

LOSTINE PERSONALS

LOSTINE (Special)—Mrs. Wm. Williams was at Enterprise Monday on business.

Mr. and Mrs. Cecil Childers, of Joseph, visited friends at Lostine Wednesday.

W. L. Hunter has returned from Pendleton and Walla Walla where he had been for some time on business.

Mr. and Mrs. C. E. Thomas have arrived in Portland, where they will stay for some time to see if the climate agrees with Mrs. Thomas. They recently sold their barber shop and home here.

Mr. and Mrs. O. J. Poley and daughter visited with friends at Enterprise over the week end.

Mrs. Chas. Chandler, of La Grande, and Mrs. Harlan Huffman, of Walla Walla, were visiting at the home of their aunt, Mrs. W. C. Flenor.

R. M. Crow, Dean Crow, M. Crow and Wallace Spencer were those from Lostine who attended the tri-county get together luncheon meeting at Union Tuesday.

The Ladies' Aid met last week at the home of Mrs. O. J. Poley, and did some sewing. They are meeting this week at the home of Mrs. W. C. Flenor.

George Mackay, of McCook, Neb., who was en route to Los Angeles, stopped here for a short visit with his cousins, George and H. N. Williams. He left Monday for California.

Mr. and Mrs. Kenton Hale spent the weekend with Mr. and Mrs. Earl Allen. Mr. Hale is employed in La Grande, while Mrs. Hale teaches school at The Butte.

Walter Gardner, son of Mr. and Mrs. Gardner, of Richland, and his cousin, Miss Jane Cummings, of San Francisco, Cal., arrived at Lostine for a short visit with Mrs. Sadie Hall and Mrs. Nellie Womack.

The nuptials are still prevalent among the school children of Lostine, several being out of school.

Miss Maxine Pierce, daughter of Mr. and Mrs. Frank Pierce, was married Tuesday, Mar. 27, to Benjamin Stuart, of Berkeley, Cal. Miss Pierce and Mr. Stuart were both students at the University of Oregon, and spent the spring vacation with the parents of Mr. Stuart at Berkeley. They were married there by the bridegroom's father, who is a Congregational minister. The young couple will finish their school work at Eugene this year. The best wishes of the community are extended to them.

The son of the president of Albany college, together with four other students called on the Lostine school Tuesday. They favored the school with songs and addresses. They are out in the interest of the college.

Mrs. Ray Cook of Pendleton, was the weekend guest of Mrs. Bert Caudle.

Mrs. Wm. Hook and two daughters, of Enterprise, visited at the home of Mr. and Mrs. Bert Caudle Sunday.

Mr. and Mrs. John Skilkins, of Walla Walla, attended the dance at Lostine Friday night.

The Ladies' Aid of the Christian church will hold a food sale Saturday afternoon.

Ab Dalway, of Joseph, was called to Lostine Tuesday by the serious illness of his grandfather, Charles Williamson.

Among those who attended the funeral of Mrs. Alma Talley at Walla Walla were Mr. and Mrs. J. L. McGill and Mr. and Mrs. O. J. Poley.

Mrs. George Allen and Mrs. Eva Quisenberry entertained the ladies of the Thimble club Wednesday evening. Delicious refreshments were served after a one-course April Fool lunch had been handed the occupants of four tables, who were at play. Seventeen ladies were in attendance. Mrs. A. J. Jackson and Mrs. Whitmore will be the next hostesses.

The county court met Monday at Lostine to interview the land owners of the right-of-way for a road up the South Forks. They will meet again Wednesday in regular session and it will be definitely settled concerning the road, which Lostine is in hopes of getting fixed and gravelled this year.

Uncle Charlie Williamson is very low at his home at Lostine, with little hopes of his recovery.

Mrs. Gail Crow, wife of the son of S. P. Crow, is very ill at their home on Prairie creek with little hopes for her recovery. Miss Beauchamp, a trained nurse, is in attendance.

Mrs. Mary Downs has moved to her recently acquired home this week.

Mrs. Joe Scott entertained the Community club Friday in the Grande hall. Mrs. Oscar Ferguson and Mrs. Edgar Hook assisted in serving delicious refreshments.

Ola Lofendine has had his house on Elizabeth street repaired and put in shape for renters.

The Presbyterian ladies held a chicken dinner in the basement of their church Friday evening of last week.

Mark Crossland came over from Union Friday for a visit with his wife, who has been with her mother, Mrs. Olsen. Mrs. Olsen has been very ill this winter. Mr. Crossland will go to Innahua to work during the lambing season.

