

**Eureka Lodge No. 121 A. F. & A. M.**  
Moro, Oregon  
Meets the 1st and 3rd Thursday evenings of each month. Visiting members cordially invited to meet with us.  
Glen King, W. M.  
C. V. Belknap, Secy.

**Moro Lodge No. 113 I. O. O. F.**  
Moro, Oregon  
Meets every Monday evening in the I. O. O. F. hall. Transient and visiting brothers are cordially invited to meet with us.  
Ralph Brisbine N.G.  
Joe Truitt, Secretary.

**Lupine Rebecca Lodge No. 118**  
Moro, Oregon  
Meets 2d and 4th Tuesdays of each month. Visiting members welcome.  
Jessie Martin, N. G.  
Lila Bull, Secretary.

**Chris Schultz Post No. 71**  
American Legion  
Meets at Legion hall on 2nd and 4th Wednesday evenings of each month.  
Giles L. French, Commander  
Wily W. Knighton, Adjutant

### Town Talk

**POTATOES**, while they last at \$1.25 per hundred. E. E. Barnum, Moro.

**APPLES for Sale.** Cooking and Jelly apples 20 cents per box. Extra fine long keeping apples 40 cents per box. Bring your boxes. Will trade for wheat.  
Edgar N. Smith  
Dufur, Oregon.

Wanted to buy, a good stud horse. Write Guy Boyer, Mt. Vernon, Ore. St-n24

A. M. Wright and Howard Belshé and their wives left for Halsey Tuesday for a visit with A. B. Penland who is ill at his home there.

Miss Grace Cothran is taking care of the office of the P. P. & L. Co. a part of the week.

Several couples from Moro enjoyed the Elks dance in The Dalles Tuesday night.

Women of Woodcraft met Tuesday night for installation of officers and a general good time increased by a pot-luck dinner.

Mrs. O. L. and Mrs. D. L. Belshé entertained a number of their friends Tuesday afternoon at their country home southeast of town.

The American Legion Auxiliary met Wednesday afternoon.

Mr. and Mrs. E. E. Barzee are leaving soon for a trip to the coast where they will remain for several weeks resting from the summer work.

George B. Bourhill and his sister, Isabelle, are moving into the Brisbine house.

Some of the business houses of Moro are going to be closed for Armistice day but the grocery and food stores expect to remain open.

Kent friends of Mrs. Bob Phelan surprised her on her birthday Sunday night and spent the evening.

Jack Tomlin and wife are here for the winter bringing James Tomlin back to Moro.

Dr. Eller Young and family visited here from Baker with Dr. Butler and family. Dr. Young and Dr. Butler fought in the war together and have been friends since that time.

J. C. Freeman and wife and son, Neal, drove to Underhill, Wash., last Sunday to visit relatives.

Elmer Barzee is home from the mountains after spending the summer driving a tractor for the government. Another man will take his place for the winter months.

The hotel dining room and the kitchen have been redecorated this week.

Perry Johnston spent the week end at his Condon home. Miss Mary Pinkerton accompanied him.

Collis Moore and wife and Elmer Barzee and wife left Thursday morning to be on hand for the very first yell of the football game Saturday.

### Scenes and Persons in the Current News



1—Silk mill strikers in Paterson, N. J., pelting the police with rocks during a fatal riot. 2—Milo Reno (left), president of the National Farmers' Holiday association, conferring with Nels Updike and Harry Parmenter on the farmers' strike in the Middle West. 3—Maxim Litvinov, foreign affairs commissar of Russia, who will discuss with President Roosevelt the establishing of normal relations between the United States and the Soviet republic.

Charles Montgomery left Wednesday for Wasco where he will spend the winter working in the Hotel Sherman.

Armistice day will not be celebrated in this county this year as there are so many other attractions that drew the attention of legionnaires and others.

The camp fire girls held their initiation Monday night in the Presbyterian church. Seven girls began their work in the order.

Grover Coffman is the new section boss here having taken the place of Jess Bartelmy who filled in after W. H. Barnes left. Mr. Coffman was section boss at Shaniko for many years but has been at Rock Creek for the past six months. He has one daughter now attending school here.

W. F. Jackson was up for the week end from The Dalles where he is the head of the land office.

Cleo Forbes has been very ill at his father's home in Moro, but was reported to be some better the last few days.

