

Ladies' Home Journal PATTERN WEEK IS HERE

It will be celebrated all over the country from February 23 to February 28. This week has been set apart in 7,000 leading stores so that you may become better acquainted with

Ladies Home Journal Patterns

At any time during this week you can get from us—without charge and by simply asking—any one of the three patterns shown here. We will have these patterns in all sizes. We believe that they are the best patterns on the market today, and we want you to try one of them—any one you choose—so that you can prove it to your own satisfaction. Even if you have never been able to succeed with a pattern before, give one of these a fair trial. They are designed on a system new to pattern-making—so simple, so intelligent, so easily followed, there is no chance of error. The Guide Chart makes them easy to use.



Get one
of these patterns **FREE**
during

Ladies' Home Journal Pattern Week

February 23rd to February 28th, 1914



The Peoples' Store

Union Made, Oregon Made, Hand Made

NUGGET

Mild, Sweet, and Satisfying

MAKE A NOTE

of the fact that an abstract is an absolute necessity when you purchase real estate.

No matter how well posted you might be—you don't have a full history of the parcel, as you do when we make an abstract of it. Accuracy guaranteed.

THE ABSTRACT & TITLE CO.
Foley Hotel Building

INSURANCE LAW STRICT

STATE DEPARTMENT IS AFTER
"HOCUS POCUS" FIRMS.

Letter to Firm Denied License Sets
Out Policy of Commission.

Regarding the mandamus proceedings started by Guy L. Wallace & Co., insurance brokers, to compel the state insurance commissioner, Ferguson, to issue them a license to do business in this state, the commissioner said today he had refused the license because the company had not complied with the law. The commissioner announced that he sent the company a copy of the regulations relating to inter-insurance December 31 and that he sent a form of application January 6, giving the company 30 days in which to file the application. It was not returned by February 6th and Mr. Ferguson notified the company that the license would not be issued. In a letter to Guy L. Wallace & Co. January 13 he said: "On examination of the application I find that your office has already filed all the documents required with exception of amended power of attorney. The signing of such application is an acceptance of its provisions.

"Concerning the proposed amendment to power of attorney to be used by your exchange, I have very plainly indicated what I shall require of our inter-insurance exchanges. Of the foreign inter-insurance exchanges licensed to transact business in this territory, none have as liberal compensation for their attorneys as is provided in my proposed form. Our well managed mutual fire insurance associations transact their business at a total expense of from 20 per cent to 35 per cent of premium income. Unless an inter-insurance exchange can show as low an expense ratio as the best mutual organizations, it has failed in its promises and has no excuse for its existence.

"Your report for 1912 indicated that you had absorbed about 60 per cent of the cash income of this exchange for commissions alone. Out of \$7572.60 subscribers' deposits received by you as their attorney, there remained but \$960.51 after paying to such subscribers \$2051.65 for their losses. Your report for 1913 shows about 45 per cent of cash collections retained for commissions. With an increased amount of insurance in force, there is a less amount of cash—only \$874.33. The total amount of admissible assets was \$2644.67, with outstanding insurance of \$944,431.26 as a liability. This is not by any means a sufficient reserve against this amount of insurance in force. An estimate based on your statement of contingent liability of members would indicate that such reserve should be about \$7000 and should consist of cash and approved securities.

"Referring to this departmental requirement relating to reserve to cover unearned premium liability, I would here explain that our domestic exchanges have until the close of this year to comply with same. Ample time is given for accumulating such fund.

"If you are satisfied you can furnish subscribers with insurance at 50 per cent of the bureau rate, why not base your commission on the 50 per cent premium? Instead, you take no chance on your compensation, requiring it to be paid on the basis of the bureau rate, leaving the subscriber to take the chance on assessment of losses.

"A 'hocus pocus' proposition which permits the manager to pocket 60 per cent of the annual deposits of subscribers for alleged services will not again be tolerated by this department."

How to Prevent Bilious Attacks.

"Coming events cast their shadows before." This is especially true of bilious attacks. Your appetite will fail, you will feel dull and languid. If you are subject to bilious attacks take three of Chamberlain's Tablets as soon as the symptoms appear and the attack may be warded off. For sale by all dealers.

Read the advertisements too.

Want Ads

WANTED.—Lace curtains to laundry. Care Black 3981. 2-20-6t

FOR SALE.—New 4-room cottage, 1 acre ground in La Grande, monthly payments. Phone Red 1751. 2-12,tf.

FOR SALE.—Two good brood sows and one boar. Phone Red 3372. 2-11,12t,p.

FOR RENT.—3-room house partly furnished, 1803 Wash. avenue, or phone Black 1102. 2-10,tf.

