

# A CASE WHERE YOU LOSE IF YOU WIN

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(This is one of a series of articles exposing the wiles of sharpers who are after your money.)

EVERY person who takes part in one of the many fake real estate raffles that are going on wins because there are no losers, regardless of the numbers they hold. The numbers, in fact, are only the bait to entice people into the scheme. The raffles are what might be termed "come-on" traps to catch investors. If you have ever tried your luck with a real estate raffle you doubtless felt like giving three cheers when advised that you had won, not knowing that in winning you had taken your first step toward being caught in the trap. You were momentarily overcome with joy over your success which looked to you like the "luck of a lifetime."

Puffed over your good fortune, you hastened out to inspect your newly acquired piece of property. A high-pressure salesman representing the syndicate that was "giving" you the lot walked by your side. After a tiresome trip through an undesirable district the salesman pointed out your new real estate holdings—a narrow, shallow lot, unimproved, uneven, and with no conveniences such as water, sewer, gas and electricity. Not even graded streets or sidewalks. Not worth its taxes!

Before you were fully awake to the fact that you had been tricked your attention was directed away from the unattractive landscape before you to another picture. You were shown another lot, ideal in its location with all modern conveniences soon to be installed, and told that if the lot you drew in the raffle was not entirely satisfactory you would be allowed a credit of \$250 for it on one of the more desirable lots being sold "to a few selected people as a special inducement and for a short time only," at the bed-rock price of \$950. You were urged to take advantage of your further good fortune at being thus selected and to seize the chance to buy one of these special-ly priced lots.



"I've won a building lot."

"Think of it!" exclaimed the high-pressure salesman. "It will take only \$700 cash as we are willing to allow you a credit of \$250."

### Where You Begin to Lose

Perhaps, as you stood there, you began to suspect that other "winners" had come to view the same lot you had won. If you reached the conclusion that it was being repeatedly used as "bait" you were right. You realized that after all there is nothing free about so-called free things. But others, unfortunately less suspicious than you, would be impressed by the glow-

ing statements of the high-pressure salesman as to the value of the \$950 lot and his assurance that it must double and treble in value, and would pay over the additional \$700—to secure lots worth less than half the price they paid for them! The few who would insist on receiving title to the lot won in the fake raffle would soon be silenced by the statement that it would be delivered to them upon payment of

certain expenses in connection with the transfer, which, however, would exceed the actual value of the prize lot. There is nothing to be gained in participating in fake real estate raffles. There are plenty of legitimate sales. Raffles usually are only bait used to trap you. Of course, you win, but in winning you lose if you go through with it. Before drawing your money out of your savings account to go into a real estate scheme consult your banker or a Better Business Bureau. To find out whether it is a bona fide plan. Spend time to save money!

## Factory Girls Earn An Average of \$14

A working girl needs at least \$14 a week in New York for room rent and board exclusive of clothes and all other expenses, in the opinion of experts who attended the New York conference of the Association for the Proper Housing of Girls says the New York Sun.

Dr. Benjamin R. Andrews, professor of household economics at teachers' college, who has conducted an inquiry among girls and received replies giving the budgets of 100 said that an average weekly expenditure of from \$8.50 to \$9 for food is required.

This does not mean an ideal diet either. Dr. Andrews said that working girls depend too much on sandwiches, coffee and dessert for lunch, neglecting the good green salads, fruit and milk, which are recommended by the scientific dietitian. The girls whose budgets were submitted to Dr. Andrews spent 30 per cent of their wages for food. Their weekly incomes ranged from \$12 to \$64, with an average of \$27. This is considerably above the general average in women's wages. The average in New York's factories is \$16.50.

For luncheon the most common price paid was 50 cents, Dr. Andrews said. Girls who take their luncheon in a restaurant conducted by their employers pay about 25 cents, so that firms which maintain lunch rooms at cost may be aiding their employees to the extent of \$1.50 a week. Dr. Andrews pointed out that in New York state the prisoners' fare costs about 25 cents a day per capita and that more is paid for the food of women prisoners than that of the men. One large clubhouse for girls in New York serves two meals if luncheon were also served the

daily at a per capita cost of 33 cents, daily food cost would be less than 50 cents.

### County Nurse Report

Forty-three cases were on active file last month, says Miss Edna Flanagan, county health nurse. Seventeen cases were dismissed to hospitals, families and institutions and 26 cases remain. Two children were dismissed from Doernbecher hospital. Miss Flanagan's total hours on duty were 260 and she traveled over 3,000 miles in the month just past. Three cases were sent to the hospital, one to the tuberculosis sanatorium at Salem and one to the Women's Christian Temperance Union farm home at Corvallis. Follow-up work among school children was the main object of work this month. Several dental corrections were made on noses and throats. Several more will follow before school opens in the fall.

