



S. E. CARR, Pres. B. F. CULP, Vice Pres. W. S. WHARTON, Cashier



Bank of Heppner



Capital Stock \$50,000 Fully Paid

LOANS MADE AT EIGHT PER CENT PER ANNUM

Organized under the laws of the state of Oregon
\$25,000 daylight burglar insurance carried
Member of the American Bankers Association
Insured Bank money orders issued
Accounts by mail solicited

All communications answered the same day they are received

The Bank of Heppner through its large connections is in a position to extend large accommodations and the greatest safety to all its depositors

FOUR PER CENT INTEREST PAID ON TIME DEPOSITS

BANKERS ORGANIZE

Morrow County Finances in Good Shape.

All Morrow County Bankers United for Mutual Protection of the People.

During the present financial flurry, the good feeling and general confidence that prevails in Morrow county is noticeable.

At a recent meeting of the bankers of this county, in which the First National Bank of Heppner, the Bank of Heppner, Bank of Lexington and Bank of Ione were all represented by officers of these institutions the bankers effected organization not only for mutual protection of the banks, but for the people and business interests in general.

The fact that the banks are strongly united, and with the general good feeling backed by the great resources of Morrow county, will have a strong tendency to relieve inconveniences that are prevalent during the present financial stringency.

Every bank in Morrow county has kept open for business all the time during the holidays declared by the governor and the people have deposited their funds as usual.

The new organization of the bankers will be known as the Morrow County Bankers' Association. Following are the officers elected:

T. J. Mahoney, of the Bank of Ione, president; W. S. Wharton of the Bank of Heppner, vice-president; E. L. Freeland, of the First National Bank of Heppner, secretary.

FIVE ENTERTAINMENTS.

Trans-Continental Winter Chautauqua Coming.

As announced last week, the above talent will produce their five nights of entertainment and fun at the M. E. church in this city, commencing next Thursday, Nov. 26th. Already 100 season tickets have been sold to our leading citizens, and no doubt crowded houses will greet these splendid entertainers each night.

The program is as follows:
Nov. 26—The Mobley male quartet, an evening of mirth and songs.

Nov. 27—O. W. Blain, illustrated lecturer, has spent 18 years in collecting his wonderful stereoptican views.

Nov. 28—Chas. F. Stalker, caricaturist and lecturer a gatling gun of interesting facts to eye and ear.

Nov. 29—Col. John Sobieski, the Polish prince, lecture on Russian prisons and Siberian exiles, etc.

Nov. 30—The famous Meneley quartet, of Chicago, singers and entertainers of national fame.

To miss these high class productions is to miss the treat of a life time.

Season tickets: Adults \$2.00, children \$1.00; single night 50 and 25 cents.

Tickets on sale at Patterson & Son's drug store.

Work on the California North-eastern railroad is being prosecuted with renewed vigor, notwithstanding the panicky feeling in financial circles, says the Klamath Falls Herald.

MEETING OF WOOL GROWERS

State Association Meeting Next Ever Held.

The meeting of the State Wool Growers' Association at The Dalles last week was pronounced by all present to be the best and most profitable meeting ever held by the woolgrowers.

The Heppner district was represented by a large delegation of representative sheepmen and they were all highly pleased with the result of the meeting.

J. E. Burgess was re-elected as president of the association, while Dan P. Smythe was again chosen as secretary and treasurer. George Curran of Heppner, was elected as vice president of the association.

New advisory boards were also chosen for the eastern and western divisions of the Blue mountain reserves, the northern Cascade reserve and the Heppner reserve. M. B. Gwin was again chosen as the member from the fifth and sixth districts on the eastern division board. The other four members are to be elected, two by the Umatilla county woolgrowers' association and two by the Heppner association.

It was decided by the association to devote the month of January 1908, to a general onslaught upon coyotes. During that month each sheepman is to do everything possible towards eradicating the coyotes in his vicinity, poison, rifles and traps all being employed.

Prior to the opening of the campaign the sheep commission will issue a pamphlet upon the subject of how to use poison. Before placing the poison the sheepmen will give due notice to neighbors, and otherwise comply with the state law regarding its use. In the war on coyotes which are increasing in numbers at a rapid rate and are causing the destruction of thousands of dollars worth of sheep every year, the sheepmen in Morrow county will take an active interest.

Among the growers who attended from the Heppner district and Grant county were:

Geo Perry, S. W. Spencer, Wm. Barratt, John Kilkenny, O. E. Farnsworth, Geo. Curran, Frank Elder, A. J. Cook, Jack Devore, Dave McAtee, Paul Webb, Frank Byrne, John McEntire, J. J. Simas, Laurance Sweek, James Farley, J. M. Hayes, Joe Hayes, I. C. Bennett, and others.

E. L. Freeland went to Portland, yesterday morning.

Dan Stalter and Wm. Lawson came in Monday from the Mayflower mines.

R. E. Wiley will open a new saloon on Main street next door to Patterson & Wiley's barber shop.

Henry C. Scott and Miss Etta Mead were married Wednesday of last week at the parlors of the Palace hotel in this city, J. P. Williams officiating.

The case of ex-Congressman Williamson, by joint request of the prosecution and the defense, has been set by the supreme court for December 2. As several other cases are set for the same day ahead of this case, the hearing will probably be held about December 4.

One small patch of less than an acre in Irrigon has yielded in two crops, over 300 sacks or about 600 bushels of potatoes, without irrigation.

STILL ON VACATION

No Session of County Court This Week.

Unable to Transact Business on Account of the Governor's Proclamation.

There was no session of county court this week on account of the holidays. Judge Ayers and Commissioners Griffin and McCarty were at the court house Monday at the usual time for holding court but owing to the fact that holidays would invalidate legal business, no meeting will be held until after the holidays are declared off.