Congressman Elect—Pete Smith wants me to get him a job. He says he voted for me.

Wife—How can such a bonehead as that expect to hold down a job?

**MORO SCHOOL NOTES**  
The rivals for volley ball championship will clash on the Grass Valley floor Friday November 10.

The Grass Valley team is undefeated and the Moro team defeated only once by Grass Valley. Both teams are now more experienced and much improved.

For a good luck charm the girls have new suits which will help in their agility in volleyball.

Mr. Simpson of Hood River came to Moro last Friday to give his first band lesson. Several of the students already have instruments and others have them on the way.

So far about twenty persons have enrolled and a good instrumentation is expected.

After giving the scales of different instruments to the beginners Mr. Simpson left them to practice for a few days and will return twice a week to have practice.

On Wednesday they had their second practice.

A visitor of the Girls Glee Club on Monday afternoon is liable to drop in on a group of fantastic dancers who are taking interpretive dancing under the supervision of Miss Biggness.

The purpose of this class is to develop grace. It is highly entertaining for onlookers!

The Moro volley ball girls defeated the Kent girls 49 to 14 on the Kent floor Friday, November 3rd.

Little Betty Coffman enrolled in the 4th grade Monday morning. Betty was attending the Rock Creek school before starting here.

Arrangements are being made for the Grade school Christmas program.

The larger and more experienced Huskies of Moro downed the fighting and game little Tigers of Grass Valley Friday afternoon 41 to 0.

Barnes was outstanding for Moro scoring 33 points by his speed and deceptive broken field running.

Little Bill Roth was outstanding for Grass Valley both on defence and offense.

### DISPELS MYSTERY OF BANK BUSINESS

Country Banker Gives Simplified Picture of How a Bank Works to Help Other People's Business

A COUNTRY banker recently prepared the following simplified statement for his neighbors on just how a bank goes about helping them: "It is the most important part of a bank's business to lend money. Of all the money deposited in a bank, the law requires that a certain percentage be kept on hand as a reserve to meet the demands of depositors. It is the business of its officers to lend the balance conservatively and safely.

"The loans of a properly managed bank are invariably made to those it believes are able to repay, and always on condition that they be repaid at a stipulated time.

"The promise of an individual to re-

pay a loan to a bank on a certain date is as sacredly inviolable as the promise of a bank to repay its depositors on demand, or, in the case of a certificate of deposit, on the date it falls due. When it comes to be known of an individual that he 'always pays,' his credit is established and his bank is always glad to extend him needed accommodations.

"A well managed bank never capitalizes industries. That is, it does not place its loans in fixed form, but puts them where they are to be used for temporary requirements, and where they will be taken up at the time specified.

How a Bank Lends  
"It is not the function of a bank to become a partner in industries, nor could it be legitimately done with the money of depositors. Its loans must be kept in 'liquid' form—that is, repayable in cash at stated intervals.

"A bank must use the greatest discrimination in making loans. A stranger cannot expect accommodations. It is customary for the borrower to make a statement of his financial affairs, which is kept in the bank's records. It is a punishable offense to make a false statement for the purpose of borrowing funds.

"Naturally, in their dealing with the regular depositors of the bank, its officers become well acquainted with their characters and their resources and are thus in a position to determine how large a line of credit each one is entitled to. That is one of the great advantages of being a bank depositor.

"The man who knows how to get into debt wisely, that is, who borrows

### RED WINGS CAPTAIN



This is Herbie Lewis, captain of the Detroit Red Wings, who are preparing for another successful season on the ice. This hockey team will be one of the strongest in the country if its present form means anything.

money with which to make more money through legitimate enterprise, is the borrower whom the bank is looking for. By the frank interchange of opinion and a free discussion of various projects, the borrower is often guided and helped by his banker.

In order to procure a line of credit at a bank three things are important:

"1. A statement of assets showing a basis of credit in the way of invested capital, or collateral of sufficient value to cover amount of loan, or

"2. An endorser whose credit is established at the bank; and

"3. Average deposits of a sufficient amount to justify the extension of the desired accommodation."

### You Missed Something

Did you read "What the Farmer's Want" which appeared in the Pathfinder the other week? If not, you missed something.

