

SAVING POLICY EXPLAINED TO RURAL BANKERS

DEPUTY GOVERNOR OF SAN FRANCISCO BANK CALLS ON HIS CLIENTS.

METHOD AND PURPOSE OF BANK EXPLAINED

For Certain Purposes, Money is Easy to Get, but not Available for Other Lines of Activity - Financial Crashes a Thing of the Past Hereafter - Bankers Dine with Governor.

Eastern Oregon merchants and farmers were told last night and again this morning how they may borrow money from regional reserve banks—in this locality from San Francisco—by Russell Lowry, deputy governor of the San Francisco federal reserve bank. The process is easy and speedy if the purpose involved is such as to come within the scope of the purpose for which the bank was instituted. Simmered down to the last analysis, the whole system is not complicated, and its motive not hard to fathom. Money is loaned through local banks freely for certain purposes; for other purposes that may be legitimate business but not within the scope of this institution's purposes, the matter of obtaining money is difficult.

How it Works.
If a merchant in La Grande who has an established credit with his own bank, desires to buy his winter's stock during the summer and needs money badly, he takes it up with the local bank, who takes the note, if practical, endorses it along with the merchant who wants the money, forwards it to San Francisco and obtains the money in whatever form he wants it after the note is discounted. This loan will be made speedily if it is practically certain that the borrower can pay back within 60 or 90 days, and not have his loan renewed. If this same merchant wanted to build a new house, or enlarge his store, or make any permanent improvement whereby a long-lived loan would be necessary, he would be turned down by the regional bank.

If a farmer wants money for a short period to pay for threshing, or harvesting, he can get it in this way—if there is reason to believe that payment will be prompt. But if the farmer wants to buy a caterpillar engine or an automobile, or buy more land, the returns from which will not be speedy or certain, he is turned down at San Francisco. That, in brief is all there is to it.

Before his departure this morning, Mr. Lowry stated in an interview that the purpose of the banks is not to foster promotions or development but to tide over current needs for cash. "Financial crashes are a thing of the past—they can't occur again," said he. "If calamity should overtake any district, the regional banks would take over the bank's papers and discount them, providing cash until the merchants could get on their feet again."

Last evening the San Francisco banker was the guest of honor at a banquet in the Foley grill in which bankers from Union and Wallawa county National banks were in attendance. These visitors included A. K. Parker of Joseph, W. R. Holmes of Enterprise, C. T. McDaniels of Wallawa, J. B. Thorsen of Elgin, Messrs. Tom Wright, Chas. Wright and Dixon of Union and Mr. Chamberlain of Portland's U. S. National bank who is here visiting relatives. Local bankers and bank directors were present, and made a considerable party. Every man left the table more familiar with the practical application of the system than he had been before.

This morning Mr. Lowry went to Weiser. "I want to get acquainted with the Northwest," said the banker-governor as his train was leaving, "and we want to get our money into this country. It is there to be used, and already Oregon is finding this out for we have discounted paper for 12 of the 60 or 70 National banks in Oregon."

This morning local bankers escorted the San Franciscan about the valley in a short automobile drive.

SCHOOL YARD IMPROVED

Considerable Work Done at Wallawa to Beautify Grounds

Wallawa, Ore., April 20.—(Special)—Considerable work was done lately on the high school grounds. Fifty maple trees were set out last week on the lawn at the high school, which makes the lawn look much more attractive. Two tennis courts have been made south of the gym. A high fence will be put up around them, and hop vines will be grown on this.

Four flues have been built in the gymnasium recently, to lessen the danger when the building is heated with stoves. The stove pipes have heretofore extended out of the windows.

WALLOWA CLEANS UP

Cities Today Remove Filth From Streets and Alleys

Wallawa, Apr. 20.—(Special) Under disposition from the mayor, Wallawa is having a cleanup day today. Debris and garbage is piled in the alleys where city teams haul it away.

TWO FIRES IN MORNING HOURS

FOLEY HOTEL ROOM MATTRESS IGNITED

Residence on North Fir, Deserted During Day, Damaged

La Grande's fire department did a landoffice business this morning, responding to two calls in less than two hours. The first was a morning blaze in a mattress in a room on the second floor of the Foley hotel, and was extinguished by chemicals, the department gaining access to the room from the fire escape in the alley. The damage was trifling.

