

ARCADE The Famous Players Pictures Starts Feb. 2-3

Mary Pickford in CAPRICE A delightful comedy drama of society. Her dainty art and lovable manner punctuates the film with many exclamation points. FOUR REELS and VAUDEVILLE

Feb. 9-10 CHELSIA 7750, Four Reels

Feb. 16-17 Port of Doom And His Neighbors Wife... 3 Reels

Portland and all other large cities are charging 20 and 30c for these pictures. The Arcade is only charging 10 and 20 Cents

THE OBSERVER

BRUCE DENNIS, Editor and Owner.

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SUBSCRIPTION RATES.

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- Daily, by mail per year in advance\$4.00
- Weekly Observer, per year in advance\$1.50

LOANS ON INSURANCE POLICIES

Borrowing on insurance policies is a habit which is growing in this country. It should be discouraged.

In the beginning that clause in the policies which permits the insured to borrow an amount in keeping with the amount of insurance and the time for which it has been carried was inserted to prevent lapses. It had frequently happened that a man temporarily was unable to pay his premiums. To hold the business the companies gave loans on policies to enable those who otherwise would have to drop out to keep the protection for their families.

It has happened, though, that this primary object has been lost sight of by policy holders. Today loan sharks are asked for many reasons other than retention of protection. Many loans are secured for the payment of debts that never should have been allowed to accumulate, for business expansions of questionable wisdom and even for the purchase of luxuries.

In the spending era at which we have arrived few think of the solid advantages of an intact insurance policy as compared with one loaded up with loans. The habit of borrowing from the most convenient available source a symptom of the financial heedlessness of the day. Cities, states and nations are borrowing almost up to the limit of their interest paying powers, and individuals naturally think they can do likewise.

The insurance companies can do nothing in their official capacity except to draw attention to the unwholesomeness of the habit. The clause which makes loans on policies is too popular to be eliminated by fact, the statutes of certain states require the agreement to loan as part

of the policy contract. On the other hand, it is found that this loading of the policy with interest charges in addition to the premium often results in the policy being dropped. This means that the companies must spend money for commissions to get new business and from a social viewpoint it means that more men face old age and death without carrying adequate protection for their families. The object of insurance being to equalize the shocks and multiply the incentives to thrift any question involving it is of general interest.

WHERE AMERICA LAGS.

Considering that the United States ranks about twenty-second among the nations of the earth, large and small, in the matter of military aeronautics, and pretty well down the column in aviation in general, there is a little jolt in store for those who contemplate the newly compiled statistics of 1913 aerial casualties.

According to a compilation by the Chicago Tribune there were last year a total of 209 deaths in the world due to flying accidents.

Of that number, Germany suffered 47, France 44 and the United States 29, while England lost but 15. Other nations trailed below these figures.

When one reflects that of the German total nearly half were lost in two Zeppelin airship disasters, while France has an army corps of 2,000 birdmen, to say nothing of the scores who operate privately, it will be seen that America's ratio of aerial fatalities, in proportion to the number engaged, was many times too large.

It can hardly be set down to unusual misfortune that the tragedy of cloud conquest should have laid such a heavy hand on this side of the Atlantic. Rather, it must be recognized as a logical result of American backwardness in aviation matters. If America does not fly, it cannot be expected to possess the greatest degree of proficiency in the manipulation of flying craft. Neither can it be expected to have kept pace with the most modern methods of construction.

For a nation to which, but a few years ago, the entire world lifted its hat as the originator of the heavier than air machine, it is a natural disgrace that it should now be the last in the development of its own brain child, the aeroplane. The death list for 1913 can but emphasize the fact. It is well that the United States is again beginning to raise its eyes above the ground.

SEWING WANTED—\$1.50 a day Phone Red 3821. 1-31, St.

Your job printing. Have it done at the Observer office.

AROUND THE COUNTY.

Ex-Mayor Robert Withycombe was the last man we saw and he was as full of splendid information that the county needs to hear as a dog is full of fleas on a hot summer day. "Bob" is just completing a fine new bungalow on the experimental farm near Union. His old domicile burned some time ago. The only depressing feature of the new building is that the contractor agreed to furnish the new home with a wife for Bob, but now he has reneged on his promise and as a result the man of the house will have to continue devoting all of his time to the state's work, for that is what he does.

When we asked how those beef cattle were getting along which he purchased last fall from William Pollman of Baker, Bob gave us the following interesting data on cattle:

"Beef cattle are very important to the live stock industry of Oregon. There are 350,000 beef cattle in the state with a valuation of \$14,000,000. Eighty-six per cent of these cattle are in the counties east of the Cascades. There are 50,000 beef cattle in Baker, Union and Wallowa counties and from these three counties there are approximately 9,000 head marketed each year. Sixty per cent of those marketed are grass fed and forty per cent have been fed in feed lots.

"At present we are feeding at the experiment station three carloads of 2-year-old range steers. These are divided into three lots. One lot is being fed alfalfa hay; another bald barley hay with pigs following; and the third lot wild hay. All feed is weighed each day and the cattle and hogs are weighed at the end of each month. Steers are fed in open yards, which are very similar to those used by any feeder.

