

BEWARE OF THE DEADLY DOTTED LINE

By W. R. MOREHOUSE

Public Relations Commission, American Bankers Association

WITHDRAWING the family's savings account at the bank where it is safe, and losing it through speculation is a serious matter. It may bring great hardship, especially to the mistress of the home. It may force great economies in household management or amount to actual privation. It may mean that the children will have to go to work before they complete their education. The loss of the family's accumulations may even result in physical breakdown on the part of the wife through worry over the loss of savings which she helped to accumulate at the sacrifice of home comforts, but was not consulted when it came to investing them. The making of investments by men who are heads of families and inexperienced in finance should not be undertaken without consulting her. But even if both agree the venture should be talked over with the local banker or information about it obtained from the National Better Business Bureau in New York, which serves without cost and purely in the public interest. If this is done a lot of trouble and quite likely many regrets and heartaches will be avoided.



W. R. MOREHOUSE

There is one point in the investor where he should have above all a red light stop signal to cause him to pause and investigate and that is just before he reaches the decision to "sign on the dotted line." Before you part with your savings in the bank by signing a contract placed before you by sharp promoters, stop, examine and investigate! It will pay to read the contract several times, even reading it aloud, all the while weighing every term. It will pay to be on guard against the deadly fine print usually incorporated in most contracts, so small that it strains your eyes and causes you to skim over it superficially. Do not sign blindfolded. It will pay well to take plenty of time to study the

activities of the inexperienced that it would soon erect a number of downtown garages where busy business men could park their cars. As an inducement for business men to take out memberships, charges to them for storage were to be nominal, much less than a like service could be obtained elsewhere. A Board of



Do not sign on the dotted line while blindfolded.

contract by yourself where all is quiet and you are free from the personal influence of the persuasive promoter, for to sign without the calmest consideration may spell your Waterloo financially.

Unless dealing with a responsible firm or individual, never sign on the dotted line. If in the least doubt, don't sign. Never sign on verbal assurances that you are fully protected. Terms stated orally but not incorporated in a contract are not binding. Glowing promises, wild exaggerations and gross misstatements of facts are seldom reduced to writing or made in the presence of your witnesses. Your failure to read and to understand a contract before signing is not a legal excuse. When you sign a contract you proclaim that you agree with its terms and will abide by and endeavor to carry them out.

Don't sign just because some high pressure salesman tells you that you are a wonder, or that you show good judgment, or that you have a lot of sense. Sign only when you are fully convinced that your interests are fully protected.

Prominent Men Used as Scenery
A number of slick promoters recently organized in a certain city an "automobile club" with the assurance

Men of Genius Often in Pessimistic Mood

Some authors have had a sudden revision of feeling, usually brought on by overwork, and have condemned everything they ever wrote. Lord Byron flew into a rage one day and ordered his publishers to destroy all of his poems they had in hand. Those in bookstores he tried to forestall from literary channels by the process of buying every volume he could find but found the expense prohibitive.

John Ruskin, the English author, art critic and social reformer, had a similar morbidly overcome him while sitting for his portrait, a writer in the Kansas City Times recalls. Turning suddenly to Dante Gabriel Rossetti, for whom he was posing, he declared he had lost all faith in revealed religion, that he regarded all he had already written as trash, that he should write nothing for some years (one biographer says ten), and that he should then vigorously pull to pieces all his previous writings.

It is a fact that nearly all of Ruskin's best books were written prior to the time of this alleged change of opinion, 1862, but he published at least two well known works as soon thereafter as 1865, when "Sesame and Lilies" appeared, and in 1885-9, when "Praeterita" saw the light. A preface to a book in 1871 gave the first public intimation of his revised ideals.

"Common" Prayer Book Didn't Suit Occasion

The late E. C. Dewitt, who died unknown in New York worth \$5,000,000, did not believe in climbing. He said one day to a New York reporter: "Climbers are always coarse and stupid. A Sioux Ojibwa climber decided

Governors was organized with the names of prominent local citizens, among them two eminent judges. No sooner was the organization of the board complete than the promoters, armed with the endorsement of these outstanding men, went forth to reap a great harvest by selling memberships. They got the members—but the building of the garages remained an idle dream.

When the members of the Board of Governors were later interviewed as to how they came to consent to the use of their names they stated that they thought the additional storage facilities were needed in the downtown district and they signed up without looking into the proposition carefully. Imagine their chagrin when told that a reading of the by-laws of the organization showed that the Board of Governors had no powers but had been used merely as scenery in order to sell memberships in a fake proposition!

Because these prominent citizens were careless with their names and failed to read and to investigate the enterprise, hundreds of business men bought memberships only to lose their money. Signing without reading is about the most dangerous act of financial carelessness that can be committed.

to turn Episcopalian, for all the bang-up people in town went to the Episcopalian church.

"So he visited a bookstore and asked for the hymnals, Bibles and other literature he would need in his new faith.

"The salesman laid a pile of black-bound books before him, and as he read the titles he seemed well enough pleased till he came to the last title of all, the Book of Common Prayer. This volume he handed back to the salesman with a shake of the head.

"This hardly do, brother," he said. "Ain't ye got nothin' a little more selecter?"—Minneapolis Tribune.

Golfer's Alibi

On the St. Andrews links an enthusiastic player with a most irascible temper was faced with a critical short putt. He addressed his ball, studied the line, steadied himself carefully, putted—and missed.

