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**CITY AND COUNTY OFFICIAL
PAPER**

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tion of all news dispatches credited
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herein also are reserved.

He shall feed his flock like a
shepherd: He shall gather the
lambs with his arms, and carry
them in his bosom.—Isaiah 40:11

Great Rebuilding Force

The greatest community reconstructive force for re-
building burned homes, business places, industries and cities
devastated by conflagration is insurance.

In England they speak of it as assurance. But insurance
or assurance, the idea expressed is one of the main objects
of intelligent life and social organization.

Human society is an invention evolved and perfected
through the ages by mankind for the purpose of giving
its members insurance or assurance against misfortunes
and provision for needs. There is no human service that
makes a stronger appeal to the mind that is rational and
mature.

Insurance of property is an economic problem, a busi-
ness. It is much more. Insurance is in the main founded
on the qualities of human mind and heart which makes
civilized society possible.

Insurance will spread with the spread of popular in-
telligence. It is one of the chief factors in American pros-
perity and well-being and its importance is steadily in-
creasing. It is a business, but it is also and above all, ser-
vice. It has been built up by private initiative and en-
terprise.

Europe Emerging

In spite of the consternationists and their ominous pro-
gnostications, conditions in Europe are improving, slowly,
to be sure, but steadily. Friends of the league and enemies
of the Versailles treaty said peace was impossible without
the ratification of the former, and the annulment of the
latter. Factional warfare and political turmoil in the con-
tinental countries have done their best to spread chaos and
renew world hostilities but a power for good and for
universal peace now seems victorious.

A new treaty has been concluded between France and
Czechoslovakia. A compact is shortly to be signed by
Italy and Yugoslavia. Relations between Hungary and her
neighbors are showing constant improvement. These are
among the hopeful signs that Europe is gradually adjust-
ing itself to the change in political conditions wrought by
the war.

The Franco-Czech agreement simply provides for com-
mon effort toward the enforcement of the treaties of Ver-
sailles, Saint Germain and Trianon. The Italo-Yugoslav
compact definitely shelved the Adriatic dispute, which involved
Fiume. The sore spot which was Hungary is being cured.
The point is that these things have been accomplished
without overthrowing the peace treaties, without even
changing them. They are not perfect, but they can be
made to work. It has taken Europe some time to find
this out.

Our troubles would vanish were Americans to acquire
the ten habit, says Sir Charles Higham. We have some
troubles just because we are trying to get rid of the "ten"
habit.

Bryan's hand-picked candidate says he refuses to be-
lieve that he is descended from a monkey. However, other
evidence on the matter is wanting.

Frenchman who specified in his will that his body be
preserved in alcohol preferred to post mortem existence
what a great many try to do while living.

Because a member of congress is not answerable for
what he says on the floor makes some of them bold in as-
sertion and innuendo.

Greece will be in no rush to take a plebiscite on the re-
turn of the king. The country seems to be getting along
just as well without him.

New house rules are said to imperil the budget system.
Members who attempt to scrap that had better prepare for
another occupation.

A street fight in Paris between anarchists and com-
munists must have aroused a considerable amount of non-
partisan cheering.

The Golden Rule is another that experienced a little
difficulty now and again in the matter of complete en-
forcement.

When the shooting is on in earnest, an administration
in Mexico has to be pretty shifty on its feet to dodge the
issue.

Considering the amount of paper currency at large in
the world, when money talks nowadays it is for publica-
tion.

Editorials From Over the Nation

WHO PAYS THE BONUS?

Minneapolis Journal: When the
Minnesota legislature decided on
the payment of a cash bonus to
every citizen of the state who
served in the World war, a cer-
tain Minneapolis service man made
up his mind that he would not
accept the money.

He had served because he felt
it a duty and a privilege as a citi-
zen, state-bodied and under the
limit, to do so. He wanted no
bonus for that.

He argued along this line with
his comrades, but the bonus look-
ed good to most of them, and he
was about the only "conscientious
objector" to be found.

The legislature ordered the bon-
us paid and arranged for one of
the state's credit to finance the
transaction.

Payments were made as rapidly
as proof of service and citizen-
ship could be furnished.

The "conscientious objector"
kept up a powerful thinking. At
last, he went to the capitol and
made formal application for his
share of the money.

"How is this?" said his com-
rades when they learned that he
had collected. "We thought you
had made up your mind to refuse
the bonus."

"I'll tell you," said the objector.
"I've been thinking this matter
over. You see, I've got a young
son. When he grows up, he will
want to help pay this bonus. It's
his money and it will have to
be paid back with interest by
the people."

"That means your son and my
son."

