

Radio Causing Social Revolution in America

New Habits Make Home Surroundings More Attractive

(Special to the Observer)
"Radio is rapidly changing our lives and habits as a nation," says Roger W. Babson, the statistician, who sees much more than entertainment or even education in the millions of radio receiving sets scattered throughout America.

"The great basic Law of Action and Reaction which governs our social and economic worlds is seen more and more in the development of radio broadcasting and reception," he says. "Emerson called it the Law of Compensation. Nature employs it to keep things in balance. America has always been a home-loving nation but we may say that we have been more home-loving at some times than at others.

Habits Change Often.
"The coming of the automobile changed our lives. Quick and relatively easy transportation widened our horizons. We had held pretty much within a radius of five miles; suddenly our individual world is expanded to a radius of fifty miles. Our daily world has been increased tremendously and we changed our habits of life to take advantage of our broadened horizons. Our social business and economic lives have almost had to be built all over again to meet these

changes. The small towns lost trade to the cities because it became easy to drive twenty-five miles to the store offering better assortment and besides it was fun to drive. To offset this in part the farmer is now selling his vegetables and fruit from the roadside stand without recourse to the ordinary channels of distribution. The oil, steel, and plate glass industries have benefited directly, while street railways, shoes, and certain other industries have suffered either from the fact that the automobile competed with home directly or changed people's habits so they no longer bought so much of certain products.

"The most revolutionary change, however, came in our habit of life. Business conditions are changing constantly, new industries are coming in, old ones are fading out, the risks involved in these changes are a part of the uncertainty that every business man and every investor must assume. But when some development comes along that threatens to change our whole American life and the foundations upon which it rests—the matter should not be passed over without careful examination. The automobile did just this for it took up out of our homes, I do not argue the relative advantage or disadvantage of the change but the widening of our horizons, the increasing of our individual worlds to several times their previous size, naturally left the home a smaller and less important part of our lives. The country club has come and the outdoor life has made us a healthier nation but the home has shrunk to a sort of way station where we stop momentarily to change clothes and grab a bite to eat between trips. Actually we spend less than half the time at home that we used to. I am referring to those few hours between work and sleep when we live with our families and friends—where we recreate—when we should enjoy an evening's leisure surrounded by the beauty and comfort of our own homes. Lately we haven't had much time for this sort of thing; too busy to stop and think. Much activity with questionable progress. Some students insist that the American mind and the American home are going to pieces in this hectic age. Perhaps they are right. I do not know.

"It is certain that, as we have come to spend less time in our homes we have spent less time and less money in developing them and making them attractive. We spend every year \$17 per capita for gasoline and only \$14 for furniture. At the end of the year the gasoline is gone.

"As the situation has become more serious—as congestion on

highways has begun to rob motoring of its fun—nature seems to have taken a hand in the matter. Radio is developed and as the automobile took up away from our homes the radio is bringing us back. Good music, education, the world's greatest speakers, entertainment par excellence in infinite variety, awaiting your command in the cabinet below the loud speaker, are competing successfully with the movies and the home-wards. We are beginning to stay home again and a few quiet evenings with good music is assuring millions of Americans that they have been missing something that is very much worth while.

"Radio with its magic is working a social revolution. The home is growing once more and as we value it more highly and spend more time and thought on it the American home promises to become an even finer and more beautiful institution than it has been in times past when we have been proud as a home-loving nation."

Safety School Opened For Mountain Climbers

VIENNA (AP)—In a country whose mountain ranges rival and even surpass the peaks of Switzerland, the youth of Austria, both boys and girls, are enthusiastic mountain climbers. But this is often a dangerous pastime and each year the Alps take heavy toll of young and valuable lives.

To protect these youthful mountaineers there has been organized a mountain-climbing school, with facilities for 400 students. The instruction is to embrace theoretical lectures and practical training. The lectures will treat of meteorology and weather prediction, and will further deal with the comparative value of various textures for articles of wear and equipment for mountaineering. Then first-aid and transportation up and down gradients in case of accident, methods of sheltering from wind, avalanches, rain and snow, and lastly nutrition and physical endurance, will likewise receive attention.

The practical training will equally diversified. It will demonstrate the best ways of conquering the many hindrances which place themselves in the climber's path, methods and utility of roping and the harnessing of rocks in rescue work and ascending and descending the sheer face of precipices. Lastly comes the correct handling of picks, axes and alpenstocks. A second course will deal with the use of skis and snowshoes in Alpine tours.

For a Sailor Loves the Ocean. HELLIN (AP)—Count Luckner, commander of the See Adler, the disguised German cruiser which had such a sensational career as a privateer in the Atlantic and Pacific during the World war, has returned from a lecture tour in Switzerland and is now planning to make a voyage around the world in a sailing ship.

