

La Grande Credit Association Aids Both Merchant and Public

Organization Functions As Member of National Retail Credit Association; Stabilizes Local Credit; Loans Department Has Proved Useful.

This article, it seems, has to be descriptive and in line with other articles of several organizations in this district. Although it may not be widely known, the La Grande Credit Association is principally an organization of service to the community.

This La Grande Credit Association is a member of the National Retail Credit Association, which has rules and regulations to be applied to its mode of doing business. There are many things that have to be kept in mind in the practices of a credit bureau, which is a service department of the National Retail Credit Association, that are for the benefit of the community as a whole. This office has stayed very strictly within the rules and regulations of the National Retail Credit Association during the trying times of the last two and a half years.

The manager of this bureau has been spoken to by members of the public who feel it would be better if business were done for cash, on the line when purchases are made. But, as far back as history shows, this policy could not be maintained, as the public need does not always get around to where the medium of exchange or actual cash is on hand to make payments in full on purchases. Naturally, under conditions of this kind the responsibility of the parties involved in any transaction must always be taken into consideration in the use of other people's goods. Hence it is only natural that an organization of this kind would spring up and prove very useful, not only national and international, but in all communities where merchandise or borrowings are traded.

Many times great losses have been taken, due to the fact that individuals neglected to take care of their personal responsibilities, sometimes even going so far, we are sorry to say, as to refuse to pay their obligations. This, as can readily be seen, was injurious to the responsible trading of the public. It was only natural that this kind of thing had to be corrected and that those who were responsible should find a way to meet this situation. A woman was found by business leaders as far back as 250 years ago in London, England, where they formed what was known as the Board of Trade wherein they acted as a clearing house for business problems. In our country this kind of organization had sprung up as far back as 100 years ago. It is just 35 years ago this month that leaders of business formed themselves together in the city of Spokane, Washington, and arranged an association which they called the National Retail Credit Association; into this association they took the associations of each individual community of the United States.

In 1929 the organization in Canada joined its activities with the National Association in the United States. Up to this writing all the major nations of the world are now members of this organization.

Union county feels proud of its healthy climate and beautiful valley; it must feel proud of its community organizations, of which this association is one. Allow me to say here that if all communities were perfect and their individuals did everything right, there would be no need of an organization of this kind; but the day that arrives will be the Day of Millennium which, I feel sure you will agree with me, has not arrived. Therefore, it is only a matter of the course of events that this organization, or one of its kind, will always be here.

The months are now bringing a great demand for the buying of bargains. This is very noticeable. I am informed by good business authorities, all over the states of Washington and Oregon. It is only natural that part of this bargain buying will be done on credit, and it's only natural that the seller of those bargains will want to feel assured that the person with whom he is dealing will pay him what will be coming due in the future. It is only natural that the Credit Bureau would be a clearing house in this community, as in all other communities, to clear the mind of the trader as to what the future holds in each individual transaction. The business men who support a community organization of this kind feel that they are doing their share of stabilization of good business. This community can feel proud of having business men with such an object in view.

Within the last 35 years every credit bureau has been constantly studying systems which would meet its present needs and fulfill the obligation that it has taken upon itself. Many systems are used in its activities to keep its records at the beck and call of its membership at all times. This entails efficient help and close scrutiny, both inside its organization and outside its organization. Its chief functions are the compiling of court records which include deeds, mortgages, chattel mortgages, suits, judgments, marriages, divorces, and the individual activities of the buying public. This work is going on nine hours a day, and six days a week. This has been kept up for almost five years. The office closes only on national and local holidays. In this way practically at all times the office is at the service of its membership. Every two weeks this membership meets together and discusses its local and individual problems. These problems are charted and reports of

the meetings are compiled and mailed to its members for their personal use in their particular line of endeavor. This system has proved very beneficial to its members in trading with the public at large. This membership feels its responsibility to its community, and is always at liberty to work with any individual who feels he is overburdened or being abused. This class of people is willing to call on any of this organization's members, who in turn pass them on to the office of the La Grande Credit Association where the matter will be discussed and worked out if at all possible. To work out some of these problems, many times this organization was called upon to go so far as to make loans to those in trouble.

In the summer of 1929 the manager, Mr. H. B. Parker, started a movement whereby the organization was incorporated in December, 1929, under the laws of the state of Oregon, to make loans. This loan department has its principal object in view of taking delinquent accounts held on the books of first its membership, and then its non-members and passing them out. We have made many loans of this kind, turning the possible loss into cash. This organization will continue to do this insofar as the borrower shows that he has reasonable security; of course, there are many cases in which the individual is obligated beyond his borrowing power. To assist in cases of this kind, many individuals have placed their liabilities with this office. They are thereby paying their liabilities to the one place. In this way the individual who is overburdened can many times arrange his affairs. We have cases where individuals have paid out every penny they own, going out into the world with a heavy burden lifted from their shoulders.

