

THE OBSERVER

BRUCE DENNIS, Editor and Owner

Entered in the post-office at La Grande, Oregon, as second class matter.

SUBSCRIPTION RATES.

Daily, single copy 5c
Daily, per week 15c
Daily, per month 65c
Daily, per six months in advance \$3.50
Daily, per year in advance \$7.00
Daily, by mail per year in advance \$4.00
Weekly Observer, per year in advance \$1.50

Advertising rates on application. All copy for display advertising must reach the office the day before the ad appears.

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THE BANKERS' BANQUET

It was fitting and appropriate that the group six convention of Oregon bankers should close with the splendid banquet at the Foley grill Saturday evening. Mr. Meyers and Mr. Scroggins, who were hosts to the entire party, proved beyond question their ability to do things and do them properly.

With the perfect service and splendid menu, still the banquet would have been incomplete without T. G. Montgomery, cashier of the First National at Baker in the chair. As a toastmaster he is even more of a success than an interest computer. He goes more deeply into matters when calling for a toast than when he questions a man after a loan as to his worldly possessions.

The banquet's program went with lots of vim from the beginning and the rattle quartet not only furnished exquisite music, having localized a number of selections, but it also acted as a safeguard to prevent bankers interested in the currency, tariff and other question from getting too serious in their remarks.

Really, Saturday evening was not appropriately a serious time for the bankers. They had finished their meeting; they had talked shop and good of the order, so why should they continue longer to bother their massive brains about saving the country? That was the way Mr. Scroggins and Mr. Meyers figured out the matter, so following the banquet bowling and other games were indulged in until after midnight.

It is good to have men from different sections of the country meet and exchange ideas. It is good for the men and good for the country they represent, for no one represents the business map of his community so well as does the local banker. When they meet, as they met here Saturday, it establishes more uniform customs in banking and business methods; it brings in closer touch the different communities, because each then knows what the other is doing and what they may be expected in the near future.

La Grande was greatly pleased to have the money-handlers here, and will be very glad indeed when it is our turn to again entertain them.

THE NORTH POWDER COUNTRY

We are compelled to believe, along with Johnny Gilkinson and A. E. Lambert of North Powder, that there are few sections of the whole north-

west that can make a better showing commercially than can the town where natural ice is a profitable crop in winter and the same land produces eighty bushels of oats to the acre in summer.

A wrong impression is obtained of this little city from the railroad, just as a wrong impression is frequently obtained of other places from the railroad, for railroads as a rule pass through sections the least pleasing to the eye.

A traveler will believe that dry hills surround that city, when in fact there are some wonderfully rich valleys tributary. On the west is the Clover creek and Wolf creek country and to the southwest is the North Powder river country. Ranches are many and the people have the right idea of farming. Where the cattleman once lived, he still lives, but he is more than cattleman now. For in addition to his band of cattle he is milking a number of cows, selling butter fat to Walla Walla, La Grande, Pendleton and Baker. He also has hogs in plenty for the market periodically, and sheep are among his possessions, besides raising grain galore and sufficient hay to make the railroad cry for mercy when the demand for cars is made to move the crop.

Yes, North Powder is a hummer. She is getting better each year and in the language of Gilkinson, "we have only reached one-third of our efficiency at the present time."

AUTOMOBILES AND STATE LOANS

Union county has borrowed from the state of Oregon about three hundred thousand dollars.

Union county has about the same amount invested in automobiles, which is no crime. Not at all.

However, the fear of going in debt has crept away of late years. No longer do we hear the fatherly advice to the son as he leaves the parental roof, "my boy, and whatever you do keep out of debt."

Debt is all right, but like every other kind of habit it should be handled in a sane manner. So long as we have no financial disturbances it is better to be in debt than not, if you have property that really has value. "Taking a flyer" is always dangerous unless you are able to lose the amount invested or have money enough to protect the investment.

Some successful business men claim that every man in his earning days should be in debt from ten to twenty-five thousand dollars. To us this seems very high, but possibly the examples of debt are usually seen in investments that return little. For instance, a man buys a home and goes in debt for it. That debt is a non-producer, for the upkeep of a home and the tax and insurance runs into quite a little such each year. This being true, we still insist that it is better for every man to own his home—he is a better man for so doing. But figured right down to the dollars and cents part of the proposition, it is not an investment that returns dividends. Business property is different. Most any kind of business property will show an income that is desirable.

Buying vacant ground is dangerous unless the purchaser is able to carry it and wait for the increase in valuation.

So, when it comes to figuring out how much debt and the kind of a debt a man should assume, it is a very difficult task.

We mention the automobiles and state debt to show how evenly this

Here is Your Opportunity To Save on a New Suit, Coat or Dress

Every Garment in our Ladies' Ready-to-Wear Department must be sold at a Sacrifice. Come and make Your Selection Today.

GORDON FUR SALE

Every new fur in our large line at a worth while saving in price. ALL NEW STYLES.

