

Several other cigarettes may taste good too; but—

—You can't get the fullest enjoyment from smoking unless your cigarette is also COMFORTABLE.

That is probably the main reason why so many men are selecting Fatimas for their steady smoke. Because Fatimas are found to be truly comfortable—not only to your throat

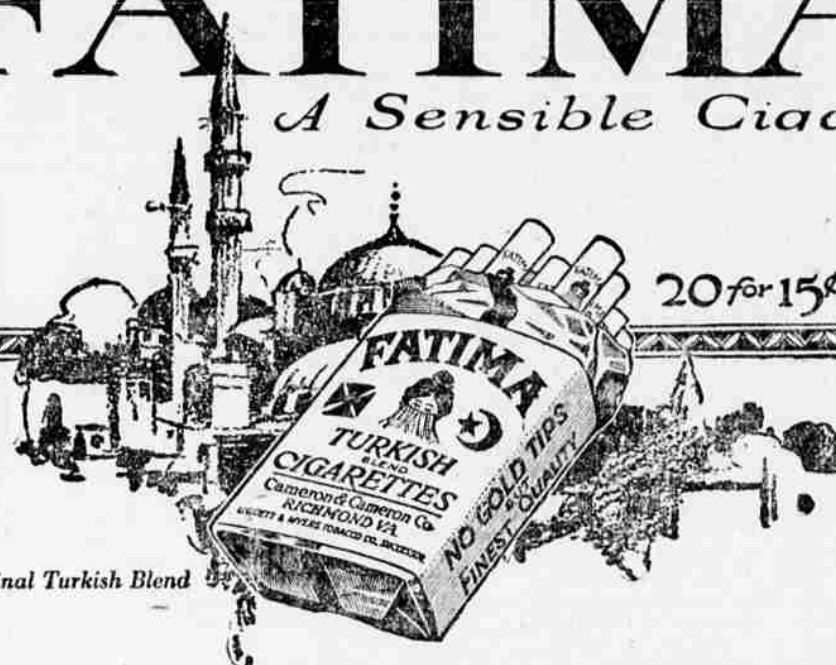
and tongue, but AFTER smoking, also. Even if you happen to smoke more than usual, Fatimas never remind you of it. Their delicately balanced Turkish blend of tested-pure tobaccos takes care of that.

Your first package will show you how comfortable a sensible cigarette can be.

Lygall's Mypure Tobacco Co.

FATIMA

A Sensible Cigarette



The Original Turkish Blend

Cove School News

Examinations Held Last Week—Mrs. Ivanhoe Addresses Parent-Teachers Association and High School Students.

Cove, Ore., Feb. 6.—(Special.)—A good sized audience was present at the special meeting of the Parent-Teacher association in the Maccabee hall a week ago Thursday evening. Mrs. Ivanhoe made an interesting talk and gave some good advice that could be followed to advantage. She emphasized the fact that the members should not forget that no one is perfect and that mutual help is far more likely to produce results than is destructive criticism. The needs of the Cove schools were pointed out and some suggestions along this line that might be taken up by the association were given.

The constitution submitted was adopted after a brief discussion. The regular meetings are to be held at the schoolhouse on the first Thursday of

each month. The following officers were chosen: President, Mrs. Powell; vice-president, Mr. Allen; secretary, Miss Ault; treasurer, Mrs. B. E. Anderson. The high school glee club and pupils from Miss Brown's room furnished entertainment. The mid-year examinations were held last week. Interesting talks were made before the school a week ago Friday morning by Mrs. Ivanhoe and Rev. Mr. Pratt. Both spoke along the line of school improvements and we are pleased to note that we have in them two strong boosters who are anxious to see the Cove school occupy a place among the progressive schools of the state.

The total length of public roads in the United States outside the limits of incorporated towns and cities was about 2,452,000 miles on January 1, 1916. Of this 11.3 per cent was improved with some of surfacing.

The substitute for absinth in Greece is a liquor known as mastica.

FUNCTIONS OF FARM LOAN ASSOCIATIONS EXPLAINED

Organization, Management, Powers and Limitations—Issued by the Federal Farm Loan Board.

Federal Farm Loan Board—William G. McAdoo, chairman (ex-officio); G. W. Norris, farm loan commissioner; Charles E. Lobdell, W. S. A. Smith, Herbert Quick, W. W. Flannagan, secretary.

Organization. A national farm loan association may be organized in any community where 10 citizens owning land desire to borrow an aggregate of not less than \$20,000. The land must be unincumbered or the proceeds of the loan must be used, in part, to remove any lien. Loans may be as small as \$100, or as large as \$10,000.

Their first make application in writing, for a charter to the federal land bank of the district in which the association desires to do business. This application must be signed by all those desiring to form the association, stating specifically the name under which they desire to do business, the amount each one desires to borrow, the estimated value of the security each one offers, the territory in which the association desires to do business, how the proceeds of the loan are to be used, and other details set forth in the blank forms which are furnished.