I wish to close my remarks by saying that now, as the bonds of the nation have been stabilized and the bargain buying period of the public is beginning to melt individual hoards, beware of an inflation that will set the country "credit crazy" paralleling 1927 and 1928. During that time the individuals of this nation were over-buying at the rate of almost nineteen billion dollars per annum, which is an over-inflation and bound for a crash.

This organization is ready to meet the future inflation, which is in sight, at all times. It is glad to be here and feels its obligation to Union and Wallawa counties.

Suggestion Called For
Can not somebody suggest a list of anniversaries in the life of the spinster so that if she never gets back the principal she invests in the engagements, weddings, babies and anniversaries of her married friends, she might at least have the interest returned to her?—Edith Johnson.

"To Profit"
The expression "to boot" comes from the root "bootan," meaning "to profit."

SAFETY COUNCIL ACCIDENT PLAN

(Continued From Page Seven)

of the uniform vehicle code and model traffic ordinance drafted by the national conference on street and highway safety.

5. Research:
Expand study, local and national for increasing our knowledge of accident causes and remedies.

The application of these remedies to every highway, every vehicle, every driver and every pedestrian requires the co-operative effort of local, state and national governments, the schools, the automobile industry, insurance organizations, transportation companies, employers, motor clubs, civic organizations and newspapers.

The national safety council in the course of its studies has discovered that traffic deaths of children subject to control, safety training and discipline through employers show decreased accidents. Accidents of private drivers are increasing.

That traffic deaths of children subject to discipline and safety education in schools are decreasing; deaths of adults are increasing.

Only 27 states have drivers' license laws of any kind. The states with effective and well-administered license laws have made the best showing in accident reduction.

Increase in death rates have been more pronounced in the country, where speeds are higher and effective control more difficult than in the cities.

Better law enforcement, education and control, wherever applied, has resulted in decreasing accidents.

The severity of accidents is increasing more rapidly than the number. It is significant that automobile speeds also have been increasing.

The National Safety Council points out that every accident involves several factors: The vehicle, the street or highway, and the driver. Sometimes also the pedestrian. The car and the highway are safer than the driver. The problem of highway accidents is chiefly a problem of controlling human conduct.

However, the physical factors (the design and maintenance of car and highway) can contribute greatly to safety. Automobiles and highways can and should be made more nearly "foolproof" than they are now. Every increase in the speed and power of automobiles demands increased safeguards in the car and the highway, as well as increased skill and caution on the part of the driver.

A few drivers are "accident-prone" because of physical or mental defects—poor eyesight or hearing, epilepsy and the like. A much greater number of accidents, either through lack of skill or through a faulty attitude, which we call carelessness. The remedy for lack of skill is training. The remedy for faulty attitude is training and discipline. Employers who have gone the farthest in accident reduction insist on careful training of all new drivers and retraining of those who have had accidents, backed up

RESIDENTIAL SECTION OF LA GRANDE



This photograph shows a view of the residential section of the city as seen from the La Grande Hotel, looking southwest. It is evident from this picture that La Grande is a city of trees; their ample shade adds beauty to the residential districts, and keeps the atmosphere pleasant even in the warmest weather.

LIONS CLUB EAST OREGON PIONEER

La Grande Organization First to Be Formed in This Section.

International Association of the Lions clubs had its birth in the city of Chicago, June 17, 1917 and today, just 15 years later, they now number nearly 3000 clubs in five different countries. Lions International is the youngest and fastest growing of any of the major service clubs. It was the first service club to be organized with the primary object of giving unselfish service to the community, state and nation.

The first Lions club was organized by Melvin Jones, who since that time has been secretary general of the association. The Lions in Oregon have shown a wonderful growth in the past three years and at the present time there are more Lions clubs in the state of Oregon than all other service clubs combined. The La Grande Lions club was organized in May, 1929 and was the first club to be organized in Eastern Oregon. The La Grande club has been directly responsible for all of the new clubs in this section of the state and soon after organization, sponsored new clubs in Baker, Pendleton, Enterprise, Wallawa, Vale, John Day, Milton-Freewater, and Heppner. The La Grande Lions club has been prominently identified in state and international activities ever since its inception. In recognition of this fact, La Grande was chosen to entertain the state convention of Lions only last year. Many members from all over the state of Oregon attended the convention and the final event was a banquet and dance at Wallawa Lake park. This convention was also attended by Earl W. Hodges of New York City, then international president of the association.

The state convention this year will be held at Klamath Falls, July 15 to 17, and the international convention will be held in Los Angeles a few days later. Many of the La Grande members of the club are planning on attending both conventions. The international association has as its motto, "Liberty, Intelligence, Our Nation's Safety."