"This is the beginning of a series of cattle feeding experiments that are to be carried on from time to time at the station. My judgment is that the results obtained by feeding in carload lots are thoroughly reliable—much more so than if fed in smaller lots, for in this way the individuality of the steer is overcome. The test which is now under way will demonstrate the feeding value of alfalfa, bald barley and wild hays.

"At the close of the experiment each carload will be shipped separately to Portland and an accurate account will be kept of the shrinkage during transportation as well as the killing percentage and the general condition of the dressed carcasses each carload.

"Future experiments have been planned to test the value of the various feed and methods of feeding. It will be our earnest endeavor to demonstrate what can be accomplished under careful and efficient management."

SCHOOL DIRECTORS MEET

Only Routine Matters Come Before School Meeting Last Night.

La Grande school directors met for the regular monthly transaction of business last evening. Passing on bills and ordering payment, were the chief duties transacted, as there was little out of the routine to come up.

DEATH TOTALS BIG

(Continued from Page 1.)

handled by Henry & Carr undertaking establishment, together with one other death not reported has made the week one of much sorrow and grief.

Mrs. Lydia Richards for many years a resident of Union died at the home of her son-in-law in south Union on Tuesday, January the 27th, and was laid to rest yesterday from the M. E. church.

Mrs. Richards was born in the state of Ohio and when eight years of age moved to the state of Illinois with her parents, and was married at the age of 18. She came to this valley 22 years ago with her husband a short time after the railroad was built and has made the valley her home ever since. She was 71 years 11 months and 19 days old at the time of her death. Mr. and Mrs. R. T. Richards of Joseph, Mr. and Mrs. Geo. Richards of Wallowa county, and Sam Richards of Union, and daughter, Mrs. Haud Shelton of Sookane, Mrs. Hattie Richey and Mrs. David Van Houton, and a son, Wm. Richards, of Union survive her. The Wallowa relatives passed through the city this morning on their way home.

MARKET QUOTATIONS

BUTTER AND EGGS.
Butter—Fancy creamery, 40 cents, 1-lb roll; 75 cents, 2-lb roll.
Ranch butter—1 lb. roll 35c; 2 lb. roll 70c.
Fresh ranch eggs—35c.

FRUIT.
Apples—\$1.00@1.75.
Dates—15c and 20c package
Figs—5c and 10c package.
Lemons—40@50c.
Bananas—40c per doz.
Cranberries—20c per qt., 3 for 50c.
Oranges—25@50c per doz.
Grapefruit—15c

CATTLE.
Best Steers—\$6.25@6.75.
Common to fair—\$5.50 @ \$6.00.
Cows, top—\$5.00@5.60.
Medium cows—\$5.25.
Calves—\$7@8.
Bulls—\$4.50@4.75.

CHICKENS AND FOWL.
Turkeys—25c@28c, retail
Spring friers—22@25c, retail dressed.
Hens—18c@20c, retail, dressed.

VEGETABLES AND MISCELLANEOUS.

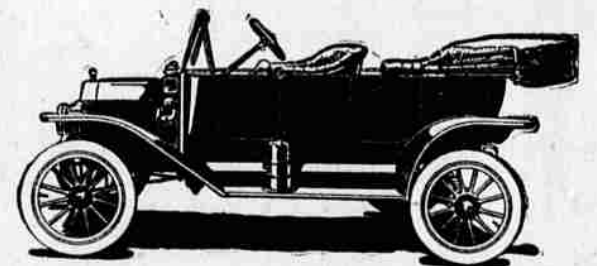
Onions—5c lb. (small lots.)
Potatoes—1c.
Lettuce (hothouse)—30c lb.; head, 10c.
Cauliflower—20@25c.
Honey—20c. 3 lbs. for 50c.
Squashes and pumpkins—2 1/2c lb.
Celery—10c and 2@25c.
Beans—White, 8 1-3c; Lima, 10c.
Cabbage—5c.
Sweet Potatoes—5 lbs for 25c.
Chili peppers—40c.
Sugar—Cane or fruit, \$5.35 a sack,

cash. \$5.95 for 30 days, Beet sugar \$5.15 cash, \$5.55 for 30 days.
HOGS.
Best—\$6.70@7.10.
Common to good—\$6.00@6.50.
SHEEP.
Yearlings—\$3.75@5.75.
Old weathers—\$3.15@3.25.
Ewes—\$2.25@3.75.
FLOUR, HAY, FEED, ETC.
Blue Stem flour—\$1.40.
Patent—\$1.30.
Snowdrift—\$1.45 sack.
Sea Foam—\$1.20.
Barley—\$1.07 1/2.
Timothy—\$11.00.
Alfalfa hay—(to producer) \$12.00.
Oats—(to producer) \$1.10.
Bran—\$1.15 per cwt.
Rolled oats—\$1.45 per cwt.
Rolled barley—\$1.35.
Wild hay—(to producer)—\$8.00.
Meat Cuts—Retail.
Neck bolts 12 1-2 to 15c; driske loins 12 1/2c; soup bones, 6c to 8c;
Read the advertisements too.

1914 FORD IS HERE

LET US DEMONSTRATE TO YOU THAT IT IS THE EASIEST RIDING CAR ON EARTH

Smith's Garage La Grande



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