FOR SALE.—Black Minorca and White Leghorn setting eggs, from selected winter layers. Mrs. G. H. Chapman, La Grande, Or. 1-28,1m.

NEW FOUR ROOM HOUSE RENT.—Inquire E. G. Adcock; phone Red 31 or Black 3102. 2-6tf.

FOR SALE.—Two new 126 Egg Petaluma Incubators at a bargain. E. C. Tuckey. 2-5-tf

FURNISHED HOUSE-KEEPING ROOMS.—Heat, light, water furnished, 1701. Wash. Ave. 2-3tf.

FOR RENT.—1512 Adams Ave., a large front bed-sitting room, also housekeeping rooms, with bath. Phone Black 1731. 1-22, tf.

FOR RENT.—Modern rooms; 2 blocks from postoffice. 1903 3rd St. 1-27-tf

FOR SALE.—Dry wood; Phone Main 712. 1-15,tf.

FOR RENT.—Furnished housekeeping rooms, Phone Red. 962. 1-5tf.

FOR SALE.—New 4-room modern cottage, 4 blocks from business center small lot, a good bargain, some terms. Edw. W. Kammerer, 20 1/4 Adams ave. 6-20 tf

FOR RENT.—Nice furnished housekeeping rooms; from two to five; reasonable; light and water. Call Red 3861. 2-14, 1mo

FOR RENT.—Housekeeping rooms on lower floor, furnished; 2107 Third street. 2-17tf.

FOR SALE.—Good team, wagon and harness. 1519 Monroe St. 2-17-5tp

FOR SALE.—One acre tract house, will take team of horses on the deal. Second & A. Phone Black 3721. 2-20-tf

FOR SALE.—Brooder, one inside, one outdoor at a bargain. E. C. Tuckey. 2-21,tf.

FOR RENT.—Furnished housekeeping rooms; mode conveniences; no children. Phone Black 641. 2-21,tf

FOR SALE.—At a sacrifice, 5-room modern house, close in; built in furniture; basement, cement sidewalks. Terms to suit. Investigate this if you want a home. Write L. W., care Observer. 2-23,6t,p.

FOR RENT.—Furnished housekeeping rooms on ground floor. Phone Red 1751. 2-23,tf.

Call For Bids.

NOTICE IS HEREBY GIVEN, that the County Court of Union County, Oregon, will receive sealed bids for the furnishing of 175 cords of three foot nine inch cordwood, cut from green yellow pine or red fir trees, wood to be delivered and corded in the basement of the court house in the city of La Grande on or before October 1, 1914. All bids must be filed with the county clerk on or before 12 o'clock noon of Wednesday, the 4th day of March, 1914, and must be accompanied by a certified check of five per cent of the amount bid. The court reserves the right to reject any and all bids.

Dated at La Grande, Oregon, February 16th, 1914.

ED. WRIGHT,
County Clerk.

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

Read the advertisements too.

Saving money is like



WHEN you plant money in the bank you expect it to bring you a harvest of profit and pleasure—same as your garden. And like the produce of your garden it grows best with careful attention—till it becomes a harvest—a fortune. Now is "planting time." Think it over

United States National Bank

Capital \$100,000.00. Surplus \$13,000.00. Deposits \$350,000.00

OFFICERS AND DIRECTORS:

Wm. Miller,	J. F. Conley,
J. C. Henry,	A. L. Richardson,
J. F. Caviness,	Geo. T. Cochran,
C. T. Bacon,	U. G. Cosch,
	T. J. Scroggin,

Retail Department—Phone Main 8

For Lumber, Lath
Shingles, Sash and Doors
Ruberoïd Roofing

GEORGE PALMER LUMBER CO.

At The Top



of them all; that its where our flour stands when compared with others. In the race for supremacy our brand bears the standard of excellence in the van. We want to prove the truth of this assertion to you personally, the next time you order your flour. If you will specify White Diamond, guaranteed satisfaction or money returned—you wont be sorry.

Snook Bros. Produce Company

Phone Main 706,

Phone Us Your Wood And Feed Order.

IN CALIFORNIA

Winter is the name of a season, not the description of a Climate.

LET US HELP YOU PLAN A VISIT

to the land of Sunshine, Fruits and Flowers. Outdoor Sports—Auto Trips among the Orange Groves—Trips to the Beaches—Surf Bathing—and the hundreds of varied amusements for which California is famous.

ROUND TRIP TICKETS AT REDUCED FARES.

FOR HANDSOME BOOKLETS DESCRIPTIVE OF CALIFORNIA, ALSO FOR FARES, TICKETS OR RESERVATIONS.

Call on any agent of the

OREGON-WASHINGTON RAIL-ROAD & NAVIGATION CO.