Just before nine o'clock residents of North La Grande living in the vicinity of the extreme end of North Fir, reported a fire to the department. It was in the J. B. Wells home at 2710 North Fir, and had started in the kitchen where Mr. Wells, a barber, had prepared his breakfast. Mrs. Wells and son are in Weiser, and the home was deserted during the day. The loss to the kitchen, dining room and some of the furniture, the roof and windows will amount to a considerable sum, partially covered by insurance, both as to residence and furniture.

INSURANCE AGENTS MEET

Field Men of First National Life Meet with Vice President.

General agents of the First National Life of Tacoma, are today meeting with District Manager B. T. Fowlkes of La Grande in honor of the visit of Geo. M. Jacobs, vice-president of the company who is in this city today. After lunch at the Foley grill, they met this afternoon at the Y. M. C. A. This evening the agents will be guests at a dinner at the home of Mr. Fowlkes at 405 Adams avenue.

Those attending the conference are Geo. M. Jacobs, Vice-President of Tacoma, Carl Roe of Enterprise, E. A. Searle of Wallawa, W. A. Halliday of Baker, George Huntington Currey of La Grande and B. T. Fowlkes of La Grande.

Losses Fine Horse

H. McGoldrick, who is a breeder of standard bred horses, had the misfortune a few days ago to lose one of the best of his string. The horse broke a blood vessel.

Today's Oddest Story

Spokane, Wash., Apr. 20.—Mrs. A. S. Meyers was astounded to have a strange man enter her kitchen door the other morning with the remark:

"Well, Mary, its good to see you again. I'll stay, now and live the rest of my life with you and the girls."

Mrs. Meyers told Sheriff Walter that the man evidently thought himself an Enoch Arden. A deputy took him to the nearest lock-up.

SPRING DRIVE AIMED AT GERMANS STARTED EARLY

RECLAMATION OF BELGIUM ADMITTED TO BE MAIN PURPOSE.

ITALY READY TO ENTER WAR GAME AT ANY HOUR

By ED KEEN.

London, April 20.—After months of waiting and trench fighting, the British "Spring drive" in France and Belgium is now a reality. From a point near Belgium's seacoast, south-eastward to the vicinity of Lille, Kitchener's army is forcing the Germans back.

The center of the attack is east of Ypres, where heavy fighting is reported. Already the capture of the important heights known as Hill 60, is reported by Field Marshall French. With fresh British troops arriving at the front, the main British force is believed to be attacking a line running northward from the region of Ypres to a point beyond Bilkin. The entire line of attack extends over a front nearly 40 miles long. It is accepted the present movement which is referred to as "important,"

is the beginning of an attempt to reclaim Belgium.

ITALY EXPECTS WAR

Austrian Ambassador Ready to Leave Rome at a Moment's Notice

Rome, April 20.—Italy's last word to Austria that is expected to take the form of an ultimatum, may come at any time. The nation is ready for war. Even the pro-Austrian party has lost hope and it accepted that the government is making time until the selected hour shall arrive. So certain is officialdom that a conflict cannot long be postponed, that the Austrian ambassador has wired his brother to prepare his luggage for a moment's notice.

The Austrian envoy, it is declared fully expects developments in the near future which may result in the Italian government handing him his passports. Upon the frontier the greatest activity is evident. Austria has massed enormous forces on her Southern front.

BARNES' ATTORNEYS SCORE ROOSEVELT BEFORE JURY

Syracuse, April 20.—Opposing counsel made their opening statements to the jury today in the Barnes trial against Colonel Roosevelt. Attorney William Ivins for Mr. Barnes excoriated Roosevelt. He declared the Colonel's allegations against Barnes were unfounded. Ivins said Barnes' case wasn't wholly based on charges which started the libel suit, but covered Roosevelt's whole course of attacks since the Saratoga convention in 1910.

He asserted Roosevelt, because Barnes opposed him there, has ever studied a course of bitter and violent assault.

Plaintiff's Evidence in.
All their evidence being submitted today attorneys for Barnes rested.

CLEANUP IS RAPID

Twenty-Four Loads of Rubbish Hauled Away this Afternoon.

This afternoon cleanup forces had swept all west of Fourth street to the railroad tracks and are working in East La Grande. In some places the people were not ready for them, and such abodes are left uncombed. Twenty-four loads were hauled away at 3 this afternoon, reports Street Superintendent Hendricks. The chief difficulty now is to convince people that the wagons will be around before the last of the week. Only one call will be made.

At the close of the first day's work the city had hauled away all debris that falls within the classification, from the Southern rim of the city to Spring street and West of Fourth. By Thursday it is expected the whole South section will be cleaned up to the railroad tracks, and the balance of the week will be devoted to the Northside.