"So I've drawn my bonus—but I
won't put every dollar of it in the
bank in the name of my son.
When the day comes that he
has to pay that bonus back, he
will have the money in hand to do it."

And there fell a silence on the
group of service men.

They had never thought of the
matter in that light.

But, after all, borrowed money
has to be repaid, you know.

MAY PUT TAX ON GAMBLERS

Can't Restrain British Bettor, So May Tax Him; Board Thinks the Step Would Be O. K.

LONDON, (INS)—Englishmen
—in fact, Anglo-Saxons generally
—are bound to bet. If they can't
swear a wager on a horse race
they'll risk their coin on some
even more uncertain gamble.
They'll bet on something and you
can't stop them. There's fore,
the thing to do is to control betting,
eliminate as many of its admitted
evils as possible, impose a tax
that will give the state a share
in the profits, and let them bet to
their heart's content.

In somewhat different lan-
guage, but to the same general
purpose as the foregoing sen-
tences, a committee appointed in
May, 1923, to investigate and re-
port of the British Government on
the feasibility of imposing a tax
on betting summarized the conclu-
sions drawn from its prolonged
investigation. The report of the
committee brings forth some re-
markable admissions on being as
it prevails in England.

Betting as it is now conducted,
the committee declares, is demor-
alizing to the people.

"The continual breaking of the
law by millions of people by bet-
ting in the street, the surrepti-
tious passing of slips and the con-
stant endeavor to avoid the police
on character and establish a con-
scious habit of lawlessness as it can
only be done out of household
money, probably without the hus-
band's knowledge.

Children are largely used all
over the country as messengers to
carry the betting slips of their
parents to the bookmaker. They
are usually heartless, cunning and
some take to betting themselves.
It is understood that the book-
maker will do bet with child-
ren, and the committee had evi-
dence in one case that in a Lon-
don elementary school boys of ten
and twelve years were buying tips
and were betting in sums of
threepence and sixpence (5 and
10 cents) with a bookmaker."

The extent to which betting pre-
vails in England is strikingly set
forth in the report, in comment-
ing upon the ramifications of the
bookmaker's business. Hundreds
of small shopkeepers in all parts
of the country, the report asserts,
act as agents for bookmakers. "It
is not too much to say," the com-
mittee declares, "that our indus-
trial areas are permeated with
these secret and illegal betting
houses. It is stated that three of
severely a works in the country
employing more than twenty men
where there is not a bookmaker's
agent."

Many Bookmakers.
To take care of England's eager
bettors, the committee estimates,
there are at least 1,000 book-
makers—some estimates run as
high as 25,000—and the yearly
turnover, or total sum wagered
with the "bookies" is estimated
at not less than \$1,000,000,000.
The average profits of the book-
maker, the committee believes, is
approximately 2 per cent of the
turnover, although the rate varies
as between different bookmakers
and different classes of bookmak-
ers.

The committee believes that a
tax on betting is feasible and esti-
mates that it would yield an an-
nual revenue of approximately
\$25,000,000. The committee's re-
port sets out the following propo-
sals:

To levy an ad valorem duty on
all amounts staked as bets with
professional bookmakers; to
make the bookmaker responsible
for payment of the duty; to re-
quire every bookmaker to hold an
excise license, renewable annually,
the license fee being ten pounds
(150) annually; the rate of the
duty to be 1-2 per cent of the
amount staked.

Morality Variable.
Details of the workings of the
tax plan, however, were inter-
rupted by the face of comments
made by the committee. One dis-
cusses the morality of betting.
"What is and what is not im-
moral must remain a matter of
individual opinion and conscience
rather than one capable of proof
or of logical definition," the re-
port reads. "But it has been
proved that in the present state
of public opinion millions of per-
sons who bet regard betting in no
sense as either immoral or sinful.
Your committee thinks that the
latter view is one that will appeal
to the vast majority of the people
of this country and to the large
majority of truly Christian men,
and that there is no moral ob-
jection in itself to the state impos-
ing a tax on betting."

The committee is driven to
the conclusion that it is only by
state control that the evils of bet-
ting can be curbed and mod-
ified. It believes that a tax on
betting will go a considerable way
to assist in decreasing it.

Some Germans are beginning to
suspect that evasion is about as
unprofitable as invasion.

THE OLD HOME TOWN

By Stanley



YELLS "ICE" BY DAY—GOES TO OPERA AT NIGHT

By JACK CARREBY,
NEW YORK (INS)—"Ice"
Tom McDermott cries this by
day.

By night—the other night, at
least—Tom McDermott stood be-
hind the footlights at the Metro-
politan Opera House, dreamland
of every opera lover, and spoke.
It was the proudest hour of Tom
McDermott's life.

