

The Moral Risk

When the time comes to seek credit, a bank will want to know what you ARE as well as what you HAVE.

That's where the moral hazard comes in.

And you can't establish credit over night. Rather, it is a matter of becoming KNOWN at your bank, of establishing confidence by the way in which you have kept your account, regardless of the amount you have to your credit.

Get acquainted—that's the first thing. Then develop that acquaintance into friendship. It will stand you in splendid stead when the time comes. Remembering also, that this bank offers you a complete banking service.

The First National Bank OF BURNS, OREGON

LOCAL HAPPENINGS

Nick Vooght spent a few days in town this week visiting with relatives and friends and looking after business.

Miss Edith Kaino of the Harney County National Bank, arrived home Tuesday from her vacation visit to outside points and has resumed her position with the bank.

Miss Martha Hanley arrived here from Portland recently to remain for an indefinite time. The young lady has been engaged in her profession as a nurse in Portland since leaving here last fall.

Chas. M. Faulkner made a trip to Lakeview this week, returning home Tuesday. On his return he was accompanied by his little daughter, Charlotte, who had been visiting with her grandparents over there.

Miss Nellie Stirling left Wednesday for Portland after a short visit with her parents, Mr. and Mrs. William Stirling, at the Bell A Ranch. The young lady had intended remaining longer on her vacation visit when she arrived and her friends are disappointed.

Mrs. Tom Allen returned the last of last week from an extended visit to California points. She also went into Old Mexico during her absence. Mrs. Allen returns home enjoying the best of health and reports having had a delightful trip. She states that her brother, Lee Thompson, has fully recovered his health and is working every day in his California home.

Virgil Woods, son of Mr. and Mrs. J. T. Woods of Silver Creek, arrived home Sunday after some two years in service in France. Virgil was one of the first boys to volunteer his services while he was attending high school at Spokane. The Times-Herald readers have had the privilege of reading several interesting letters from this young man in the columns of The Times-Herald.

Several members of the younger set found relief from the high temperature by retreating to the hills north of town on a picnic Sunday. Two autos carried the party to the upper reaches of Polson Creek, where the day was spent "keeping cool." Evidence of the great lack of water the entire Northwest is feeling, was found in the bed of the stream, which was dry except for an occasional pool.

Although the Delivered Service is employing four salesmen in its establishment, they still have need of another good mechanic, owing to the increased business. "We would like to have an army man in the shop," said Joe Krumholz, "just to show that there is no partiality." Constant attention to details and strict adherence to their motto of "absolute satisfaction to customers," is given by Mr. Krumholz as the reason for their success.

Atty. J. W. McCulloch of Ontario, is registered at the Hotel Levens.

Mrs. Alvin Hurlbert and little son were visitors to our city Tuesday.

A. D. Cryder, one of the energetic farmers of lower Silver Creek was in town the other day.

J. K. Gilman was in Wednesday from his home between this city and Harney.

Frank Keuny, the sheep man, was a business visitor in our city Wednesday.

Miss Leila Egli has returned from her vacation visit to the ranch and is again on duty at the First National Bank.

N. Paulsen, representative of the Colonization department of the Canadian Pacific Railway, was a business visitor in town the first of the week.

Mrs. Geo. A. Smyth came over from her home at Diamond Tuesday after some supplies necessary for the hayrack. She reports having activities in progress in her neighborhood.

Mr. and Mrs. Perry Lowe were up this week from the Trout Creek ranch of McDade & Biggs, near Dento. They were here to have some dental work done.

Mr. and Mrs. M. P. Williams are over from John Day on a visit to their daughter, Mrs. C. H. Vooght. They are accompanied by Miss Edith Egle, a young friend of the family who resides in John Day.

Homeer Reed and family left Tuesday for Portland where they will attend the grocer's convention and also take advantage of buyers' week. They will remain down for some three weeks taking a vacation from the work at home.

H. Weinstein, son of I. Weinstein, the law merchant, was in town Wednesday. He informs us they have purchased the store at Dento from Del Debenough and will take possession on the 10th of this month. Mr. Weinstein left Thursday for outside points to lay in a larger stock of goods for the store at Dento, going first to Boise and then to Portland for that purpose.

PAID LOCALS

To stop advertising to save money is like stopping a clock to save time.

Furnished rooms. See Clevenger.

Baled hay at A. A. Perry's Feed Barn.

Insure your hay. See write or phone Wm. Farre. If.

Batteries repaired properly. Jack McGuire.

Try our banana cream pies. They are delicious. Page's Sweet Shop. If.

Oats, barley and wheat for sale at Perry's Barn.

Insure your hay. See write or phone Wm. Farre. If.

The Welcome Pharmacy is your store. Make use of it.

Try our banana cream pies. They are delicious. Page's Sweet Shop. If.

Milk Cow for sale—for information phone B125.

Battery and electrical repair work, oxy-acetylene welding. Jack McGuire.

Come and hear about the great "Fire Test" Sunday eve. 8:30 P. M. at the Nazarene Church.

Grant Reynolds will grace your windows for you during the day. Call phone No. 6147. If.

For Sale—100 lb. Tubular suction feed Charles Cream Separator, nearly new.—Chas. Wilson.

Four registered Jennets for sale—registered, 2224, 2122, 2123, 2124. Ranch, Harney, Oregon.

For Rent—Furnished rooms, 2 to 3 in all, with water and screened porch.—Mike R. Gould. If.

