La Grande Evening Observer

(Incorporated)
An Independent Newspaper

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GOOD COUNCIL.—Wish ye, make you clean out above the evil of your doings from before mine eyes; cease to do evil; Learn to do well; seek judgment, relieve the oppressed, judge the fatherless, plead for the widow.—Isa. 1:16 and 17.

Discouraging new settlers in Oregon because farm products do not now command a favorable market was a popular theory expertly exploded by W. G. Ide, manager of the state chamber of commerce, at Salem the other day. "When we bring new settlers to Oregon," said Ide, "we are only taking them out of production somewhere else and putting them into Oregon production. That does not cause over-production." Which is the present land-settlement ideal in a nutshell. Bringing settlers to Oregon actually tends to reduce over-production, since most of them give up the production of an exported crop in the middle west or east and devote themselves to some specialized crop not so handicapped. Small tract development is Oregon's salvation. We not only need new settlers but they need Oregon. More power to the efforts of the state chamber of commerce in that direction.

PROTECTING THE INVESTING PUBLIC

According to a news dispatch today the state corporation commissioner at Salem has ordered a Portland building and loan company to make detailed reports of business done and initial payments collected as a protection against misrepresentation. Numerous complaints have been received, the story says, due to a misunderstanding or misrepresentation of the contract and its membership fee provisions.

That has always been true with many building and loan accounts but people are just now beginning to realize that they are protected in such cases. The corporation commissioner's order requiring detailed reports is an additional bit of protection. It permits notification to purchasers of exact provisions of the contract signed with this company and allow cancellation in case of misrepresentation.

Dangers of the membership fee in privately owned and controlled building and loan associations are obvious. In most cases the membership fee, or "withdrawal fee" as it is sometimes called, is the salesman's compensation for selling the account. The first payment, or a generous share of it, goes to him for his work in getting your name on the dotted line. Which is all right—a perfectly normal business charge under certain plans—if he isn't inclined to over-sell his customer to start on in order to get a bigger commission through a bigger first payment.

That happens with frequency and the average customer jumps at wrong conclusions through lack of information or is led to have an incorrect conception of the terms of his contract through misinformation. This isn't always the case but there are sufficient sorry example to indicate complete elimination of the membership fee and kindred deductions eventually from building and loan contracts, installment bond contracts, etc. That's a thing already foreseen by our local building and loan association. It followed the Washington plan and abolished membership fees—an improvement in this excellent type of investment that is certain to be copied by most other companies in the future. The La Grande Building and Loan is the only one we know of doing business in this territory that doesn't charge a membership or withdrawal fee.

The action of the state corporation commissioner is mere recognition of a common fault in financial matters. Too many people think they are smart enough to see through any proposition and recognize its merits without expert advice. Too many people think their judgment is as good as anybody's when it comes to making an investment. And they find out that they're not—sometimes after it's too late.

For the average person to be his or her own expert on investments is like being your own doctor. You may get well in spite of it but not because of it. When you are solicited for an investment, go to your banker. When either a stranger or a friend wants to sell you stock, bonds, property, or any type of investment, your banker should be consulted. He's experienced, knows the game. He'll tell you the truth and advise for your best interests.

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ABE MARTIN

I'd like t' be a Washington political writer an' be able t' tell which way a state is goin' t' swing by lookin' out of a car window. I wonder what th' Lord does about th' cheerful giver who charges his donation t' overhead an' passes it along?

Elgin Planning For Art Display On Dec. 6 and 7

By Mrs. Bernal D. Hug
(Observer Correspondent)

ELGIN, Ore. (Special)—Supt. H. schools announces that a junior school announces that a program will be given the evening of the art exhibit. The third, fourth and fifth grades are preparing several choruses and the sixth grade is to give dramatic readings. The seventh is now working on a history pageant of three acts, while the girls of the sixth, seventh and eighth grades are rehearsing some musical numbers. In addition to this, the high school orchestra will play. Miss Gertrude Dawes, teacher in the high school, will give an art talk that evening. Miss Dawes recently spent a summer in Europe and visited the famous art galleries where the original masterpieces of the pictures to be shown here are hung. Many are expected to see these pictures and hear Miss Dawes talk. The children in school are learning to recognize these pictures and to know something about the artists who painted them. J. W. Keller of the Elgin Cash store, has offered a prize of five dollars to the class that can name the most pictures and give the name of the artist. A dollar is to present plans the art exhibit will be held either the 6th or 7th of December in the new school auditorium. It will be the first event to take place in this building.

The Rev. Mr. Shields, of Walla Walla, deputy grand master of the Oregon lodge of A. F. and A. M., made an official visit to Elgin lodge of the regular meeting Saturday night. Aside from taking up the business matters of the grand lodge, Mr. Shields made a talk on the significance of the masonic order which drew favorable comment from people everyone present. After the lodge was closed a supper was served in the lodge hall by the lodge members.

A county meeting of the various Masonic lodges will be held at Elgin on Thursday, Dec. 6. A banquet will be served by the Elgin chapter of Eastern Star at 7 p. m., after which lodge will convene and Masons from La Grande will exemplify the work in the third degree.