Miss Janette Gray, of Enterprise, visited in Lostine Thursday.

P. R. Bowman and wife, Mrs. Irvin Whitmore, and Mrs. O. J. Poley were visiting in Walla Walla this week.

D. H. McGill has purchased a new Dodge sedan.

Willard Kohn and Mr. and Mrs. Irvin Parent attended the funeral of their nephew, Roland Kohn, of La Grande, who died last week.

The school board held a meeting Monday forenoon for the purpose of electing the teachers for the next year. Mrs. Maughn, Miss Edna Miller, Mrs. Myers and Miss Holmes were retained for the coming year. The high school teachers have not been selected.

The Odd Fellows gave the last of a series of dances Friday night, with a large crowd in attendance. The Roy Parsons returned home Tuesday after spending the week pious.

Yes, Sir, That's My Baby!



NEA Milwaukee Bureau

Spring's in the air, or visitors at the Washington Park Zoo in Milwaukee would not yet have seen this little polar bear cub. On the warmest days the mother brings it out of the dark den where she has kept it hidden for about 14 weeks. So carefully does she guard the youngster between her powerful paws that zoo attendants have been unable to touch it.

PONDOSA PERSONALS

at the home of his parents at Elgin.

Frank Gildersleeve, of Walla Walla, was at Lostine Tuesday on business. He is a buyer of livestock.

Wm. Williams is spending several days with friend sat Inbier.

Dr. Gregory, of Walla Walla, was at Lostine Tuesday for the purpose of seeing Charlie Williamson.

Doc McGill is having some improvements made to his house west of town. Oliver Womack is doing the work.

Miss Edith Boyd, daughter of Mr. and Mrs. W. O. Boyd, of Walla Walla, Wash., and J. Willard Lewis, of Lostine, were united in marriage Monday at the Methodist parsonage of La Grande. Mr. Lewis has a wide circle of friends in Walla Walla county, having spent the summer with her sister, Mrs. Roy Parsons. Mr. Lewis has lived in this community for several years and enjoys a large circle of friends, who extend these young people their best wishes.

ENTERPRISE PERSONALS

ENTERPRISE (Special)—At a meeting of the bank Walla Walla league here it was decided to hold a banquet early in May to which members of the league, of Joseph, will be invited. The banquet will probably be in the nature of a fish fry and a suitable program will be prepared. Game Warden George Rodgers was present and read a paper written by an official of the U. S. biological survey describing a disease affecting rabbits, ground squirrels and some game animals and game birds. It is thought that this disease was prevalent in some sections of the country last fall and was responsible for the large number of dead grouse found by hunters and stock men during the late summer. Sportsmen are asked to report any future findings of this nature and if possible procure specimens for examination by authorities.

The state hatchery is now liberating the first lot of sockeye salmon from the holding ponds. The fish were let out Tuesday and the gates will continue to be lowered for several days until the last of this lot has gone down into the river for their start on their long journey to the sea. Later in the season the chinook will be liberated. These number 3,000,000 and will be one of the biggest turnouts ever made in the history of the industry.

The boys of the high school will be entertained at a banquet in the near future by the members of the chamber of commerce. It was decided at a recent meeting of that body. S. H. Burleigh, T. E. Ratcliff and County Clerk D. H. Beavis were appointed a committee to have charge of the affair, which will probably be held at the high school building.

Word is received by the family of J. R. Wagner who was recently operated upon at the Veterans' hospital in Portland that he is recovering satisfactorily and hopes soon to be able to go about.

W. A. Simon, mail contractor on the Enterprise-Flora route, and Police Applegate, transfer man of this city, are in Portland this week on business.

Mrs. Wm. Dobbin, of Union, met with a mishap on the highway west of town Wednesday when her car overturned, resulting in some damage to the car but no injury to the driver. She was brought to the city by a passing motorist and a service car was dispatched to the Roy Parsons returned home Tuesday after spending the week pious.

THE GARDEN

EVERYBODY LIKES PANSIES.

There are few flower gardens without their pansies, one of the great favorites, known of old as heartseases. The trend of present-day gardening has brought the whole tribe of pansies from the tiny Johnny jump up of our great grandmother's day to the modern giants into renewed favor. There is some criticism that pansies have been made too big, but there is no denying the fact that most gardeners place great value on size and the giant pansies are the favorite of the tribe even if the flowers are out of all proportion to the size of the plant and the giant types produce fewer flowers than the smaller sorts.

