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O BEEF STEW.

When I have labored through the autumn day,
Stacking up corn and hauling pumpkins in;
Or mowing sweet fern ("Dyrn that stuff," I say!)
Or piling apples in the cellar bin.

Dr. James Withycombe is now governor of Oregon and he is a good man.

He desires to make a good governor and to Withycombe. That end he has the best wishes of the East Oregonian which paper opposed him and differs with the governor upon some important subjects, yet has faith in the integrity and high personal character of the new man in the state house.

Uncertain Business.

A man named Schuyler has just been liberated from the penitentiary of New Jersey after having been confined for several years. He had been sent up for murder and after having been convicted and held in prison for the above mentioned time another man came forward and confessed he committed the crime for which Schuyler had been punished.

tion, such as for instance a desire on the part of someone to shield the real culprit or excessive eagerness on the part of officials to get a conviction in order to satisfy popular clamor. Herein is one of the weak points about the death penalty. When a man is hanged he cannot be brought back to life even though it be shown a mistake was made.

Brookfeds After Hendrix

Flying the stars and stripes the steamship Elmonite recently entered the port of Bremen with Restoring 6000 bales of cotton for The Flag, the Germans. It is said to have been the first time in 40 years that a steamer flying our flag entered the port of Bremen.

The incident gives a graphic illustration of how sadly our merchant marine has dwindled away. Busy getting rich behind a tariff wall at home or in exploiting our great natural resources our captains of industry have neglected a rich field. But it has not been their fault entirely because foreign governments have aided in keeping up their merchant ships.

The nomination of Ewing C. Bland for the Western District marshalship was rejected by the United States senatorial Spoils Despotism, etc. not because he was unfit for the office, but because Senator Reed had not approved the appointment.

Democratic senators who block the administration and rebuke the president on account of patronage may think there is political profit in the game, but we doubt it. It has yet to be demonstrated by the people to whom senators are now answerable at the polls.—St. Louis Post-Dispatch.

The following editorial advice to the railroads, given by the San Francisco Examiner, is of decided interest: The Interior. Vice President Chambers of the Santa Fe complains that the shippers of California are "obsessed" with a mania for shipping by ocean-going vessels.

Mr. Chambers is experienced enough in the ways of shippers to know that there is no sentiment in sending goods to market. They will always go by the cheapest route.

If the steamships are taking away the railroads transcontinental freight it is because the steamships make lower rates.

It seems to us that there is only one reply to be made by the railroads. That is the upbuilding of interior cities by the most favorable terminal rates permitted. Thus the railroads would create a new series of hauls from either coast.

The railroads have built up the seaport terminals, at the expense of interior points. These rates were fixed in order to keep steamship competition at a minimum. The Panama canal has made possible steamship competition which cannot be underbid by the railroads, and they now have neither the volume of transcontinental hauls they had nor the volume of interior hauls they might have had.

Neither legislation nor tariff rates can long make headway against economic laws. The transcontinental hauls to seaports will decrease in spite of anything that can be done. And the railroads, it would seem, might as well at once begin the work of building up a line of interior terminals and so create new business and new profits in that direction.

Some of our legislators who start the present session with loud cries about economy were active two years ago in voting to railroad all kinds



Claude Hendrix, Former star twirler of the Pittsburgh Pirates and now a member of the Chicago Federal league team who is being sought by the Brookfeds.

of salary raising bills and other avoidable expenses over the governor's veto.

There seem to be some rather small potatoes among the politicians of Salem.

The May weather is beautiful but rather out of season.

The news from Petrograd is always cheerful.

The harmony dance is on.

CURRENT THINKING

INSURANCE VS. CREDIT.

A. Barton Hepburn, chairman of the board of directors of the great Chase National Bank of New York, recently delivered an address on life insurance and its relation to the financial credit of the insured. Among other things he said the following: which is well worth the attention of every individual in the country.

"There is another feature of life insurance about which I would like to speak, and on which I would lay much emphasis, because I feel that it has not been fully appreciated. I hardly know what to call it, unless it be the psychological significance of life insurance as it should be viewed from a creditor's standpoint.

"When it comes to extending credit, the average business man does not perhaps, have in mind any set of rules or formulae. He does not attempt to analyze and catalogue the qualities the applicants should possess, as a basis for the credit they ask. He reaches a conclusion by the short cut to which he is accustomed, viz: the man's manner, appearance, reputation, financial standing, and somewhat by his words and promises. He should in some way, either general or specific, by inquiry or intuition, seek and obtain answers to a number of questions such as these:

"Has the man ability, self-control, prudence and forethought? Is he cautious, frugal and normal in his habits of life? Has he a sense of justice and a proper regard for the rights of others? Is he accustomed to assume responsibility, and does he understand the need for being prepared to meet emergencies? Is he home-loving, industrious and mindful of duty? Is he progressive, and likely, therefore, to keep pace with his competitors? Does he know how to get money's worth for money expended? Is he fickle and erratic, or are his habits fixed and his purposes in life well-defined. Has he integrity and reputation and does he cherish his standing among his fellowmen? Is he selfish and self-centered, or does he think of others and especially of wife, children and those who may be dependent upon him?"

