

# La Grande Evening Observer

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**CITY AND COUNTRY OFFICIAL PAPER.**

### Bible Thought for Today

**PRaise THE GOOD GOD:**  
Make a joyful noise unto the Lord. Enter into his gates with thanksgiving. For the Lord is good. — Psal. 100: 1, 4, 5.

### THE LONDON FAILURE

The allied conference at London, called in a final effort to settle the question of German reparation, ended in flat failure, as nearly everybody expected it would. And if any more conferences are called, they will end doubtless in failure just as complete—unless the conferees are willing, on both sides, to face facts.

Those facts are plain enough to all the world outside of France. Surely they must be plain, too, to French statesmen, when those statesmen allow themselves, for an occasional moment, to lapse from war bitterness and the exigencies of French politics.

Germany ought to pay all that has been assessed against her. The moral obligation is there, and Germany considered as a business institution, with great assets and productive power, might be supposed able to make enough profit to meet the allied war bills. And France and the other allies deserve all that they can collect from Germany.

But there's the rub—they can collect very little by any means yet tried, or by any other conceivable means. For the allies want money, and money is the one thing that Germany does not possess and apparently cannot obtain.

Germany is cleaned out of cash. She is no longer able to obtain any cash worth speaking of by selling paper marks for gold. The allies will not take paper. She could pay them in goods, but they do not want goods. That is all there is to it.

### VILLAGE RESPONSIBILITY.

Perhaps a stiffening of the backbone of government, local as well as national, is one of the prime needs of the United States today. There has developed a growing tendency to let Uncle Sam do it whenever crises arise requiring active attention. At any rate, of course, the individual states are still insistent upon their rights. In many others they not only expect the federal government to do half the work, but they lag behind with their own half from apparent inertia.

Former governor Lowden of Illinois said a few years ago that in matters of law, order and responsibility the village came first, then the town, the city, the county, the state and last of all the nation. If village government failed to cope with its own problems it was likely that every successive unit in the whole governmental fabric would fail equally. Although the public knows the fact as an adage it forgets that no whole is stronger than its weakest part.

This brings the circle back once more to the poor old man whom everything is blamed and on whom most of the dire consequences of his folly descend with unflinching regularity. That is democracy functioning feebly. Yet the outlook is not wholly dark. Education, determination, backbone, intelligence, responsibility—these things can be cultivated, and eventually they will make the village and its higher sister governments efficient.

### TOO MUCH MATERIALISM.

Discussing in one of the magazines the everlasting questions of "what's wrong with our schools," the writer says:

"We have suffered our public schools to become the spoils of materialists. We have allowed ourselves to be persuaded that the important thing is to obtain a living rather than how to live.

"And the cream of the best is that the exponents of vocational training are defeating their own purposes because they will not see that even material success depends not so much upon mechanical efficiency as upon personality, imagination, knowledge of men and women and of the economic forces which play upon one's business."

There is certainly a good deal in this view. The vocational training people tend to go too far in the public schools, as the technical training people in the universities. "The life is more than meat and the body than raiment," and no system of education will ever really succeed unless it acknowledges this truth. Even for practical purposes, as the writer suggests, it is a mistake to confine teaching to the purely practical. The idea, the cultural, the stuff concerned with the refinement of life and the elevation of taste and purpose, is needed to stimulate the life forces which are all back of achievement, and to give point and purpose to human effort.

A nephew of General Pershing has resigned as assistant prohibition director of New York because the work is "very distasteful" to him. Now what can he mean by that?

Two women said to be the oldest of their sex in America have been discovered in a parlor, smoking corn-cob pipes. If this be vital statistics, make the most of it.

### Hope in Europe.

Edwin James, one of the most conservative of American foreign news correspondents, well acquainted with the European situation, offers a ray of hope as regards the reparations outlook. According to Mr. James there is more chance for a yielding attitude on the part of France than appears upon the surface.

Another conference is predicted for November, and in the intervening period there will be all sorts of additional preparatory negotiations, official and unofficial. As Mr. James puts it, both Lloyd George and Delorsac had a chance to cool off, both realize the respective governments, and each will seek the means for bringing their viewpoints into accord again.

This is welcome news. Up to date the British policy has leaned too far toward leniency to Germany, while the French have failed to keep practical reparations and bitter vengeance sufficiently divorced. There is a middle ground which may exact of Germany all possible recompense for the wrong she has done without her economic destruction, and this will be found ultimately.

In the meantime neither in England nor America should it be forgotten that up to date Germany has never set herself earnestly to the righting of the wrongs she committed. She has tried to avoid them, while France, the greatest sufferer from the German invasion, has had to fight to get anything.

### THE OFFICE CAT

—BY JUNIUS—



**FOR FLAPPEES ONLY.**  
Don't powder your nose,  
In the public gaze,  
Don't polish your nails  
In the public ways.

And don't display  
Such a length of limb,  
Don't dress on the street  
As if going to swim.

Don't talk so much about "him" and "his."  
Don't say so often "I'll say it is."  
And don't say "dearlies."  
And don't charge gum—  
And then I'll say  
"The millennium's come."

May we fly in the face of public opinion long enough to say that there are good brothers-in-law, good step-mothers, and widows who remarry and make good wives.

### MANNEKS AND CUSTOMS.

"In Turkey they sew up a criminal in a bag."

"In this country his lawyer endeavors to sew up the District Attorney."