The trend toward smaller flowers is due to the spread of rock gardening and this has brought back the smaller pansies and their relatives, the violets, from many lands. The pansy, botanically, is the tricolored violet. Pansies of any type, plant or tiny, are easily raised from seed and the smallest garden may have a liberal supply at small cost and little labor. The chief factor of importance is the seed. Be sure to buy a good strain from a reliable seed house. A wide variety of strains and a wide selection of colors are offered.

The bedding or tufted pansies, hardier and sturdier than the giant pansies and with much greater freedom of bloom and a longer season, long popular with foreign gardeners, are making their way rapidly in American gardens. They are also known as violas and have much the same range of colors as the pansies. They have fine self-colors which make them excellent bedding material.

Pansies of all varieties are best raised from seed in cool weather, sowing in April as soon as the ground has a liberal supply of it that they have a continuous supply of seedlings. Cover an eighth of an inch. The seed comes up in about 12 days. They need rich soil. It is a mistake to plant them

in deep shades. They flourish best in open spaces with plenty of air and light. In shade they make long straggling growth with fewer blooms.

"FANCY AND PLAIN" RULE RESERVE THIS SEASON

PARIS (AP)—Fancy jackets and plain dresses are a form of apron fashion which reverses last year's dictum of fancy dresses and plain coats. Many dressmakers show short silk jackets made of printed materials. Crepe de chine, satin and taffeta are used, usually in black with small, bright flower designs, for wear with dresses of black or plain color.

HEALTH

THE HEART OF MIDDLE LIFE

Heart disease is responsible for twice as many deaths as any other disease. In 1924 the death rate from heart disorders increased from 186 to 199 per 100,000 population in the United States. Practically one person out of every 500 dies of some form of heart disease. No other cause of death is mounting with comparable rapidity. Since very few persons under 40 years of age die with heart disease, and since both the heavy death rates and the larger populations are in the younger years, the heavy heart disease rate means that the chance is very great that any man over 40

will pass away from this disease. Important among the after-effects of the infectious diseases. Most of the ground-work for heart disease is laid down in childhood, and in our efforts at prevention we must concentrate on the children of school age and guard against the more common infectious diseases. When young adults are systematically examined, as is now done on entrance to college, it is found that a large proportion have heart murmurs. These subjects deny that they have ever had heart trouble or that they have any symptoms of it at the time of the examination. When closely questioned they tell of having had rheumatism, St. Vitus' dance, or some eruptive disease, but they thought recovery had been complete.

Any of the following symptoms should call for a medical examination, but it does not necessarily follow that you have heart disease because you have these symptoms: Shortness of breath—inability to get one's second wind as rapidly as the average person. Swelling of the ankles—particularly if the ankle "pits" on pressure. This swelling is more prone to appear in the evening. Rapid, palpitating, or thumping heart. These symptoms may or may not be an evidence of heart trouble—they may arise from nervousness or indigestion, but they should be investigated. Pain in the region of the heart—especially if it is severe and

"vice-like." In persons over 40 years of age this may indicate the coming of angina pectoris. The periodic medical examination is an essential in the campaign to lessen the death rate from heart disease. The only detection of the conditions causing heart trouble would prevent the later appearance of the disorder. A carefully planned regime for those already afflicted will add to their efficiency and prolong life—in fact, with reasonable care people with heart disease can live just about as long as those with sound hearts. Then, too, there are many people who are miserable, unhappy, and inefficient through fear of heart trouble, when an examination would disclose the fact that the heart is sound.

Here's What The Better Business Bureau Says About Investments

The following report was made by the Better Business Bureau of the Chamber of Commerce and a special investigating committee at the regular forum luncheon of the Chamber Tuesday noon:

REPORT OF BETTER BUSINESS BUREAU

Three Reasons Why Outside Investments Are Not Approved

This committee finds that there are practically no outside investments offered to the people of this community on a monthly payment basis that is favorable to the investor. We find that these outside investments are unfavorable in three main aspects:

First, they charge a membership fee which goes to the salesman as his commission and the expenses of the sales organization.

Second, many contracts provide for fines and forfeitures in case of mispayments and other breaches of the contract conditions that result in loss of interest and the loss of all or part of the principal paid. In many contracts the entire principal is lost unless you make as high as two years payments.

Third, these contracts are unfavorable because the money invested in them is not available to the investor on short notice and he cannot withdraw his money in most instances before the contract is completed without losing much of the interest and often a portion of the principal.