GOLD DOLLARS ARE FAVORED

WALLA WALLA (Special)—Advocates of the Harding Memorial at Meacham are now discussing methods and means of further advancing the plans for the establishment of this memorial. Some division of opinion has resulted as to whether dollars to be used under the plan of financing should be gold or silver.

Clark Wood of the Weston Lumber, who has been an advocate of the memorial since first suggested has endorsed the gold dollar plan. He writes:

Gold is the traditional metal of the West—the argonauts who discovered it in the auriferous sands of California. There is about it a glamour, a romance and a fascination that has never been inspired by silver. And to this abstract thought may be added the more concrete and material argument that small gold coins will possess far more attraction to souvenir hunters than large silver ones. They may be worn as brooches, contain lintons, stickpins, cuff links or watch chains while the silver coin would merely have merit as a pocket piece.

Much-Sought Foundling Disposed of by Lottery

PAALOGZALA, Italy (AP)—A baby boy was recently the capital prize in a lottery arranged by the mayor of this city. The child was found abandoned in the market place and turned over to the mayor. Within an hour eight children's complex had sought to adopt the little foundling.

The mayor had difficulty in choosing among the would-be parents. So he arranged to raffie the boy off and allowed tickets to be sold only to persons who would make desirable parents. The tickets brought a good price and all the proceeds of the lottery were turned over to the winners of the child to purchase a lullaby.

Drainage Operations Add Many Acres to Holland's Territory

AMSTERDAM (AP)—Queen Wilhelmina will presently find her domain enlarged by 150 acres. The new territory has been annexed from the sea, being the first actual gain of ground as a result of the Zuiderzee drainage operations, according to a report recently issued here.

This gigantic undertaking, which deals with an area of 1400 square miles and an estimated expenditure of \$100,000,000, was interrupted by the year, but has since been proceeding slowly at different points.

The difficulties encountered were great, but none of them was unforeseen by the hydraulic experts in charge. Time after time, the report says, dykes or embankments erected in the section of the island of Wieringen, slipped away into the sea owing to the shifting nature of the soil. With the quiet tenacity peculiar to the Dutch in their everlasting fight against sea encroachment, the dykes were re-

built again and again until they now stand six feet above high tide, and so firmly knit together with clay, sand, willow twigs, basalt and cement that the fiercest gales have done them not the slightest harm, the report says.

The tests have been very severe this winter. Recently during a fierce storm the quaint island of Marken escaped complete submergence by only a couple of inches, while the town of Monnikendam on the mainland was flooded.

Makers of Airplane Flyers Promise to Popularize Flying

LONDON (AP)—Another terror will shortly be added to the quiet-loving old ladies in the distant suburbs and rural England. This is a baby airplane fitted with a 50 horsepower engine which the

makers claim can be stored in a garage at the bottom of a garden, has folding wings, contains a self-starter and can take off from a comparatively confined space.

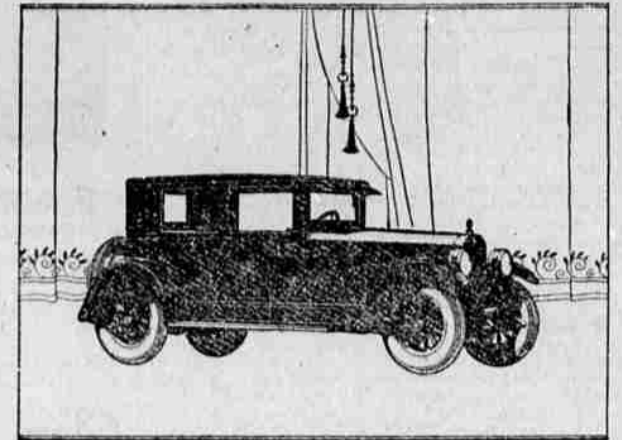
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BORROWED HIS OWN SAVINGS AT 6 Per Cent

Here's a man who borrowed his own money (the cash he had saved in his insurance policy), paid 6% interest on it, and lost \$6,600 in insurance protection. He had a \$10,000 20-year Endowment bought at the age of 25, costing \$115.80 per year. When the policy was 15 years old, it had a cash value of \$6,600. In other words he had made cash savings of that amount and could turn his policy in and get \$6,600 in cash for it. Not realizing this, and needing ready cash badly, he borrowed \$6,600 on this policy at 6% interest. HE BORROWED HIS

OWN SAVINGS, paid interest on it, and decreased the face of his policy (his protection) to \$3,400 as long as the loan was in force. With his full premium and interest on his loan at 6% he was paying \$811.80 a year for his insurance and his protection was reduced to \$3,400. Had he taken the cash out, used it in his business, he could have bought new straight life insurance at his present age for \$25.62 per thousand. And he would save over two hundred dollars a year per thousand in premiums for five years.

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