### SPORT GOSSIP.

A batting average of zero in the no-hit league consists of pinch-hitting for a column conductor who is taking a vacation.

Don't send flowers—we need jokes.

"In time of trial," said a La Grande preacher, "What brings us the greatest comfort?"  
"An acquittal," responded the person who should never have been admitted.

A newly married man tells that his wife baked the best shred-d biscuits that he ever tasted.

### AN EARTHQUAKE PREFERRED.

Following a recent earthquake in a region that shall be nameless, five-year-old Jimmy was sent by his fond parents to a distant uncle's home. Three days later they received this letter: "Am returning your boy. Send me the earthquake."

"Our worst misfortunes never happen," says Balzac. Do you mean, Mister that there ain't no coal strike, after all?

One way to get a line on the latest in negligee is to consult the fashion magazines, but a better way is to wait for a hotel fire.

### A NIGHT RAIDER.

"Never ask your husband for money," counseled the Old Married Woman.

"I never have to," retorted the Young Bride, proudly. "Charley's such a darling. He sleeps like a baby all night long."

Not that it matters much, but the esteemed Middlebury Independent informs us that Will Plank is in Chicago, attending the Lumber Dealer's convention.

### STRICKEN WITH MENINGITIS

(Special to The Observer)  
MOUNT GLEN, Aug. 30.—Marie Kent, of Nampa, Idaho, who makes her home with Alvare Boswick, was stricken with meningitis Thursday. She was unconscious for 48 hours. Dr. Richardson was summoned and states that there is hope for recovery. Mrs. Packard and her daughter, Mrs. Leo Kent, from Nampa, are at the bedside of Miss Kent.  
Mrs. Adams Kelton of Utah, is visiting with her daughter, Mrs. Ray Allen.  
Mrs. J. A. Leak has returned from Yakima, Washington, and was accompanied by her daughter on her trip to Washington, who will attend school at Yakima. Miss Gladys will make her home with her grandmother, Mrs. Richards.  
Miss Golda Phorman and Hilda Robertson were visitors at the home of E. D. Whiting this week.

## FARM LOANS

This Bank is pleased to announce that it has formed a connection by stock ownership through its officers with the Pacific Coast Joint Stock Land Banks of Portland, San Francisco, Los Angeles and Salt Lake City, forming the Association of Pacific Coast Joint Stock Land Banks.

These institutions are organized for the purpose of promoting the general welfare of the Pacific Slope and providing capital for the development of its agricultural resources.

The Land Banks are allied with strong commercial banking institutions in the four cities. The Portland Bank, to which applications will be sent through this bank from Southwestern Oregon, is headed by A. L. Mills, President of the First National Bank of Portland.

First mortgage loans will be made on farm lands in amounts up to \$10,000.00 to any one borrower for long terms of years at low rates of interest, the present rate being 6 per cent.

All mortgages will be made on the amortization plan, which means that the loan is paid off by equal semi-annual installments of a fixed amount, which includes interest and a sufficient amount of the principal so that at the end of the term the entire debt, principal and interest, will be wiped out. For example, on a loan of \$1000.00 made for a period of 25 years at 6 per cent the payment of a semi-annual installment of \$23.00 will cover interest charges and completely liquidate the loan at the end of the period. Any amount may be figured on the same basis.

Under this plan the borrower escapes the annoyance, expense and dangers of short term mortgage loans which do not provide for reduction of the principal, for if the payments of the mortgage are observed and the payments promptly met, the question of renewals or possible foreclosure is eliminated.

Privilege of pre-payment of principal is granted after five years. The proceeds of a loan may be used for any agricultural development, purposes such as paying off mortgages on farm lands, improvements, purchase of land, equipment, livestock, etc., but not for speculation in enterprises clearly outside of the realm of agriculture.

All loans are made direct to the borrower and no commissions can be charged against him by joint stock land banks, any agent or representative. Borrower must bear the expense of appraisal of his property and the determination of title. This expense will be relatively small. It is not a continuing charge, but once paid is good for the term of the loan.

The borrower is not required to purchase stock in the Land Bank, to join an association, nor incur any other obligation beyond that to the Joint Stock Land Bank making his loan. It is not required that he live on or near the property mortgaged.

On approval of farm and ranch property the Land Bank will loan 50 per cent of the land value plus 25 per cent of the value of the insured improvements, such value to be determined by Federal appraisers and the Loan Committee of the Land Bank.

As the purpose of these banks is to take care of loans not available from the Federal Farm Loan Banks and the State School Funds, applications will not be received for the present for loans of less than \$5000.00. Each application must be accompanied by a fee of \$20.00 as evidence of good faith. If the loan is not considered, the fee will be returned to applicant. If, after appraisal is made, the application is rejected, the fee will be retained to apply on the expense of the appraisal. If the loan is made the fee will be credited to the applicant as part payment of the loan expense.

Application forms and further information will be gladly furnished by the La Grande National Bank of La Grande, Oregon, which is authorized to receive applications from Union and National counties.

## La Grande National Bank

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**FLORSHEIM SHOES**  
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Every man knows and buys Florsheim shoes. This store is exclusive agent in La Grande for these—the last, the style and shade you want will be found in our Florsheim stock. We believe Florsheims fit better, wear better and have a general better feeling than the ordinary shoe. Our yearly sales show they are a great favorite in La Grande. Most Florsheims are now \$10, a few at \$11 and \$12.

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