Severe Contract Conditions Cause Loss to the Investor

This committee investigated several contracts and quote from one installment bond as an example. In this bond it says that there will be no loan or cash value until it has been in force two years. In another, a building and loan certificate, the contract provides that there will be no loan or cash value until this certificate has been in force eighteen months, nor shall it participate in any of the earnings of the company during suspension. It also states that when payments have been missed for six months the stock shall be declared forfeited and revert to the company; another contract states that after the stock has been in force for one year the holder will receive one-half of the interest, and after it has been in force for two years he shall receive at least seventy-five per cent of the interest. This means that he will never get more than three-fourths of his interest unless the certificate is matured. In this particular certificate the term is one hundred fourteen months. The rate of interest is 4 1/2%. In practically all cases there is a membership fee which is forfeited or lost to the investor in case of a withdrawal. On another contract which we have examined we find that the investor is not only charged with the membership fee but also with an expense fund. The membership fee, expense fund and loss of interest amounted to \$99.59 on an investment of \$500 over a period of four years and two months.

One-fifth of Your Investment Is Lost Forever

From these various provisions in the contracts of outside investment companies it is obvious to this committee that the conditions are unfavorable to the local investor and entirely to the advantage of the investment company. In no instance do we question the sound financial standing of these outside companies, but it is our opinion that at least one-fifth of the amount invested by local people in these companies and associations is never returned to them but is retained in the form of membership fees and forfeitures. It is therefore the unanimous opinion of this committee that this is a direct and dangerous loss to this community and that the Chamber of Commerce and other organizations interested in the community welfare should cooperate in curtailing investments of this character.

Recommend Local Building and Loan as Sound Investment

Taking up the subject of the La Grande Building & Loan association, this committee wishes to report that it has investigated the books and financial condition of the local company and their method of operation in considerable detail, and finds that it offers a type of investment that is thoroughly sound and that can readily be recommended to the people of this community.

The committee also makes the following findings with reference to the La Grande Building & Loan association:

(1) That it has no membership fees, levies no fines and can make no forfeitures; that every dollar invested in it always belongs to the investor.

(2) That a guaranteed dividend of six per cent, paid or compounded semi-annually, is guaranteed on every dollar invested if left with the association for one year or more.

(3) That the money thus invested is loaned on improved real estate not in excess of fifty per cent of its value, and is secured by a first mortgage on said real estate, with the additional protection of a fire insurance policy; that these loans are made at an interest rate of 8 1/2 per cent, with payments made monthly, thereby reducing the loan and increasing the security with each payment.

(4) That the operating expense, which consists at the present time of a secretary's salary and low office overhead, is made up by the difference between the amount paid investors and the amount for which the money is loaned.

(5) That the local Building & Loan is under the supervision of the certification commissioners of the state of Oregon; that its securities are deposited with the state as provided by law; that its manager and secretary are bonded as provided by law.

Absolute Safety Is Assured by Oregon State Law

(6) That there has never been a building and loan failure in the state of Oregon; and that there can never be a "run" on a building and loan due to the provision in the state law that withdrawals cannot be made in excess of one-half of the amount paid in, in any one month without the consent of the board of directors; that the board of directors has full supervision of the affairs of the association and the manager is employed and works under their direction; that the officers and directors are as follows:

- A. L. Richardson, president.
- H. E. Coolidge, vice president.
- J. J. Carr, vice president & manager.
- H. M. Bay, secretary-treasurer.
- A. T. Hill
- F. E. Kiddle
- Wm. Siegrist
- J. E. Phyl
- Audmer Playle
- R. R. Huron
- Julius Roesch.

(7) That the withdrawals from the La Grande Building & Loan association can be made at any time after one year, or at any earlier time where the circumstances can secure the approval of the board of directors.

Outside Installment Investments Detrimental to Community

(8) That the capital stock is four times that required by law in this state, but that a larger capital stock should be available to permit the more rapid growth of this association and the education of the people of this community in investing their money at home; that the present capital stock, subscribed by some twenty men in addition to the men on this board of directors, now amounts to approximately \$19,000; that additional capital stock is advisable if this community is to receive the immediate and profitable returns that this local investment company offers.

(9) That it is the unanimous opinion of the Better Business Bureau and of this special committee of the Chamber of Commerce that there are local investments far superior to any outside installment investments; that the purchase of these outside investments by local people is not only detrimental to their individual interests but also to the interest of the entire community, and that every effort should be made by all citizens to stop this loss and to keep La Grande investments at home.

(Signed) C. D. Putman, chairman of Better Business Bureau.

S. L. Thompson,

J. H. Pearce,

A. R. Bowen,

A. T. Hill,

F. D. Appleby,

J. D. Slater.

Study This Report—It Means Money Saved to You!

You can invest now, either with monthly payments or lump sums in the

La Grande Building & Loan Association La Grande, Oregon