### He Knew Better

Two negro boys were engaged to change one of the large, heavy tires used on the present-day type of motor coaches. The bulk and weight of the tire was giving them quite a little trouble and a bystander, noticing this, made an offer of a quarter to the one making the nearest correct guess of the actual weight of the tire.

The very first boy to proffer his guess very confidently said, "Dis here tire weighs 35 pounds, boss."

Whereupon the other boy hilariously drolled his reply: "Boss, dat shows how ignorant some niggers is. Ah jest put 70 pounds of air in dat tire." —Forbes Magazine.

Penn. Court Upholds Blue Law. Philadelphia.—The state supreme court has upheld the "blue law" of 1794 ruling against Sunday baseball in Pennsylvania.

### Bank Statement

Charter No. 4516. Reserve District No. 12  
Report of the Condition of the First National Bank at Athena in the State of Oregon, at the close of business on June 30th, 1927.

RESOURCES		
1 a Loans and discounts including rediscounts, acceptances of other banks and foreign bills of exchange or drafts sold with endorsement of this bank (except those shown in b and c)		\$ 624,086.22
Total loans		624,086.22
3 U. S. Government securities owned:		
a Deposited to secure circulation (U. S. bonds par value)		12,500.00
b All other United States Government securities (including premiums, if any)		45,000.00
Total		57,500.00
4 Other bonds, stocks, securities, etc., owned:		
6 Banking House, Furniture and fixtures	6,062.00	338.00
8 Lawful reserve with Federal Reserve Bank		6,400.00
10 Cash in vault and amount due from national banks		31,411.43
11 Amount due from State Banks, bankers and trust companies in the United States (other than included in Items 8, 9 and 10)		54,111.00
Total of Items 9, 10, 11, 12, and 13		44.20
15 Redemption fund with U. S. Treasurer and due from U. S. Treasurer		54,155.20
Total		\$ 625.00
LIABILITIES		
19 Capital stock paid in		50,000.00
20 Surplus fund		60,000.00
21 a Undivided profits	17,960.29	
b Reserve for	17,960.29	17,960.29
23 Circulating notes outstanding		12,500.00
27 Certified checks outstanding		4.40
28 Cashier's checks outstanding		1,456.66
Total of 24, 25, 26, 27, and 28		1,461.15
29 Individual deposits subject to check		219,096.73
30 Certificates of deposit due in less than 30 days (other than for money borrowed)		5,185.59
31 State, county, or municipal deposits secured by pledge of assets of this bank or surety bond		28,218.62
Total of demand deposits (other than bank deposits) subject to Reserve, Items 29, 30, 31, 32, 33, and 34		252,501.01
35 Saving deposits		298,107.97
Total of time deposits subject to Reserve, Items 35, 36, 37, and 38		298,107.97
39 United States deposits (other than postal savings, including War Loan deposit account and deposits of United States disbursing officers)		47,500.00
43 Bills payable (including all obligations representing money borrowed other than rediscounts)		20,000.00
44 Notes and bills rediscounted		24,700.00
Total		784,730.42

State of Oregon, County of Umatilla, ss.  
I, F. S. LeGrow, Cashier of the above-named Bank, do solemnly swear that the above statement is true to the best of my knowledge and belief. Subscribed and sworn to before me this 7th day of July 1927.  
E. C. PRESTBYE, Notary Public.  
Commission expires July 10, 1928.  
F. S. LEGROW, Cashier.  
Correct—Attest:  
M. L. WATTS  
M. W. HANSELL  
HENRY DELL, Directors

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**Two Good Pictures and a Fine Orchestra**

The week end programs at the Standard Theatre have much in store for its patrons. Tomorrow night Ken Maynard, who recently made his first appearance on the screen here will be seen in "The Overland Stage" a sterling Western picture, supported by a clever cast of performers.

Sunday night the Standard presents a double bill at regular admission prices. On the screen a fine out-door picture will be presented by Metro-Goldwyn, "The Frontiersman," featuring Tim McCoy.

For its special feature for Sunday night, the Standard will present the University of Oregon Orchestra, which comes to Athena for the purpose of giving a dance at Legion Hall, Monday evening. This organization is on its summer tour and Athena is fortunate in having the opportunity to hear it.

Miller-Chipman  
Vernon Miller and bride are in Athena this week from Portland, visiting at the Henry Miller home. Vernon Miller and Miss Edna Chipman of Houlton, Oregon were united in marriage at Vancouver, Washington, June 14, and came to Eastern Oregon on their wedding trip. Vernon is employed on a river steamboat, and the couple will reside at Portland.

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