THE BEND BULLETIN ven
his
We
his
sho
cal An independeat newwpaper stand-
tng tor the square deat, clean buatIng tor the square deat, clean bual-
ness, clean paltice and the best interesta of Bend and Central Oregon. One year....
six months. Three montha
All subsertptions are due and PAYABLEE IN ADVANOE, Notce bers and it renewal is not made with-
in rensonatie time the naper will be Please notify us promptily of any
elange of addrema. of of tallure to recetve the paper regularly. Make nil checks an
ablo to Bend Bulleti. WEDNESDAY, JANUARY \&. 1913.


- Charactik and creidt. nets asset was strikingly brought aut ness asset was strikiagiy brought out
in the course of J. Pierpont Morgan's In the counse of J. Pierpont Morgan's
teatimony before the "Money Trust" tavestigators at Washlagton a few days ago. The following enlightenIng colloquy tells the story; it is in
the nature of an impromptu bualness sermon trom the greatest busine man America has produced: Q. "Commercial credits are based
upon the pooseasion of moaey or A "No, sir: the frst thing te
character." a "Heto

Hefore money or property $\boldsymbol{y}^{\prime \prime}$ A. "Before money or aryerty? anything else.
Money can not buy it." Q "So that a man with character.
without anythiag at all behind it, can without anythiag at all behind it, ean
get all the credit he wants, and a
mina with the property can mot tuan with the property can not git
 sir:" -For lastance, If a man has Government bonds or railroad bonde
nid goes in to get credit he gets it
and on the tecurt and
does he hes."
at

sally populataly would
gelection be applauded th the


IIN The Bend Bulletin of December 4, there were some articles comparing BEND and its future with Seattle and its past. Did you read them? You undoubtedly did. If you did not, loose no time to do so and while you are reading THINK. After thinking hard, ask yourself if you can afford to let pass another such opportunity as those now wealthy men in Seattle who could see into the future took advantage of---then invest in Bend property.

Once there was a man who said he would never do anything he hadn't done before. Fortunately there were not many of his kind, so the world continued to advance just the same.

## Bend Park Company

Bend, Oregon
empire building, seattle, wash.

## OREGON INVESTMENT COMPANY

## If You Want Good

Residence Lots Business Sites Irrigated Land
large or small tracts.

320=Acre Homesteads

and relinquishments,
investigate what we have to offer. We have the best on the market, at the best prices and terms. This firm also makes a specialty of Fire Insurance, Indemnity Bonds and Plate Glass, Show Case and Mirror Insurance. Our companies are the best in the United States, and pay their losses promptly. IWe are the oldest established real estate firm in Bend, and have a first class record for fairness and efficiency. If you have something to sell, or wish to buy, let us help you.

## Oreg. linvestment C 0 .