The Pythian Sisters and Knights of Pythias lodges gave a supper for their members and their families in the K. of P. hall on Thursday, Nov. 15. A delicious supper was served to more than 100 people. The menu consisted of fried chicken and all the accompaniments.

After supper the following program was given:

Piano duet—LaRose and Marie Harris.
Recitation—Annabel Torpeny.
Recitation—Ida Reed.
Recitation—LaVina Webb.
Piano solo—Wilma Harman.
Reading—Mrs. Earl Waldron.
Song—Max Smith and Gladys Galloway.
Reading—Dorothy Gettings.
Piano solo—Zelma Reed.
Reading—Marie Harris.

At the roll call of the Pythian Sisters which followed, 45 responded and several letters were read from absent members. Several musical numbers were given by J. C. Hug and W. P. Hug and then dancing was enjoyed until a late hour.

Mrs. Leonard Hug and small son, of Walla Walla, are spending a few weeks visiting at the Julius Hug home. Mrs. Hug, accompanied by Miss Ruth Hug, spent Saturday evening and Sunday visiting relatives in La Grande.

California Is Loser In Fight Against Japs

WASHINGTON, Nov. 13 (AP)—California's attempt to prevent corporations composed of Japanese from leasing land in that state for hospital purposes failed in supreme court today when the court ruled that the Japanese treaty granted that right.

Ruling on a case from Los Angeles brought against K. Tashiro and other Japanese physicians who wanted to open a Japanese hospital there, the court declared the treaty authorizing Japanese corporations to lease land for commercial purposes permitted leasing for hospital purposes but not for agricultural purposes.

The California state courts had held that the corporation which the Japanese physicians had formed was entitled under the treaty with Japan to incorporate for the purpose of leasing land for the hospital but the state was unwilling to accept that view, insisting that to him which its allies lend and other lands it had the right to prohibit Japanese from leasing land for commercial purposes. The state courts took the position that the proposed lease was in the nature of a commercial enterprise, distinct from the right of the state to prohibit Japanese from acquiring land for farming purposes, and that it was provided for in the treaty which permitted Japanese to acquire land for commercial purposes.

If They Ever Extend Airmail To Rural Routes, He'll Quit

By NEA Service

JACKSON, Miss., Nov. 13.—The rural carriers' description of the state Mississippi district hands the champion mountain mail rider to the United States.

Carrying Uncle Sam's mail on a horse daily, while he makes a livelihood in one of the best things William E. Hankin of Columbia, Miss., does. He has to carry mail [illegible] and that means six miles.

If they ever publish his time for rural delivery he says he will resign. He doesn't believe it would be fair to those who have to endeavor to keep a carrier.

Mr. Hankin, accompanied [illegible] William E. Hankin was born in Brooklyn.

This rural letter has a wife and six children. He teaches the rounds on his route of six miles which he is compelled to allow him to get behind the driving wheel.

His route averages a 5 feet 7 inches height, 4 feet chest and carries size No. 12 shoes and 9½ hat. It is said you a stranger would be size 12 Mr. Hankin is a little shy in field sports but has unusual success with all pets in animal management. He has succeeded in making a dachshund, a hound and two dogs and with the exception of a dropper duck. He is the most [illegible] in the neighborhood. Recently he had an aunt who tipped the scale at 130 pounds and another whose weight was a hundred pounds less.

William E. Hankin

Wanted: A Nice Out-of-the-Way Place to Spend a Honeymoon!

HIGH SCHOOL BOY'S DEATH BRINGS PROBE

CHICAGO, Nov. 18 (AP)—The slaying of a 16-year-old boy in a soft drink parlor has prompted a wide-spread investigation of resorts which it is charged, cater to school children and contribute to youthful delinquency.

The death of William Adamaytis yesterday was an immediate cause of the inquiry. He was shot to death in the store of Anthony Juskus. Police said Juskus confessed to the shooting.

Juskus told police the boy had accused him of cheating at dice. Adamaytis, he said, was intoxicated, and had provoked a quarrel, causing him to shoot "in self defense."

Juskus' store is near the Armour public school. Police found liquor concealed in ice cream freezers, and evidence that there had been gamblings. Juskus denied he sold liquor to school children.

Conditions of delinquency among high school children, according to school authorities, are beyond control of the city's 124 truant officers.

PRUDENTIAL CO. IS ORDERED TO CHECK SALES

SALEM, Ore. Nov. 19.—Because of the number of complaints received by the state corporation department from patrons of the Prudential Savings & Loan association from customers alleging misrepresentation of facts by the salesmen, Mark McCallister, state corporation commissioner, has ordered that the company make a careful check of all sales and be prepared to protect the interests of any customer who might have a legitimate complaint.

The order directs that all membership fees of initial payments made to agents of the company or installment certificates of stock, or any other stock issued by the association, must be sent to the home office and an office record made of the same. Immediately upon the receipt of such sums of money the secretary of the association is required to communicate with the subscriber, not only to acknowledge receipt of the money but to inform him of the nature of his contract and call his attention to the fact that his membership fee is not returnable or, if it is, under what terms, and that no interest or earnings are paid upon membership fees.

If the subscriber, within a reasonable time, files a complaint charging that the agent has misrepresented or failed to properly represent these facts to him, then the association will be required to return the fee or initial payment and cancel the contract.

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The Evening Observer
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