Boxing Orders Forgotten
It happens quite often that the department crew finds piles of refuse unsorted or unboxed, and this is left where it is found.

Inspection Trip Ended

Yesterday afternoon C. D. Emahiser chairman of the cleanup committee of the Commercial club, and J. G. Snodgrass, president of the club, made a minute inspection of the allies in the business district where the Commercial club has jurisdiction. With a few exceptions, the men found the property owners and tenants perfectly willing to co-operate and cleanup their allies for the teams that will be in that section of the city tomorrow. In a few instances people have moved out of town leaving cumbersome debris in allies for others to move. The

about time for the noon recess. Roosevelt's attorneys admitted all facts in connection with the alleged libelous statements in which the Colonel accused Barnes of being a political pal to "Boss" Murphy of Tammany hall.

Just before the plaintiff rested, Barnes' attorneys sprang a surprise by calling Roosevelt to the stand. After he admitted he issued the objectionable statements, Roosevelt was excused, and no further attempt was made to prove malice through his own testimony. When Attorney Ivins for Barnes signified he was through with the former president, the latter's lawyers told him to proceed with testimony in his own defense.

most flagrant violations of cleanup habits were found in allies east of Elm.

The committee was promised liberal support in getting rid of unsightly obstacles. In some places plans are afoot to tear down old frame shacks in the rear of business fronts, and as all the property owners are in general accord with the scheme, it is likely that the cleanup week will go farther than mere removal of rubbish, and not end until unsightly and useless shacks have been torn down.

Likes the New Country

Ed Propeck, who for years was employed by the city as caretaker of the Beaver creek pipeline, came in from Durkee yesterday where he has recently taken up a homestead and says both he and his wife are delighted with their new home. They located near Lookout mountain in Baker county.

At 66, Sues Wife, 70.

Camden, N. J., Apr. 20.—Hearing was scheduled today before Vice Chancellor Leaming of the divorce suit of John MacEvoy, 66, against Emma MacEvoy, 70. He charges his wife deserted him three years ago, after living together happily for the last forty-five years.

Oklahoma Motorcyclists Race.

Oklahoma City, Okla., Apr. 20.—A 150 mile race with several national stars entered was the feature of a motorcycleists meet here today in connection with the celebration of the twenty-sixth anniversary today of the opening of Oklahoma Territory.

Harvard vs Penn in Tennis

Philadelphia, Apr. 20.—Harvard's varsity tennis team today meets Pennsylvania on the courts, on the former's spring trip.

MASTER MECHANIC HOME.

O. W. Officials Return from Visit to Chicago and Way Points.

Ed Thomas, master mechanic for this division, has returned from Chicago where he appeared along with other Northwestern railroaders, before the Industrial Welfare commission. On his return he stopped and inspected the shops at Denver, Salt Lake, Pocastello and Rio Grande points as well. J. T. Langley, assistant superintendent at Portland, was with him and returned on the same train.

SALOON MAN ACCUSED.

James Childers Charged with Selling Liquor to Drunk Man.

This evening at 4:30 James Childers who owns a saloon on Depot street, will be put on trial in municipal court on a charge of selling liquor to a man under the influence of intoxicating liquors. The trial was delayed through the absence of Municipal Judge Eakip.

HOWLAND IS FAIR SCRIBE

DIRECTORS TRANSACTING MUCH BUSINESS.

County Fair Details Gone Over in Important Meeting.

At a meeting of the board of directors for the Union County Fair Association last evening at the office of C. C. Cate in the Federal building L. D. Howland was elected secretary for the Association for this year. He will begin his duties at once and will direct much of the work.

Many good reports were received from different parts of the county indicating that remarkable interest is being taken in the fair this year. The school children of the different towns in the Valley are working with the board of directors to the end that the children of Union county will not only have exhibits at the Fair but that they will attend in a body.

The speed ring is in charge of H. McGoldrick and he is busy now outlining a program for the three days races. It will be the plan to find out exactly how much money is needed for racing and then get pledges of guarantee for this amount in case the weather is inclement and prevents a good attendance for the men who have horses will not enter for the races unless they are assured of proper payment of the purses. This Mr. McGoldrick made clear to the directors, and he accepted the place as superintendent of the races only on the grounds that sufficient guarantee could be raised to carry out every pledge regardless of the gate receipts.

Heads of departments had good reports to make showing that the work is progressing nicely and that Union county is to have one of the best fairs in her history this year.