"Financial History Repeats," an editorial in the following issue, would have given you untold food for thought. But there is no need to miss another of the brilliant, fearless articles which appear in the Pathfinder every week, when you can get The Sherman County Journal and The Pathfinder for a whole year at the bargain price of \$2.00. Leave your order at our office where samples of the Pathfinder may be seen, or send in by mail or phone TODAY.

### PARIS PRESCRIBES SEASON OF VELVET

Used for Daytime and Evening Dresses and Wraps.

As far as the Paris styles go, this is a year when velvet practically runs away with fashion. It is being used in Paris for dresses, daytime or evening, and for wraps and suits. But that is only half of it. The shoe matching a black dinner dress may be velvet; the muff worn with a winter ensemble may be velvet; hats, bags,

### Dr. J. A. BUTLER DENTIST

HOME OFFICE, WASCO

In Moro the First Week - in Each Month

### When Your Shoes need Repair, send them to WERNMARK'S GOOD SHOE REPAIRING

204 Second St. THE DALLES

### The World's Most Interesting Magazine EVERY WEEK FROM WASHINGTON The Most Important Place in the World

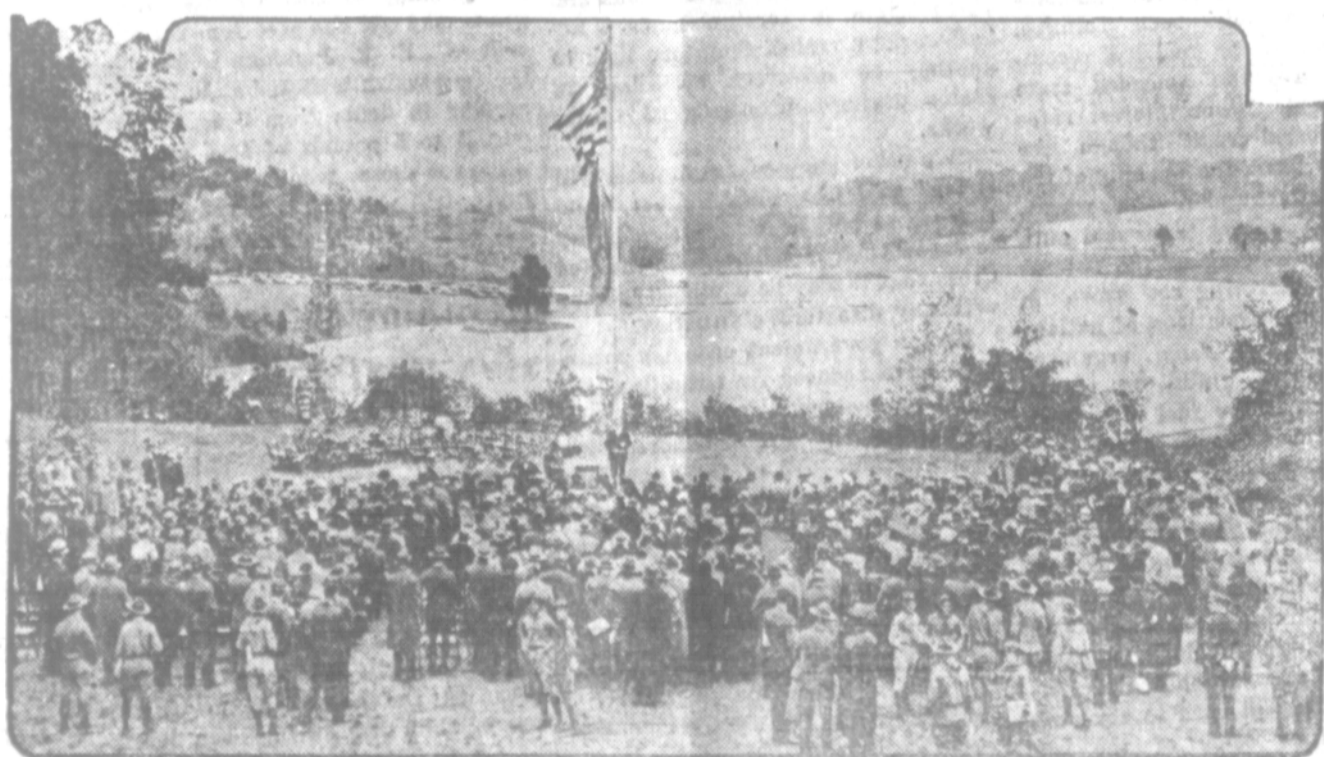
Local news—you get it in your favorite home paper. But you cannot be equally well informed on national and world affairs without Pathfinder. Think of all that is going on! New industrial developments! The all-important agricultural situation! Acts of Congress! Governmental orders and a thousand other things! But how will this affect you personally—THAT'S WHAT YOU'VE GOT TO KNOW.