NEWEST MILLINERY AT EXACTLY HALF PRICE.

Entire line of the famous Gage Bros. and "Fisk" pattern hats included.

Annual Thanksgiving Linen Sale!

"Only three days left to save on New Table Linen"

Children's and Misses' Coats and Dresses all reduced.

West
THE QUALITY STORE

MANY NEW NOVELTIES JUST RECEIVED.

Hair Ornaments—Boudoir Caps—Vanity Bags—Neckwear—Mesh Bags—Belt Pins.

NOTE:--Madame Root has returned and will have a complete Hair Goods line on sale this week.



county is divided in the way of luxury and indebtedness which is not done to discourage buying of automobiles. Most of the state money that is loaned here could have long ago been paid, but it draws the low rate of six per cent and once a loan is made the property owner regrets to let loose of six per cent money hence he invests in something else rather than pay the loan. If he buys an automobile, that is his business.

DONATIONS WILL BE FEWER NEXT YEAR

There is little doubt that donations will be fewer next year in La Grande. We have just gone through an expensive year in this line, and it is growing now so the greatest regret is expressed by a committee that is forced to call on business people and ask for money. This is not due to lack of desire to do things; neither is it due to a disposition to shirk responsibility. But the average business man has been confronted so often with the smiling committee asking for money for something that his strong box has felt the strain. This is not known to one but to every business man in the city, and the time for pulling down the flag and saying, "Let's rest a while before starting something else" is about upon us.

This indirect tax is a necessity, but it must be worked with moderation. This has been a year of building big things in La Grande. No one regrets having given, but everyone feels that he is through for a while and wants it generally understood.

COFFEE

Fine coffee is half the breakfast. It does so much for so little. Schilling's Best costs you for the coffee less than a cent a cup; 2 to 3c; 2 to 3c for a royal beverage! In aroma-tight cans; cleanly granulated—moneyback.

Exports of Beef

Figures collected by the department of commerce show what the exports of beef and beef cattle have fallen from \$44,000,000 value in the eight months ended August, 1904, to practically \$1,000,000 in the corresponding months of 1913, and that imports of cattle meantime increased from 9357 in the

eight months of 1904 to 340,105 in the same period of 1913, and their value form \$181,145 in 1904 to \$5,031,842 in month of July, 1913, showed a total importation of 642,394 pounds, valued at \$56,993; August, a total of 1,151,626 pounds, valued at \$89,204, and September about an equal amount.

PIANOS

NO HURRY WHY HURRY TO PARTIES CONTEMPLATING THE PURCHASE OF A PIANO

To those wishing to buy pianos at legitimate prices, do not be lured into false hopes or delusion of buying pianos at factory cost.

Reflect and go back with me if you please five years, yes ten years or more, pick up a newspaper of that date, and you will per chance find the same pianos being advertised at so-called factory prices. Remarkable that pianos have been sold at cost all these years; an expensive business maintained, and all this with no profit to the dealer. Price is what counts, and if you are in the market, post yourself upon prices by comparison, if the comparison is in favor of your local dealer, buy of the man that is here to stay, and who will have to look you in the eye after the piano is tried out. See Richey for first class pianos, a dealer who does not resort to misleading sales, to close out shopworn, used and misused pianos, and who will be here to care for the goods as well as to treat the customer right after the transaction is closed.

Call and compare prices. New Foley building, opposite postoffice.

Pet Bear Disappears

One of the duo of tamed bears which P. A. Foley has had in his possession for some time, has broken loose its moorings and is gone. The last seen, it was headed for Island City. Mr. Foley will pay a reward to any one bringing Bruin back to his zoo.

Madame Root announces her return to West's Store for this week and will have on sale her complete line of HAIR GOODS and the famous beauty preparation, BLOOM OF ROSES.

West
THE QUALITY STORE

Corn Show Excursion

To: PENDLETON, DEC. 5th-6th
Low Round Trip Fares
From All Stations in Oregon On the Oregon-Wash. Railroad & Navigation Co.

Sale Date
Dec 1 to 6
Inclusive
1913



Final
Return Limit
Dec. 8th
1913

\$1,000.00 In Cash Prizes

To be given for the best Exhibit of Corn grown during 1913 in country tributary to the O-W. R. & N.

Every Corn Grower should enter his products in this contest. Every Farmer should attend these shows which are the first of the kind even given by a railroad in the Northwest for the benefit of the people and communities along its lines. ASK PARTICULARS OF ANY AGENT OF THE O-W. R. & N.

La Grande National Bank

Organized in 1887.

DESIGNATED DEPOSITORY OF UNITED STATES GOVERNMENT.
UNITED STATES POSTAL SAVINGS DEPOSITORY.

Capital \$100,000.00
Surplus \$130,000.00
Total Resources \$1,000,000.00

For twenty-six years, in all kinds of financial weather, we have successfully catered to the monetary wants of the people of La Grande and the Grande Ronde Valley.

We respectfully solicit your business.

La Grande National Bank

La Grande, Oregon