Come out to the Nazarene Church Sabbath Morning, Sermon 11 A. M. Topic, "A Complete Humanity."

Two new cottages for rent. New Ford truck for sale. Have party to buy a ranch. J. E. Rounsaville, Burns.

We have some straw and cloth hats for men and boys which will be sold for 50 cents each. Mrs. E. F. Schwartz.

For Sale—\$25 Victrola and 24 double records. Perfect condition. Price \$25. Phone B60 or address Box 245, Burns. If.

Two new cottages for rent. New Ford truck for sale. Have party to buy a ranch. J. E. Rounsaville, Burns.

Come in and see the bakery goods. We don't keep it on display in the window because the sun dries it out rapidly.—Page's Sweet Shop.

THE FIRST NATIONAL BANK OF BURNS, CAPITAL AND SURPLUS \$100,000. "THE BANK THAT MAKES YOUR \$ \$ \$ SAFE" ACCOUNTS INVITED.

For Rent—500 acres of good pasture 11 miles from Burns. Fine grass, plenty of running water and shade and all under fence. R. L. Haas, Burns Oregon.

Do you need a paper weight these hot, windy days when your doors are all open? We have a nice article of that kind at The Times-Herald office. Young for the asking.

THE FIRST NATIONAL BANK OF BURNS, CAPITAL AND SURPLUS \$100,000. "THE BANK THAT MAKES YOUR \$ \$ \$ SAFE" ACCOUNTS INVITED.

Prompt service and courteous treatment will always be accorded patrons of the Burns Hotel Bar's open baths at any hour of the day. G. W. Blinnard, Prop.

For Sale—The South 1/2 of North West 1/4 North East 1/4 of South West 1/4 and North West 1/4 of South East 1/4 Section 19, Township 20 Range 32 East.

Address W. P. GILBREATH 222 E. Wishkah, Aberdeen, Wash.

Highest quality and greatest economy at The Welcome Pharmacy.

Doing business without advertising is like going to sea without a compass.

The Baptist Ladies' Aid will hold another cooked food sale at the Reed building adjoining the grocery on next Saturday, Aug. 8.

For Sale—25 or 30 tons of hay and 700 acres of fine pasture in Warm Springs Valley.—J. C. Freeman, Burns, Oregon.

NOTICE

Water users on the west fork of Silver River are hereby notified to remove the boards from their dams as the irrigation season is over and no obstructions should be permitted in the river to interfere with stock water.—J. C. Foley, Water Master.

CHURCH ANNOUNCEMENTS

The First Baptist Church.

Sunday school beginning at 9:45 A. M. Preaching at 11 o'clock. Evening worship beginning at 8 P. M. Prayer meeting on Thursday evening of each week. Everybody is invited to attend the services. JOHN P. MOBLEY, Pastor.

CHRISTIAN SCIENCE SOCIETY

Services at 11:00 o'clock. The reading room in the church edifice, is open on Tuesday and Friday from 2:30 to 4:30 p. m. Sunday school meets on Sunday at 10 o'clock. Pupils may be admitted to its classes up to the age of 20 years. The public is cordially invited to the Church Services and to the Reading Room.

The Nazarene Church.

Sunday School 10 a. m. Sermon 11 a. m. Young people Meeting 7:30 p. m. Sermon 8 p. m. Wed. Evening Prayer Meeting 8 p. m. REV. GEO. WARD, Pastor.

PRESBYTERIAN CHURCH.

B. S. Hughes, Pastor. Sunday school at 10 A. M. Preaching Services at 11 a. m.

Millinery

Including the latest and smartest Spring and Summer Creations

Exclusive agent for Victor Tailoring Company with a full line of

Spring Samples for Women's Suits and Dresses

Mrs. Lelab Miller At the Schwartz Store



OUR BANKING SERVICE AND YOUR MOTOR TRIP

At every hotel or road house you will find a cashier who will gladly honor at sight your AMERICAN EXPRESS TRAVELERS CHEQUES, where you might court embarrassment with your personal check.

Guard against the danger of carrying money and the difficulty of identifications by securing a supply of these Cheques at this bank before you start.

They are good at sight, when you counter-sign them, at stores, restaurants, garages and gas depots. They are money insurance.

Should uncountersigned Cheques be stolen, you are protected against loss.

UNITED STATES DEPOSITORY

The Harney County National Bank of Burns, Oregon "YOUR HOME INSTITUTION"

Every Woman in Creation Needs a Velvetina Combination

Just Received a Full Assortment of VELVETINA PREPARATIONS

Velvetina Toilet Specialties Different From Others

Try Them

REED BROTHERS The Rexall Drug Store

Harvesting Season Is at Hand See Us For

Deering Binders, Mowers Rakes and Sweep Rakes, also Binding twine and Repairs, Tractors, Farm Machinery, Gas Engines, Groceries, Dry Goods and Shoes.

We Can Fill Your Bill Mail Orders Promptly Filled

Vale Trading Company

"EVERYTHING FOR EVERYBODY"

CRANE. OREGON

Haying Supplies

A Full and Complete Line of Groceries Carried at all Times.

SPECIAL PRICES ON ALL

LARGE ORDERS

BURNS CASH STORE

When you're hot and thirsty—say

Hires ROOT BEER

At any place where soft beverages are sold. Bottled in 3 sizes

THE HENRY WEINHARD PLANT Bottlers and Distributors. PORTLAND, OREGON