The true inside story of what goes on at Washington; understandable and reliable information that is so hard to find; the maze of current happenings and fast changing conditions clearly analyzed and explained for you—that is exactly what the Pathfinder will give you. By all means order Pathfinder with this paper in the club which we have arranged for your benefit. ORDER NOW!



Every Week \$2 Issues \$1.00  
**THIS PAPER AND PATHFINDER BOTH ONE YEAR ONLY 2 Dollars**

### Dedication of Schiff Boy Scout Reservation



View during the dedication of the Schiff Boy Scout reservation, at Mendham, N. J., which stands as a memorial to the late Mortimer L. Schiff, president of the Boy Scouts of America at the time of his death two years ago. The property was accepted on behalf of the Boy Scouts of America by John Sherman Hoyt, vice president of the organization, who received the keys from John M. Schiff, son of the donor.

scarfs, even bracelets, all may be velvet.

"One reason for the dominating position of this fabric is the challenging variety of new weaves," says the Comtesse Tolstol in the Woman's Home Companion. "There are dull mat velvets and rough velvet, ribbed velvets and corded. Augustabernard's afternoon dress is in the rough-crikked, peasant velvets; and it is smart with one of Descart's velvet caps bordered in hand-made cording. Molyneux's white evening gown is ribbed and he uses the material effectively with the ribs going up and down, around and diagonally.

For muffs Mirande likes shirred velvet lined with kolinsky and there is more of the hand-sewn velvet cording on a bag done by Decugis. For general daytime wear Talbot makes a hat, scarf and glove set—gloves mind you—in two shades of dull uncrushable velvet and a black evening sandal by Hellstern has the contrast of satin heel and border.

Velvet jewelry might seem odd if it weren't done in Paris and attractively. A set of three bracelets in bright velvet, rolled like a cigarette is perfect for sleeves that fit tight at the lower arm.

(Grass Valley)  
**Baptist Church**  
Church School ..... 10 a. m.  
Preaching ..... 11 a. m.  
B. Y. P. U. .... 6:30 p. m.  
Church worship ..... 7:30 p. m.  
Prayer meeting Thursday, 7:30 p. m.  
We extend a cordial invitation to attend any and all of the services of our church. "Come thou with us, for the Lord hath spoken good concerning Israel."  
We hope to see you at church next Sunday.  
S. L. Boyce, Minister.

**The Full Gospel Assembly**  
Sunday School ..... 10 a. m.  
Fellowship meeting, and preaching 11 a. m.  
Prayer meeting Wednesday 2:45 p. m.  
Every body welcome.

**Christian Science**  
Subject: Mortals and Immortals  
Golden Text: Romans 8: 19. The earnest expectation of the creature waiteth for the manifestation of the sons of god.  
Responsive Reading: Isaiah 38: 9-11, 14, 15 17-19  
All are cordially invited to attend the church services and to make use of the reading room in the rear of the church building, which is open daily where all authorized Christian Science literature may be read, borrowed or purchased.

### CHURCHES

**WASCO CHURCH**  
Church School 10:00 A. M.  
Church Worship 11:00 A. M.  
Epworth League 7:30 P. M.

W. W. Belcher, Boy Scout Executive from The Dalles and also an ordained minister, spoke Sunday morning November 5 from the text "Let no man despise thy youth." Mr. Belcher spent the entire week end in Wasco conducting a training class for troop committee-men and adult leaders.

Wednesday night was the regular meeting night of the official board and church committees.

The Epworth League cabinet met Tuesday night at the parsonage. They are making plans for the League to attend the Mid-year Institute in The Dalles, December 1, 2, and 3, in a body.