RACK SITE SOUGHT.

Commercial Club Has Splendid Location in View for Farmers.

What will prove to be the most convenient place for a hitching rack that could possibly be found is being sought by the Commercial club in behalf of farmers who are seeking a more central location for hitching racks than is afforded by the one north of the tracks. The site in mind is owned by a Portland man and the club has written to the owner asking for permission. Considerable filling will have to be done, but this the club is willing to do if the ground can be obtained. The site is ideal for all concerned if it can be obtained, and an answer is expected within a few days.

Horse Show Coming Fine

Robert Withycombe, of Union, was in La Grande last evening attending a meeting of the fair board and reports that weekly meetings of the Union Horse show committees are being held with preparations already started for the most successful show ever pulled off by the Union crowd.

Illinois "Good Roads" Day

Springfield, Ill. Apr. 20. Good Roads day was celebrated in Illinois today upon proclamation of Gov. Dunne. Speeches in public schools were new features of the road improvement campaign.

Cardinal Farley's Birthday

New York, Apr. 20.—Cardinal Farley today received congratulations upon his 73rd birthday anniversary.

COVE PIONEER DIES SUDDENLY DURING NIGHT

M. B. REES CALLED BY DEATH LAST NIGHT; AGED 84 YEARS.

RECOGNIZED AS ONE OF COUNTY'S FOREMOST MEN

Man Who Came to Oregon During the Fifties and Settled in the Grande Ronde in 1864, Succumbs Suddenly at Cove Last Night—Four Sons will Gather at Funeral.

M. B. Rees—one of Union county's staunchest citizens, and also one of its earliest pioneers—died shortly after 12 o'clock last night at his home in Cove. He went to bed last night feeling fit and fine, but at 11 o'clock he was heard to leave his bed. About midnight groaning was heard, and when his family went to his room they found him dying. He passed away about midnight. Death was entirely unexpected, for although he was 84 years of age he was in reasonable health. Not only does Cove lose one of its foremost citizens, but the county feels the loss, for "Uncle Mac" was known from center to circumference as an exemplary citizen, kind and generous.

His sons will be assembled in Cove tomorrow morning, Sherman having to come from Portland; Tobe (E. C.); and Walter live at Cove and H. C. Rees, deputy sheriff, lives in La Grande. Mrs. Rees has been dead several years. An only brother, a retired naval officer, resides in Erie, Penn.

The funeral will be held from the Episcopal church at Cove tomorrow at 2:30.

McDonough B. Rees was an active, energetic and progressive man who had ever been in the vanguard of advancement and his vigorous spirit and fine abilities have been an equipment for the conflicts and struggles of life which have given him victory at every point and caused him to be attended with prosperity while his walk has been of such a character that he has always to the fullest extent enjoyed the esteem and confidence of his fellows. Mr. Rees had been a man of wide and extended experience in many walks of life and his powers of adaptability had ever given him prestige and success that many another has missed.

The birth of Mr. Rees occurred in Butler county, Ohio, February 10, 1831, being the son of Thomas and Elizabeth Rees. The old log school houses of primitive days were the centers whence the lad received his education. For the first 17 years of his life he was at home and in the service of the farm; then he started into the commercial world as a peddler, handling oil cloth, pumps and the like and later selling lightning rods through Tennessee and Mississippi. In the fall of 1852 he returned to Ohio and entered business with his brother J. G. Rees who was proprietor and editor of the Greenville Journal in Darke county, Ohio. For two years he remained there, then started for the Pacific coast, making the trip by way of New York, the Isthmus and the Pacific to Portland.

His brother, W. H. Rees, had previously in 1844, settled in what is now Marion county and he went there settling at Butteville on the old French Prairie, remaining there until July 1855, engaged in various occupations. At the date mentioned he went on a mining trip to the mouth of the Pend Oreille river where placer diggings had been discovered. He went by steamer to The Dalles and to his destination by horseback. Success smiled upon him and he was enabled to have the joy of returning to his home with a goodly portion of gold. The following winter was spent in that place and in 1856 was married to American Francis Hall whose parents were pioneers. For a few years he was busy in Butteville and Idaho points and in the winter of 1863 in company with a man named J. Herren, bought cattle which they drove to Union county in the Spring and herded them on Willow creek and arrived in the valley in 1864. For several years the family were connected with the sheep business, buying land and more sheep until 1869 when the sheep were disposed of in a bunch.

There have been born to Mr. and

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