

# PRICES TAKE ANOTHER BIG DROP MONDAY West's - 16th - Annual - Clearance - Sale



**Absolutely Every Garment in Our Ladies Ready - to - Wear Department Must Go**

**Look at These Prices That Go Into Effect Monday**

**\$9.90** Take your Choice of any Tailored Suit **\$9.90**  
in the store--none reserved--Values up to \$40 to select from

**All - Coats - at - Half - Price**

Not a garment in the entire line reserved. Includes all newest styles for Women, Misses and Children. Come early and select the coat you want

**Three Lo's of Coa's at Less Than Cost of Materials . . . . .**

LOT 1--Consists of Ladies Coats that sold up to \$10.00 beginning Monday your choice for **\$1.19**

LOT 2--Consists of Ladies Coats and Dresses that sold up to \$25 beginning Mon. your choice **\$2.39**

LOT 3--Consists of Childs and Misses Coats that sold up to \$10. Beginning Monday your choice **69c**

ONE Lot Ladies Dress Skirts that sold up to \$9.00. Beginning Monday your choice **\$1.19**

**All Broken Lines Ladies and Children's Shoes Reduced Still Lower**

## THE OBSERVER

BRUCE DENNIS, Editor and Owner.

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

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

Address all communications to THE OBSERVER, 1710 Sixth Street.

### 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

### THE WASTE OF TIME.

Some men who have become enthused over a certain subject, are stingy with their time. Business

men who have a certain work to perform are parsimonious with the time allotted for its performance. In every walk of life every man spends hours and hours doing nothing that will add. For these the complaint: "nothing to do," is a silly utterance. It's a bad habit to drift into because the sins that grow out of idleness, and the things that might be done to perfect the mind are worth pondering over. One of the main results of this practice is the one which ends in the inability to entertain one's self. This class must rely upon some outside entertainment, and nowadays this art has been left to professional entertainers who in a great many instances do not entertain. The demand is so consistent that they are constantly confronted with the necessity of seeking something that is new and exciting.

The history of the correspondent schools is full of anecdotes that show how thousands of men who employed spare moments at night rose to high positions. If young men and women

of this city could be induced to put in one hour each night of self improvement the result in the course of one year would be so marked that outer attractions would cease to draw them. When young people leave school it usually means that they are done with their books. This is just the time when they ought to do serious work.

It must constantly be brought to the mind of young people that self improvement is of great value in any walk of life. It will broaden their horizon of intelligence and assist them to climb the ladder of distinction. The laws of the mind are parallel to those of the body. If one feeds the body with sweets the result is usually a bad stomach, poor resisting qualities and no stamina. If the mind is fed on cheap novels it never acquires the strength for hard and constant concentration.

So many people think they are thinkers when as a matter of fact they are consciously or unconsciously following the opinions of someone else. To be able to think one must cultivate the habit of thinking and comparing. And this does not come from reading alone. It might be well to call the advice of Roger Bacon, who said "reading maketh a full man, writing an exact man, and conversation a ready man. Everybody would think it absurd for a sprinter who sought to cultivate good wind and endurance and hard muscles, by lying on the sofa and pouring over huge books on how to become a sprinter. A wrestler usually engages some husky, muscular fellow who will be a fit match for himself and then takes all the punishment he is able to administer. Could anyone become a football player by

playing ping pong? Could anyone wrestle with huge mental problems by devouring a dime novel?

### FIGHTING THE LOAN SHARKS.

An organization of public-spirited men began actual business operations in Portland recently, along entirely new lines for western cities. They have gone into the business of making short-term loans. Their object in business is to put the loan shark out of business and it is likely that they will succeed. The Russell Sage foundation has demonstrated the practicability of such an association in New York and there can be no doubt of the enormous amount of good that it will do. It has been shown to those who are victims that the loan sharks of Portland have been exacting interest from them ranging from 10 to 50 per cent a month, because of their devious methods, particularly with respect to the renewal of loans. It has been shown to them, too, that the loaning of money on wage assignments can be done profitably at a three per cent a month interest rate or even less, and it is upon the three per cent basis that the new organization has been begun.

The purpose of this new organization is not to make a profit, although it is expected it will do so. As it has a special legislative license which restricts its dividends to six per cent annually upon its capital stock it has no incentive for making a great amount of money. Its primary object is to prove that loans to wage-workers can be made at a rate of interest which is not exorbitant and thus to bring the wage-earners' loan business into the hands of reputable men and to place them

upon a sound economic basis.

There are many times when wage workers are desperately in need of temporary financial assistance, no matter how thrifty they may be. Sickness and other misfortunes very quickly dissipate the savings, and when the borrower comes there is no recourse for the most honest of men and women other than an application to the loan shark. Without the honest men and women who must necessarily patronize them the loan sharks could not exist. But that usually means the beginning of a highly ingenious form of economic slavery lasting over a long

period of time. It is the system that has made peons of the Mexicans, though the system there is, of course, more elaborately conducted.

The new organization announces that it will take into consideration to a great degree the object for which the loan is required. If it does so it should be of vast benefit to thousands of deserving folk and should be the leaven which will work a great improvement in the economic conditions of the workers of Portland.

Bakery Luncheon at Dutlis' bakery.

## La Grande National Bank

Organized in 1887.

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

Capital . . . . . \$100,000.00  
Surplus . . . . . \$140,000.00  
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

## THE TELEPHONE

By furnishing quick service in communication multiplies a man's capacity and makes it possible for the business man to transact more business.

EVERY TELEPHONE A LONG DISTANCE STATION

HOME INDEPENDENT TELEPHONE SYSTEM