"Surely it will require no argument before a group of life insurance experts to prove that a careful and detailed inquiry as to the life insurance

of a man carries would shed light upon each of the questions I have attempted to formulate and to which many others of similar import might well be added. Suppose for example, in seeking information to a man's forethought, prudence, caution, frugality, unselfishness, reliability and other qualities which go to make up high character and good repute, we should ask how much life insurance he carries, of what kind and for how long has it been carried, in what companies has it been taken out and is it for the protection of the family or the business or both. Could we find anywhere better evidence of the working of the man's mind, of his habit of life, of his sense of responsibility, and, in fact, of all those qualities upon which we must rely for fulfillment of promises so far as personality is concerned?"

"Of course, inquiries concerning a man's life insurance will not answer all the questions involved in the matter of extending credit, nor any of them conclusively, but I doubt if there is any one line of inquiry that could be made of a man who has reached middle age, after having been engaged in business for several years that would come as near showing both ability and determination to meet obligations and keep promises.

"The need for making such inquiries is of growing importance. There was a time when it was the rule, even among conservative business men, to carry largely, if not entirely, risks of fire, accident and death, against which today it is almost the universal custom to insure. Then a lack of life insurance did not carry special significance. Now the failure of a man to take the precautions which are commonly taken by his fellowmen is a fact of such importance as to put the prospective creditor on notice, and call for careful inquiry as to why he thinks he can disregard what has come to be the common judgment of mankind. Or, to put it another way, the man a generation ago who carried life insurance of large amount was so exceptional as to excite inquiry as to his reasons and motives for so doing, while today it is the man who thinks he can afford to do without life insurance that is subjected to inquiry.

Buy while the buying's good! Buy where the buying's BEST!

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WHERE COST PRICES ON CLOTHING HAVE BEEN OBLITERATED. THIS GREAT \$30,000 STOCK

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1 Lot of men's Suits, all sizes, \$8.90
1 Lot Men's Suits, all sizes, \$17.00 to \$20.00 values at \$10.90
1 Lot Men's Suits, all sizes, \$20, \$22.50, \$25 values at \$13.90
1 Lot Men's Suits, all sizes, \$25, \$27.50, \$30 values at \$15.90
Overcoats, \$17 to \$25 values, only \$12.90
One lot Boys' Overcoats going at \$2.00
\$9.00 G. & F. Mackinaws for only \$6.50
\$10.00 G. & F. Mackinaws for only \$7.50
\$12.00 G. & F. Mackinaws for only \$8.50

- Underwear Prices Jammed Down
50c Wool Fleece Underwear 40c
\$1.00 Wool Fleece Underwear 80c
\$1.25 Wool Ribbed Underwear 95c
\$1.50 Wool Ribbed Underwear \$1.10
\$1.50 Wool Plush Back 1.15
\$1.75, \$2, \$2.50 Union Suits \$1.25
\$3.00 Wool Union Suits \$2.20
\$3.50 Wool Union Suits \$2.65
\$4.50 Silk and Wool \$3.20
\$5.00 Heavy Wool \$4.15

- SHOES! SHOES! SHOES!
One lot of Shoes, \$2.50 to \$7.00 sellers; Hanan, etc. \$1.00
One lot \$4, \$4.50 and \$5 Shoes \$3.15
\$4.00 Walk-Over Shoes \$3.80
\$4.50 Walk-Over Shoes \$3.95
\$5.00 Walk-Over Shoes \$4.50
\$6.50 Hanan Shoes \$5.85
\$7.00 Hanan Shoes \$6.30

Sweater Prices Sacrificed

- One lot of Sweaters, value to \$5.00, different weaves, colors and styles \$1.45
\$4.00 Rough Neck Sweaters \$2.65
\$5.00 Rough Neck Sweaters \$3.85
\$7.50 Rough Neck Sweaters, all-wool, heavy shawl collar \$5.25
\$2.50 All wool Jerseys \$1.95
15c Handkerchiefs to go for 8c
25c Handkerchiefs to go for 19c
25c Handkerchiefs to go for 23c
50c Handkerchiefs to go for 35c

SCHUBERT CLOTHING COMPANY

Formerly Schubert-Taylor Clothing Company. 725 Main Street

Advertisement for Florsheim Shoes, featuring 'Gentlemen How About Your Shoes?' and 'Positive Relief For Constipation'.

Both then clinched with Brown. Their three companions hurried up and he was beaten into insensibility.
Students Discover Gold.
BERKELEY, Cal., Jan. 13.—Three students of the mining department of the University of California have discovered a new and pleasant method of financing a college education.
They have been spending their Christmas holidays prospecting in Placer county and a letter received by the recorder of the university today sets forth that they had stumbled on a rich quartz vein and had begun to take out numerous semesters' worth of gold. They had employed a force of men to mine the claim and were preparing to return to the university.
The trio are E. J. And and Henry Young, of Long Beach, and E. J. Power, of Berkeley.
Notice to Women of Woodcraft.
Daphne Circle No. 2, Women of Woodcraft, will meet Thursday evening, January 14, for installment and social.—Adv.