Instinctively he glared round but the entire party might have been so many statues—not a caddy had moved, not a player had budged. His eyes roved the horizon in vain. No one outside the match was in sight. Then he gazed aloft, while breathless silence invested the scene. At last the explosion came: "D—n that lark!"

Radio Boosting Music Business

31 Years Ago

August 7, 1896

Gussie, the second child of Max Lewin's has been quite sick this week.

J. B. Huntington, Athena's new attorney, went to Dayton, Washington, Monday on business.

Clark Walter's 170 acre field of wheat went 35 bushels to the acre. The open season for killing deer began last Saturday, and will last until December 1.

Monday and Tuesday town was lively, owing to the presence of large threshing crews.

Mr. and Mrs. G. M. Froome have gone to Rossland, British Columbia, for a two week's outing.

H. McArthur visited several fields of wheat Tuesday, while he thinks will turn out well in quality and quantity.

C. W. Hollis, W. E. Young and M. M. Johns have been appointed appraisers of the estate of E. DePeatt.

Carpenters are now rushing the work on Hamilton-Rourke Company's new warehouse at Waterman.

Born—In Adams, on Wednesday, August 5, 1896, to Mr. and Mrs. E. J. Looze, a girl, weight 11 pounds.

Henry Kelsay, who has been visiting with his brother Charley, for the past week, left for New Orleans, Sunday.

L. J. Rouse, ex-clerk of Wallowa county, was an Athena visitor Monday. He was the guest of his old-time friend, George Foster.

Mr. and Mrs. F. B. Boyd, Mrs. J. W. Smith, Misses Grace and Beth Bradley left Wednesday for a two week's outing in the mountains.

The train on the W. & C. R. came through Athena from Pendleton Saturday and took out a load of sheep for the Sound Market.

G. C. Osburn will start next Sunday evening for Helena, Montana, to attend the meeting of the Grand Camp of the Woodmen of the World.

W. H. Hawes, who has about 500 acres of wheat on the reservation, started a new combine harvester yesterday. He now has two of these machines in operation on his place.

Mrs. Lake France and baby Mildred returned Sunday from three week's recreation at Woodward's toll gate on the summit of the Blue mountains. Mrs. France reports large numbers of people at the toll gate. They are having a good time.

T. M. McBroom, of Ridge, this county, called at the Press office Tuesday. Mr. McBroom says the people of his section are for Bryan, and says out there McKinley men are rare and hard to find.

A petition was circulated among the republicans of North Athena precinct one day this week asking the chairman of the republican county central committee to appoint E. L. Barnett, committeeman for North Athena, vice E. DePeatt, deceased.

The condition of the weather the fore part of the week calls to mind the experience of three years ago, when the finest crop of wheat old Umatilla ever grew was almost wholly destroyed by a continuous rain of two or three weeks duration.

Giving Nation Biggest Crop of Tune Purveyors, Musicians Find.



J. F. Boyer.

Elkhart, Ind.—Radio—feared in its infancy as sounding the death-knell of creative American music—is really giving the nation its greatest crop of tune purveyors.

This is the opinion of a large number of music men and musicians who have just ended their annual convention at the Conn Music Center here.

"It is the death blow," many musicians said five years ago when America awakened to find the

lusty infant Radio on its doorstep. "Our children will cease to create. They will only listen."

But from the convention delegates—and they represented every section in the United States—it was definitely learned that radio has done no such thing. The music men submitted facts in support of their new contention.

Heads of music schools report an attendance 100 per cent higher than that of the pre-radio era.

Music house owners report a sale of small instruments more than twice as large as that of five years ago.

The city of Chicago contributed more evidence. Where in 1923, only 3,000 men and women were enrolled in the Chicago Federation of Musicians, on the 1926 roster the 6,000 mark has been passed.

Follow Creative Instincts.

"Every time a competent band or orchestra broadcasts a radio program another musician is born," said James F. Boyer, supervisor of the Conn Music Center. "The normal boy or girl has, above everything else, the creative instinct."

"What happens after the circus comes to town? Why, immediately thereafter there is a trapeze in every shed in the town, and a juvenile circus in progress on every vacant lot. These youngsters are never satisfied with the role of spectators. They must take part."

"And so it has been with music. The American boy hears an instrumental solo on the radio. Perhaps he hears the player is paying his way through college with his instrument. One of his playmates has had a horn for a few months and he is talking of organizing a juvenile band. Right on the spot we have another embryo musician. And once music enters a neighborhood there is no stopping it."

Shy of the Piano.

"Your average boy fights shy of the piano and the singing lesson. He considers these the fields for girls. But just give him a horn, a saxophone, a cornet, a trumpet, a trombone or any of the other instruments of the 'brass band' and see what happens."

Baltimore Mayor's Home Bombed.

Baltimore.—The home of Mayor William P. Bronning was bombed and partially demolished. The mayor was absent from home, having gone on a vacation trip to Cincinnati, but his wife and two children were thrown from their beds and badly shaken up by the terrific explosion.

The Churches

The Church of Christ August 14 marks the beginning of our second ministry with the Athena church. Mrs. Hackett and I appreciate the many words of welcome from friends within the church and from friends out of the church. Bible school begins at 10 a. m., and preaching at 11. Come and bring your friends. D. L. HACKETT.

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Oregon Inmate Patient Costs \$8230.

Salem, Or.—There is one patient in the Oregon state hospital for the insane who has cost the taxpayers approximately \$8230, according to a report filed with the state board of control here by Dr. R. E. Lee Steiner, superintendent of the institution. This patient has been in the hospital continuously for 49 years.

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