

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

Albert Oakerman was in town yesterday.

Advertise to live if you would live to advertise.

Mr. and Mrs. James McKee were here from Diamond the fore part of this week.

U. S. Commissioner W. N. Monroe and wife came over from Clatsop Wednesday to attend the funeral of little John Arthur Page.

Roe Buchanan and family have returned from Portland where they spent a couple of weeks visiting. Roe has resumed his position in the county clerk's office.

Mrs. Isaac Schwartz and family desire to express their sincere gratitude to their many friends in this vicinity who were so kind during the recent trying hours of sickness and death.

Dr. Walter M. Brunet has leased the Nonchester residence, known as the Chas. Bedell property near the court house, where he will reside, taking possession the first of next month.

Ben Young, one of the recently returned sailor boys from the war, took his departure yesterday morning for Portland and other outside points. Mr. Young will go to Bremerton and Seattle later.

Mrs. Ben Seaward has been visiting with her mother, Mrs. Ella Martin, this week, leaving her home at Ontario last evening. Mrs. Seaward resided in this city during her childhood and is quite well known to the younger people.

A. A. Miller, a prominent attorney and banker of Crookston, Minn., left Wednesday morning via Bead for Portland and Seattle. Mr. Miller had been visiting for several days at the home of his nephew, C. Culver Page. On completion of business matters in Seattle, Mr. Miller will return to his home in Crookston.

J. R. Bixby, one of the old time men of this section of the country, writes this office from Kalispell, Montana, stating that he is longing for a sight of Harney county and the smell of sage brush. Mr. Bixby writes that part of Montana is drying up and people are in a bad way, but in his particular neighborhood crops are short but not an entire failure.

J. E. Loggan of the Burns Garage, accompanied by his family and Rad Howser, will leave Sunday or Monday for a trip to Newport on the Yaquina Bay. The party will make the journey in cars, going by easy stages visiting places of interest en route. They will go out by way of Prineville, over the McKinzie to Eugene and Corvallis and return another route. They expect to be absent some three weeks.

Be not above advertising or advertising may rise above you.

Miss Ethel Thompson was in town Wednesday from Crane.

Mrs. Clyde Weittenhiller was a guest of friends in this city during this week.

Mrs. J. W. Biggs left Wednesday for Southern California where she will visit for a few weeks with relatives and friends.

Wm. Harris, who was recently hurt by a team running away with a mowing machine, in which he sustained some bad bruises and some broken ribs, is able to be on the street.

Mrs. A. C. Cater and daughter, of Houston, Texas, are guests of Mrs. William Hanley. Mrs. Cater has visited here before, she being a sister of Mrs. Hanley, and is meeting several friends with whom she became acquainted on former visits.

Mrs. Andrew Irwin and her daughter Marguerite left here Sunday for Pendleton where they may remain permanently. Andrew Sr. and Jr. are still in this city and will join them when they have decided as to the location of their home for the coming year.

Mr. and Mrs. Chester Dalton took their departure Wednesday morning in their car for Portland where they will visit for a short time. They are making this a vacation trip and will remain away some two weeks or more. They were accompanied by Mrs. Ray Dunsmore.

Mrs. Russel Gray and daughter, Annabel returned to their home at Los Angeles after spending the summer with her parents Mr. and Mrs. C. L. Sperling of this city. Mrs. Gray spent several months in this county three years ago, but left from here to take up Post Graduate work at the Los Angeles county hospital.

Miss Helen Biggs took her departure Wednesday evening for Baker where she will remain with her aunt, Mrs. M. D. Clifford, until the opening of the university. She was here for a few weeks at the home of her father and visited with several of her younger friends before going on over to Baker.

PAID LOCALS.

Furnished rooms. See Cleverger.

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

Come to the Nazarene Sunday School at 10 a. m.

For Rent—Furnished house and cellar.—J. R. Gould.

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

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

Attendance increasing at the Nazarene Church. Join the crowd and come and hear a good Gospel sermon.

Grant Reynolds will grease your windmill for you during the summer. Call phone No. G147. If

Go to Neil Smith at the Burns Hardware for your babbitt metal; as it is a superior grade and cheaper.

For Sale—700 lb. Tubular suction feed Sharpless Cream Separator, nearly new.—Chas. Wilson.

Four registered jennets for sale—registered Jack at stand, Withers Ranch, Harney, Oregon.

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

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

We miss you when you stay at home, come to the Nazarene Church Sunday Morning and Sunday Evening. Sermon at 11 a. m. and 8 p. m.

For Sale—\$35 Victrola and 24 double records. Perfect condition. Price \$25. Phone B60 or address Box 248, Burns. If

Two new cottages for rent. New Ford truck for sale. Have party to buy a ranch. J. E. Rounseville, 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. Pine grass, plenty of running water and shade and all under fence. R. L. Hass, Burns Oregon.

Do you need a paper weight these hot, windy days when your doors are all open? We have a nifty article of that kind at The Times-Herald office. Yours 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 patron of the Burns Hotel Barber Shop. Baths at any hour of the day. G. W. Simmons, Prop.

Superior babbitt metal may be obtained at the Burns Hardware at a cheap price. This is from type metal and is better than the usual run of that metal now on sale.

Highest quality and greatest economy at The Welcome Pharmacy.

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

Success is simply a matter of having what the public wants, when it wants it, and where it wants it. Incidentally, you might let your public know you have it.

Lost—Yesterday either on the streets of Burns or between town and Sage Hen, a small black traveling bag. Finder please leave at the First National Bank or the home of Mrs. A. Egli.

Mr. and Mrs. Henry Street are visitors in the city from their home in Sunter.

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 F. 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 Millar At the Schwartz Store



A Bank Account

Like anything else, must have a beginning. If you are thinking of opening an account, do not delay. A small sum will do for a starter. The rest will come more easily than the first hundred.

This bank cordially invites the accounts of wage-earners and women.

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