ODORLESS DRY CLEANING
The Odorless Dry Cleaners have been at their present location, 1107 Washington avenue, for the past six years. In their thoroughly modern plant they are equipped to handle complete dry cleaning service. Their delivery equipment enables them to give prompt and efficient delivery service.

Makes One Wonder
Jud Tunkins says what makes him admire a mother's love and marvel at it is a photograph of himself when at the age of eleven or twelve.—Washington Star.

by discipline where needed.

Private drivers are largely self-taught. The majority have managed to adjust themselves to the increasing speed and strain of modern traffic. Some, however, have not and their unsafe habits (of which they often are unaware) are one of the chief causes of accidents. Definite training in safe driving is urgently needed, both for these experienced but unsafe drivers and for those who are inexperienced. Training methods must be worked out as carefully as for any other skilled occupation.

Until the training of drivers becomes more general we must depend largely on pressure or control through law enforcement and public opinion. The best method of control yet discovered is a proper drivers' license law. The examination of all new drivers, insures at least a small amount of training, and the suspension or revocation of license is the most effective kind of discipline.

Safety therefore requires a combination of the three E's—engineering, education and enforcement. The driver must be trained in skill and self-control, and the reckless minority must be controlled by the state. We need public education and propaganda to obtain more widespread adoption of remedies of proven value, and we need further experimentation and research to perfect these remedies.

Among the specific recommendations of the National Safety Council are the following:

Every community should have a definite though flexible traffic plan based on an engineering study of the local needs, traffic flow, delays and accidents.

In the larger cities traffic plans should be developed from comprehensive surveys directed by a competent traffic engineer and kept up to date.

Designers of motor cars should strive for better illumination, vision for the driver and conservation of driver's physical and mental energy. The safety of cars rather than the speed should be stressed in advertising.

The state's best contribution to traffic law enforcement and accident control is an effective drivers' license law administered by a competent motor vehicle department. Such a law must include adequate examination of all new drivers. (Oregon has this provision.)

The training of child pedestrians through schoolroom instruction and school boy patrols, should be continued and extended in every public, parochial and private school. Home training of pre-school children should be encouraged by the women's clubs and parent-teacher associations.

The National Safety Council, through its 20 years' experience in the safety movement, its wide membership, contacts and expert staff and its unparalleled collection of statistics and other data, is in a unique position to give authoritative, impartial information and suggestions to any organization or community interested in safety.

Safety leaders may gain assistance by communicating with the National Safety Council, 20 North Wacker drive, Chicago, Ill.—Oregonian.

ONE WOMAN, EIGHT MEN TO REPRESENT WYOMING

CHEYENNE, Wyo. (AP) — Upon one lone woman has been bestowed the honor of representing Wyoming at the Republican national convention as a member of the state delegation.

Mrs. Dora McGrath of Thermopolis will have her place in the convention hall with the eight men representatives from this state.

"I expect no special privileges because of my sex," she said. "I see no reason why women should be accorded any such privileges when they enter public life."

Mrs. McGrath is a pioneer Wyoming resident and in 1930 was elected a state senator, the first woman ever to win that honor.

TURKEYS RAISED ON SMALL AREA

MANNING, Cal. (AP) — That turkeys can be raised successfully without a large area for them to range is disclosed by R. J. and C. G. Hunter near here. They raised 1200 birds for marketing on less than 10 acres.

HUGE POTATO PLANT ERECTED

SHASTA, Cal. (AP) — A fumigating plant which will accommodate a freight carload of potatoes at one time has been erected here.

United States Boundaries

Boundaries of the continental United States, both land and water, total almost 18,000 miles.


Dire Work of Plague

A single epidemic of plague in Russia in 1700 killed more than 150,000 people.

Cook Electrically!



Only \$10.00 Down



Hotpoint Electric Timer Turns the current on and off automatically.

Exclusive Features of the HOTPOINT AUTOMATIC ELECTRIC RANGE



Hotpoint Thermometer and Heat Control. Regulates temperature of oven accurately.



Hotpoint Thrift Cooker. Uses less current for boiling, braising, pot-roasting, steaming, stewing and cooking soup.



Hotpoint Hi-Speed Calrod. The fastest, most economical, most indestructible electric range unit in the world.

FOR LIMITED TIME -- A Most Attractive Offer on the

HOTPOINT

Automatic Electric Range

Eastern Oregon Light and Power Co.

"Always At Your Service"

Model RA-65 finished in cream porcelain enamel with green trim or white porcelain enamel silver wing gray trim — INSTALLED IN YOUR HOME

Model RA-146 finished in white porcelain silverwing gray trim — INSTALLED IN YOUR HOME

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\$197.50

\$194.50

\$164.00