For 27 years now Tom McDermott,
Jersey City leeman, has had
his seat in the front row of the
Metropolitan gallery at every per-
formance. He has never missed.

For the same span the other
half of him—the leeman—has
rode on the seat of his Jersey
ice truck crying his wares to
housewives.

The occasion of Tom McDermott's
trip behind the footlights was a
tribute paid Antonio Scotti,
the "Scotti celebration." The
Jersey City leeman represented
the gallery gods.

McDermott's whole life centers
about the Metropolitan. Each af-
ternoon he finishes his work, re-
turns to his home, creeps Mrs.
McDermott and the five little Mc-
Dermotts, and then he "singles
up." At 5:45 each night he can
be found aboard the ferry head-
ing for the Metropolitan.

In his gallery seat—was it is to
anyone who makes the slight-
est noise. He loves quiet. As he
listens his eyes close—not in a
nap, which you might suspect of
the leeman, but in dreams of
the music lover.

"I go to the opera six nights a
week and to the concert on Sun-
day," McDermott explains be-
tween acts.

In his quarter century as a gal-
lery god, leeman McDermott has
come to know Farrar, Homer,
Semblich, Bori, Jertina, Marti-
nell. He was a friend of Caruso.
"I have no favorites—I love
them all," McDermott explains.

Later, McDermott will confess
that Caruso first won Farrar and
Scotti have won his heart to a
greater degree than all the others.
Farrar, he believes is best in
"Carmen."

There is pathos behind McDermott's
story.

"I had a good baritone voice,
and I wanted to have it trained
when I was a youngster. But
circumstances—There was a
pause. "Well, in our family
we've been ice harvesters for
over fifty years. Cut it out of the
cakes in winter and sell it whole-
sale. My father couldn't see his



I LOSE MY HAIR.
(By FLORENCE L. BARRIE.)
The deed is done, the bobbed hair
is gone,
You lost my lovely tresses;
And just for that, I've also lost
My husband's fond caresses.
I pondered long, "Now is it wrong
For old girls to be happy,
And feel that they must bob their
hair?"
To make them look more flappy?
I know the not, so I won't stop.
'Twas done, then home I hurried,
My husband met me at the door,
I certainly felt worried.
He gave me a look. My, how I
shook.

I seek a useful ending,
'Twas said, "I prayed, "this is
the time
A better need befriending."
'Oh, well," said he, like that,
To be,
With looks that had no trim,
And arose by all in Heaven, on
earth,
No more could I be his.
Then I got pensive and sorely
grieved,
Right now, our bonds we'll sever,
You think that I will wear long
hair.

These days is gone forever,
My good man scowled, and then
he growled,
'A wife of mine, so giddy,
With hair like that, she'll want
to be
A questionable grass widow."
'Oh, come on, girl," said I to
him,
'And be a sport, old dearie,
Suppose I had no hair at all,
You'd have cause to feel leary,
Or were a big, a costly wear,
All curls and pompadouries.
Just made of many kinds of hair
From other discarded beauties.
Oh, I'll do it, and then I'll bet,
Sure you could scold, old fellow,
At every day my hair would
change
From blackness into yellow.
Faintly, I said, but please admit,
After all your other minces,
A bobbed head is the nicest kind,
Is it the old "cat's whiskers."

Don't kiss a girl on the hand
unless she's been eating garlic.
They used to call it spooning,
now they call it peffing parties.
Don't kiss the same only done on
a dinner table.

No Copyright on Tombstones
LONDON, (AP)—There is no
copyright in tombstone designs in
England, and Charles Roy
disputed his claim against a
firm of sculptors for infringement
of a tombstone design which he
created in a cemetery.
The design was of a peculiar
style, and soon after the creation
of the tombstone another appear-
ed almost like it.
The sculptors said in court
there was nothing about Swin-
don's stone to indicate that it
had been copyrighted, and the
judge upheld them.

West & Co

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Sport Dresses. You will like the exclusiveness
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Clam Soup
Choice of
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Mashed Potatoes & Gravy
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Pie - Ice Cream

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SALADS AND SANDWICHES

The Palace

U.B. Thrifty says

You will have "staying
qualities" if you have
your money in a Sav-
ings Account.

Fear takes away from
man's capacity to enjoy
life.

Fear of losing a posi-
tion, of sickness, of old
age coming on finding
him unprepared.

NOW is the time to dis-
pense with these fears.
And while man has earn-
ing power is the time
for Systematic Saving.

We have worked out
You'll find one that fits
several helpful savings
plans.
your circumstances ex-
actly.

"A stone wal may lack speec but it has staying qualities"

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morning cup of coffee you have a most
enticing and satisfying beverage. Besides
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