The application having been signed, together with another blank form furnished, called an "organization certificate," the applicants become a tentative organization and elect an agent to represent them, called a "secretary-treasurer"; they also select a committee of three, called a "loan committee." This agent will then receive, from each of the applicants, a subscription to the stock of the association they are forming equal to 5 per cent of the loan they severally desire, which is not required to be paid unless the loan is granted. That is, each borrower must subscribe for such stock to the amount of 5 per cent of his own loan and no more.

The application for the charter having been signed, the signatures must be acknowledged before a notary public or other officer qualified to administer oaths, and then it must be forwarded by the secretary-treasurer to the federal land bank of the district. Upon its receipt the bank will send its agent to examine into the representations made in the application and if found satisfactory, a charter will be granted.

Upon the granting of the charter, the individuals signing the application become a body corporate, which gives it the right to do the business

authorized by the farm loan act, to extend its benefits to others by taking in new members from time to time, and to have succession indefinitely. New members must be borrowers whose loans may be as small as \$100 or as large as \$10,000. Let it be plainly understood that farmers can organize at once, but they can not borrow money until the land banks are established.

Management. After the charter is granted the applicants no longer act in their individual capacity, but become merged as shareholders into a corporation, which has a separate existence created by law, under the same name which has been chosen and set forth in the original application and organization certificate. This corporation will have directors and officers selected by the shareholders to do its business in accordance with the by-laws which the shareholders make for their guidance. The active executive officer of the association will be the secretary-treasurer, and his duties are set forth in section 7 of the farm loan act.

Powers. These associations are organized for the primary purpose of giving to each borrower the benefit of the combined credit of all its members to the extent of the capital contributed and the limited liability they each incur, and hence the associations are required to indorse every loan made to members. It is also through these associations that the borrowers will ultimately become the owners of the federal land banks. The association decides whether any loan shall be made or not by refusing the application for every loan which is considered unsafe or even doubtful. No loan can be made unless it is approved by the loan committee after examination of the land offered as security.

The national farm loan associations are not limited as to the number of their members. After one is organized it may serve an entire neighborhood by receiving new members. Each association may obtain in loans for its members twenty times the amount of its stock in the federal land bank, no matter how large its holdings of stock may become by the growth of the association.

Limitations. 1. No loan may be made except upon the security of first mortgages. 2. The amount of the mortgage can not exceed one-half the appraised value of the land and 20 per cent of the permanent improvements thereon, which must be insured. 3. The proceeds of the loan must be used for the extinguishment of

pre-existing indebtedness or for productive purposes, which includes the purchase of livestock, fertilizers, equipment and improvements (see section 12, farm loan act).

4. Every mortgage must contain an agreement to pay off the debt (principal and interest) in fixed annual or semi-annual installments.

5. The amount of each installment may be fixed by the borrower, but can not be less than sufficient to pay off the debt in 40 years, nor greater than to pay it off in 5 years.

6. The rate of interest charged any borrower can not exceed 6 per cent per annum.

7. The borrower can not be called upon to pay the debt except by the installments he originally fixes, unless he defaults, but after five years he may pay off the whole or any portion at his option at any installment period.

THE WHAT-YOU-MAY COLUMN

Macaroni.

Macaroni is a thing we have always wondered about.

We know, in a general way, that it is sent out from factories in boxes, looking very naked and white; and that it comes to the table wearing cheese.

Aside from that, macaroni is as much of a mystery to us as what the man says who goes past the house yelling for old clothes.

We have always wondered about the holes in macaroni. Are they set up in rows and the macaroni wrapped around them? Or are they bored, while the young macaroni is still unable to defend itself?

Also, what is macaroni made of? There's rubber, of course. We know that. But what else? We have been letting macaroni alither down our throat off and on now for 27 years, and yet if some stern faced scientist should suddenly stop us in the middle of a four-inch piece and ask us if we knew what we were swallowing, we could only answer: "Macaroni." This is wrong. How long must the world go on without knowing more about its macaroni?

A henpecked man arises meekly to remark that his wife makes a lot of laws which probably aren't constitutional.

\$100 Reward, \$100

The readers of this paper will be pleased to learn that there is at least one dreaded disease that science has been able to cure in all its stages, and that is Catarrh. Hall's Catarrh Cure is the only positive cure now known to the medical fraternity. Catarrh being a constitutional disease, requires a constitutional treatment. Hall's Catarrh Cure is taken internally, acting directly upon the blood and mucous surfaces of the system, thereby destroying the foundation of the disease, and giving the patient strength by building up the constitution and assisting nature in doing its work. The proprietors have so much faith in its curative powers that they offer One Hundred Dollars for any case that it fails to cure. Send for list of testimonials. Address: F. J. CHENEY & CO., Toledo, O. Sold by all Druggists. Take Hall's Family Pills for constipation.

The Little "Want Ads" Bring Big Results--

The little ad has big power behind it.

It is the Want Ad that sells many things for the people.

After all, selling is merely getting in touch with the buyer.

And the little "Want Ad" in The Observer "Classified" columns is a quick and inexpensive introduction to the buyers of Union and Wall-lowa counties.