In a few of the counties the commissioners have ignored the holidays and have held court and transacted the usual business, however, legal advice is to the effect that the transactions of the court would be illegal. The Morrow county officers discussed the matter of a session to issue warrants in payment of the bills, but owing to the fact that it would be hard to cash warrants when there was a question as to validity, there was nothing to gain by the issuance of the warrants.

Court matters are still on a vacation at present.

The other county officers are holding the fort and transacting such business as the law will allow.

THE FINANCIAL SITUATION.

A Word of Advice from George H. Partridge.

The following article taken from a pamphlet entitled "Dry Goods Information," published by a big wholesale house in Minneapolis, and which is being sent out to local merchants, furnishes some good advice for all.

We are facing unusual conditions in the financial world. Faith which civilized man has in his fellows, and on which rests the whole enormous structure of our credit system, has been seriously disturbed by the disclosures in New York during the past year of the great insurance frauds, the scoundrelism of street railroad magnates, and the speculation and looting of banks and trust companies of New York by the copper ring, and other sharp witted and unscrupulous men.

While the well informed in banking circles in New York have known what banks and trust companies were departing from correct methods in their conduct of business, and realized such institutions were a menace to this banking center, they have had to wait for them to work out their own destruction, and that has happened to come just when the public is surfeited with evidence of looting of properties and the division of unwarranted profits by means of watered stocks, sold to the unsuspecting by men who have previously stood high in the financial world.

It is no wonder when such disclosures become public that the people become distrustful of all banking institutions, and show their lack of confidence by demanding their deposits. To make the situation more acute, this condition comes just at the one time in the year when the west looks to the east, to not only retain the bank balances usually kept in New York, but to make liberal advances to move the crops.

With this lack of confidence facing the banks of New York, notwithstanding they hold 250 millions of cash, they felt it necessary to check cash withdrawals and temporarily not only decline to advance any money on loans to help move the crops, but decline to forward

currency for the balances by western banks. Their taking that position necessarily forced other money centers to adopt the same policy, or very soon see their cash exhausted.

There is every reason to expect confidence restored at an early date, and that the New York banks will feel warranted in performing their usual service at this season of the year. If they do not, other arrangements will soon be made to finance the crop movement. Europe is anxious for our surplus and ready to pay for it as soon as shipped.

In the meantime it is of the utmost importance that every business man keep his head squarely on his shoulders and realize that, at least so far as the northwest is concerned, nothing of a serious character can happen. Considering prices, we have magnificent crops, and they are taken care of. Nearly all the world wants our surplus, and the grain will not spoil or depreciate in value if held a little longer than usual by the farmers. This means, of course, delayed collections, but no loss in the end.

While the retailer and the jobber have made their plans to collect outstanding overdue matters at this season of the year, each must recognize that conditions are abnormal and be governed by the circumstances. It is no time for the retailer to ask the farmer to sacrifice his property; and all jobbers entitled to the confidence and patronage of the retail merchants should most fully realize that they are under every obligation to grant such accommodations as the unusual conditions demand. Speaking of our firm, I wish to assure our customers that we fully realize the conditions they are facing and expect to grant whatever favors are necessary during this unsettled and abnormal period. We took this position in grasshopper days, again during the panic of '93 and in the drought and black-neck scares of later dates, and expect always to take this position when unexpected conditions arise.

The country is prosperous in practically all lines of business, the northwest and west unusually so, and a little time will place business on a normal basis. Until that time arrives, the proper course is one of mutual confidence and co-operation.

GRANT WINS SECOND MATCH

Heppner Man too Strong for Gordon.

The second wrestling match between L. A. Grant, physical instructor of the Heppner Athletic Club and R. W. Gordon, the traveling professional, was pulled off at the club room in this city Friday evening.

The result was practically the same as the previous contest, Grant winning two falls out of the three and clearly proving himself to be the better man.

Grant was awarded the first fall in 23 minutes, placing Gordon's shoulders on the mat by securing a toe and session hold around the leg.

Gordon threw Grant the second bout by securing a bar hammerlock and half nelson, in 12 minutes.

The last round was the longest of any and was won by Grant by getting head lock and hammerlock hold.

The match was well patronized and the audience was well pleased with the exhibition.

Lebanon has raised \$6,000 towards building a cannery. She expects to raise the balance of the \$10,000 required.

Imperial Hotel

Portland, Oregon

Modern six story, fire proof building.

European Plan

Rates \$1.00 and up.

PHIL METSCHAN, Manager.
PHIL METSCHAN, Jr., Asst. Manager.

J. MAN FOO

Chinese Root and Herb Doctor. He is an experienced compounder of Chinese Medicine. He treats successfully all private, nervous and chronic diseases, also blood, stomach, heart, lung, liver, kidney, female weakness, catarrh and all diseases of the body by the use of roots and herbs, especially prepared for each case. If you call at his office, write for home treatment. Consultation free. J. Man Foo, successor to Hong Wo Tong Chinese Medicine Co., 117 W. Second St., Albany, Oregon.

COME QUICK AND GET A CLOCK FOR YOUR WIFE AND DAUGHTER, WHILE THEY ARE GOING AT HALF PRICE.

Other things too numerous to mention.

Sam Hughes & Co.

LOUIS PEARSON

TAILOR

Men's Clothing Made to Order

Cleaning, Pressing Re-pairing.

Star Hotel Building, May St., Heppner.

HEPPNER - OREGON.

Everybody wants to know what The Oregonian has to say.

THE ALPS

JOHN ZOLLINGER, Proprietor

Wines, Liquors and Cigars

Lunches of all Kinds

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