There will be a group meeting with pastors and Sunday school leaders attending from all points in Eastern Oregon from Bend to Pendleton here at Wasco all day Thursday November 16. Our District Superintendent, Dr. T. D. Yarnes has called this meeting as a part of his district program of religious education. Anyone from Wasco is invited to attend.

A group of young people from the United Brethren church in The Dalles will have charge of the church worship Sunday morning, November 19. The Wasco people will remember John Gilhousen and his group of interesting young people who came up and furnished the music for one of our services last year.

The public-problem insitute will be held this year o November 25 and 26 instead of in the spring. Mr. Roy Hewitt, an attorney of Salem, and Dr. Fred B. Messing of the Oregon Social Hygiene Society have already consented to come and act as out teachers.

Church School 10:00 a. m. Church Worship 11:00 a. m. An Armistice message.

Epworth League: Intermediate and Junior 5:30 p. m. Senior 7:30 p. m. Walter Warner, Minister

**Community Presbyterian Church**  
Sunday School ..... 10 a. m.

### COUNCIL

Continued from page one.  
water system of the town there is a likelihood that insurance rates will be increased again if letters from the rating bureau can be taken as a guide.

It is thought probable by Mr. Johnson, who spoke here for Bert E. Haney, that the city could get a grant of 30 percent of the total sum borrowed which would make the repayable sum only \$2800. Interest be at 4 percent making the yearly interest \$112.

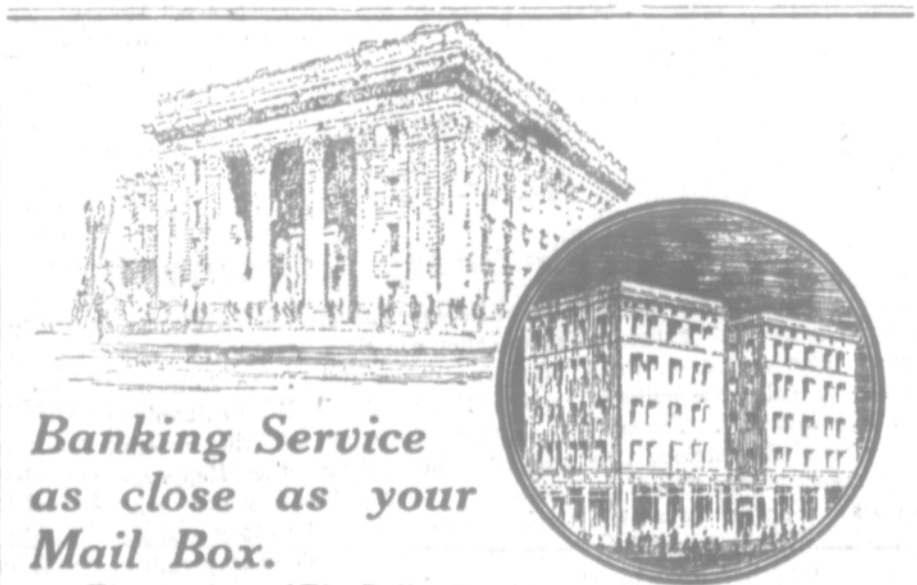
Those opposed to the scheme expressed themselves as doubtful of the necessity of the work and doubted the ability of the city to pay additional money for any purpose.

The council voted to repair the roof of the hotel building which has been leaking in the recent rains.

### DALLES FREIGHT LINE INC.

Daily Truck Service  
Portland, The Dalles, Grass Valley  
Tri-weekly to Antelope & way points.  
FAST SERVICE—LOWEST RATES

For your convenience I have arranged for you to leave your Shoe Work at Walter A. May & Son. Pick up and delivery twice a week at no cost to you.  
**JOSEPH A. MEE**  
The Wasco Shoe Man



**Banking Service as close as your Mail Box.**  
The services of The Dalles Branch of the strong United States National Bank of Portland may be utilized safely and conveniently by mail. Write for our Bank by Mail booklet which explains how easy it is to open and maintain a Savings or checking account by this very practical method.

This direct Branch affords exactly the same relative strength as parent unit in Portland. Over 80 millions in resources.

**The Dalles Branch of the United States National Bank of Portland**  
Head Office: Portland, Oregon