

A Chicago professor has abandoned his chair to run a peanut stand. Once in a while people do find their proper bearings.

Report says New York never runs out of grafters and it may also be said that the grafters seldom run out of New York.

Peru promises to send beef into the United States at 70 cents a pound. Is it possible that Peru has never heard of Messrs. Armour and Swift?

Uncle Joe Cannon says the country

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is calling him back to congress. Uncle Joe must have very acute hearing.

Radium is now worth \$10,000 a gram and is going up. It is a good when to do your radium shopping early.

The California prune crop amounts to 200,000,000 pounds. No relief in sight for the poor boarder after all.

There are four thousand ways to tell a toadstool from a mushroom, but the surest way is to eat it.

Anna Held is to marry again, which is the oldest but surest way of getting press notices.

Why? Asks Mother. La Grande, Oct. 13.—(To the Editor): Why do men permit those things that are abominable to all decent people, to enter our fair city, when to all knowing and thinking people, the result is pernicious?

La Grande during the entire year, will neither countenance nor permit, gambling in any shape or form, and have not our city fathers entirely removed from their accustomed haunts the immoral element?

Then Why? I ask the question in all fairness as a mother and a lover of growing boys. Why do men just for one week allow the lowest form of immorality and the cheapest kind of gambling to infest our streets to fill the minds of our young people with vice and all of its consequences. Years of clean living and moral teaching is undone in one hour. Why have clean city laws? Why arrest white slavers? When we hand out to our young in sugar coated form the poison that is sure to bring about these very results?

In the name of better-citizenship clean it out. A MOTHER.

CANYON CITY PIONEER HAS SONGS ACCEPTED BY BIG PUBLISHING HOUSE

Canyon City, Or., Oct. 14.—The Eagle says that since W.D. Ingoman has been confined in the county jail here he has composed six songs, writing both the music and the words. Two of the songs will be published by H. Kurkus, Douglas county, of Washington, D. C. Ingoman is a negro and has all of the melody of the old time negro of the sunny south. The accepted songs are entitled: "A Southern Longing," and "To the Boys of Ireland."

In the gloaming of the jail, where shadows fall slantwise on gray walls and the intruding sunbeam through the key hole reveals the spider on the job, one would not expect to get inspiration for a song dedicated "To the Boys of Ireland," and especially by a negro, and yet it is but another of life's inconsistencies.

A negro writing an Irish melody in the semi-darkness of a steel cage is a situation that would make the man who wrote "Life on the Ocean Wave," and yet never saw the ocean, certainly sit up and take notice. And why should it be unusual when the man who wrote "The Beautiful Snow" never saw the snow; the man who wrote "Yankee Doodle," never saw him, the man who wrote "Home, Sweet, Home," never had one and it was written in French, and the French language has no word for home. Annie Laurie never was, Juanita never has been, and it is said that the man who wrote "My Old Kentucky Home" lived in Kansas. Of course Bunyon wrote a little stuff while he was in jail, and Milton, although blind, saw a paradise that was lost, but we think that a "nigger" in

the Grant county jail writing Irish melodies has them all beat to a pulp, lashed to the mast and tin-canned for a side alley.

WOMEN WARRIORS.

One That Was Made a Heroine In Spite of Herself.

There are few countries that have not at one time or another had women soldiers in their ranks—either in disguise or openly accepted despite their sex. England, France and Germany have all had military heroines. Germany, which traditionally demands of its women only softness and domesticity, has nevertheless had its full share. One of them, Eleonore Prochaska, had saved her wages as a cook to buy her man's equipment. In her last battle, when storming some heights under heavy fire, she snatched a drum from a fallen Frenchman and beat the charge as she advanced. "You can sew, cook, wash, slug and shoot better than any of us," said the comrade at her side admiringly, "and now it seems you can drum too!" A moment later she was mortally wounded. As she fell she called to the nearest officer, with a dying flash of pride and humor: "Lieutenant, I'm a girl!" Another girl, Anna Lubring, only eighteen, was traced and claimed by her father after she had enlisted, but her captain refused to dismiss so fine a soldier. A young dressmaker, Sophia Kruger, who made her own uniform before enlisting, won the Iron Cross for bravery. Maria Werder, a farmer's wife, served, undiscovered, with her husband and was promoted to be a sergeant, although he remained a private. An amusing contrast to these genuinely gallant women is afforded by Johanna Stegen, who quite by accident won a reputation for heroism. She and a companion, Caroline Berger, were caught by chance in the fighting lines at the battle of Luneberg. Caroline died to what cover she could find, tore off her apron and began binding

the hurts of the wounded who had crawled there also.

Johanna, spying a heap of cartridges, tore off her apron also and began to fill it for she mistook them for rounds of coin. A passing officer supposed naturally she was carrying ammunition to the front and gave her orders where to take it, orders which she dared not disobey. Apronful after apronful of cartridges she carried—and the next day found herself acclaimed a heroine!

Her apron was tied to a staff and borne proudly at the head of the regiment. Men cheered her, the king praised her, and she sat at his right hand at a banquet. Later she married and was lionized by the fashionable ladies of Berlin.—London Tatler.

Their Aim. "I suppose," said the husband, "I suppose that you women want to vote like men do?" "Oh no," replied the wife, "that isn't the point at all. We want to vote a great deal better than the men do."—Chicago Journal.

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