Don't forget to read The Observer's Classified Ads on Page 7.

Note how this page is growing. That shows that The Observer Want Ads get results.

EVERYBODY'S PAY UP WEEK

A Week Not for Any One Class But for Everybody Concerned.

For the third time, a great wave of good business is to pass across the country, for during the week of February 19th to 24th millions of dollars will change hands in the United States, to the benefit of everybody in the communities which observe this patriotic campaign.

It is so easy for a little money to build up a great deal of prosperity when it is kept moving in legitimate channels that the beneficial results of National Pay Up Week are certain to be felt far and wide. Let everybody plan, during this week, to clean off the slate all obligations and enter into the coming season prepared to do better than we have ever done before.

This Pay Up Week is for everybody and in keeping with the objects of the campaign, we unhesitatingly urge that you make an effort to secure settlement with everybody who owes you, whether it be for merchandise or service, or whatever value you have rendered them. Every carpenter should be busy during this week making settlement with the people who owe him. The farmers should get together and straighten up their accounts with each other.

Remember, this is EVERYBODY'S PAY UP WEEK.

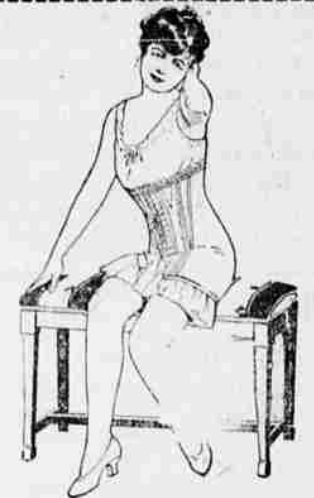


PILE REMEDY

is a scientifically prepared medicated paste in tubes for proper use; also tablets for internal use in same package. A remedy which you can use yourself. Sold on its merits. Ask us. Sold only by us, 50c and \$1.00.

LEVY-VOGEL DRUG CO. La Grande, Ore.

BUTTER LABELS—For sale at The Observer office.



"Sa Camille"

Res. Trade Mark, U. S. Pat. Off. —is greater value than any other corset, dollar for dollar, in charm of style, in perfect fit and beautiful finish. Besides all this it is the only front-lace corset with the wonderful exclusive feature, the

Ventilo BACK

When in need of a new corset have a trial fitting in a La Camille. You will be convinced of its supremacy. Different models always in hand. Priced at: Eleven years exclusive Front-Lace. MRS. ROBT. PATTISON Corsetiere Phone Red 3221 Res. 1702 Oak

DIAMOND BRIQUET

Diamond Briquets are made from the purest, richest portions of coal veins that have made the Pacific Coast Coal Company famous. The coal is ground fine, dried thoroughly and then mixed with the purest of asphalt— asphalt with all the light, smelly oils burned off. This rich, soft mass then goes through massive presses that give it the tremendous pressure of almost 5000 pounds to the square inch. It emerges in briquets of cylindrical shape with rounded ends, each weighing 10 1-2 ounces, and each stamped with a diamond.

Diamond Briquets have a heating value of 13,432 British Thermal Units to the pound and extended tests prove them conclusively to be fully 10 per cent better than the best house coal now on the market, with only eight and a fraction per cent ash.

What the United States Bureau of Mines Says About Briquets

1. The even size of Briquets permits a more regular and thorough combustion in the firebox or furnace.
2. Briquets produce much less smoke and in many cases practically no smoke.
3. They retain their shape in the fire and do not coke sufficiently to cut off the needed supply of air.
4. They burn to a fine ash without clinkering. Clinkers can be formed if all the absolute ash is not removed from the grates regularly.
5. A Briquet fire requires much less care than one of raw fuel.

Suggestions for Getting Best Results from DIAMOND BRIQUETS Clean out firebox thoroughly when you commence using Briquets. Use more kindling than used for lump coal. This will also aid in keeping chimney clean.

Give the fire full draft until well started. This burns the smoke and while making more heat also prevents soot.

Check the draft after fire is well started; very little draft is needed then, and fuel consumption will be reduced.

When adding more Briquets increase the chimney draft while stove or furnace is open. This will prevent smoke from escaping into the room.

A gentle shaking will clean the grates.

If you have a strong draft carry some Briquet ashes on the grates to help regulate the fire. Briquet ashes are light and porous and the draft can work through.

For banking or to hold over night, cut off all drafts completely after applying the Briquets. If you wish to bank fires every night, you will get the best results by carrying a deep fire, leaving ashes on the grate.

THE J. D. LYNCH COMPANY

One Block East of Depot Phone Main 10

MODART CORSETS Front Laced



SOLID COMFORT

Standing, Sitting or Lying Down

When you stop to think that you spend between five and six thousand hours every year in your corset, you must realize how important it is that you have a perfectly comfortable corset. A poorly fitting corset frequently leads to severe nervous and organic troubles which cause years of suffering. In the MODART Corset we have a garment that always gives genuine comfort, sitting, standing or lying down.

PAULINE LEDWILE, Sommer Hotel Bldg.