The Observer.

MORO, OREGON.

FRIDAY .... JULY 29 1910

Personal Talk With You.

At any time when requested to do so, the paper will be discontinued. But we expect that all arrears will be paid before such request is made. It is easy to ask us for a statement, which will be cheerfully rendered at any time.

A CALL LOAN.

Tale of Chaparral Banking and a Near Train Holdup.

By O. HENRY.

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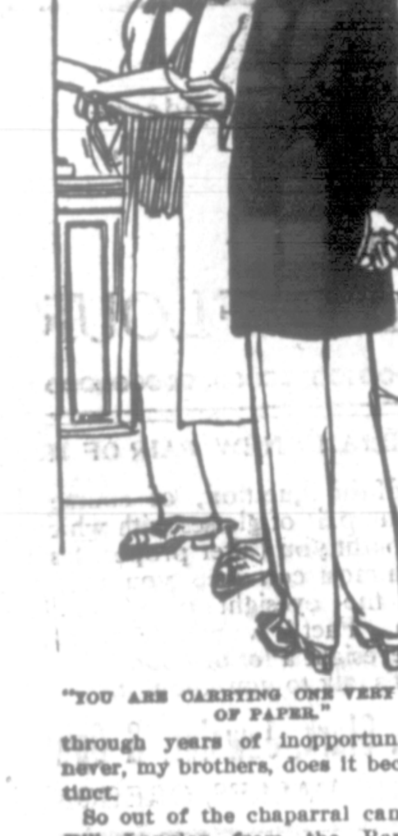
In those days the cattlemen were the anointed. They were the grandees of the grass, kings of the kine, lords of the lea, barons of beef and bone. They might have ridden in golden chariots had their tastes so inclined. The cattleman was caught in a stampede of dollars. It seemed to him that he had more money than was decent. But when he had bought a watch with precious stones set in the case so large that they hurt his ribs and a California saddle with silver nails and Angora skin suaderos and ordered everybody up to the bar for whisky—what else was there for him to spend money for?

Not so circumscribed in expedient for the reduction of surplus wealth were those lairds of the lariat who had women folk to their name. In the breast of the rib sprung sex the genius of purse lightening may slumber



"YOU ARE CARRYING ONE VERY BAD BIT OF PAPER."

through years of inopportunity, but never, my brothers, does it become extinct.

So out of the chaparral came Long Bill Longley from the Bar Circle branch on the Frio—a wife driven man—to taste the urban joys of success. Something like half a million dollars he had, with an income steadily increasing.

Long Bill was a graduate of the camp and trail. Luck and thrift, a cool head and a telescopic eye for mavericks had raised him from cowboy to be a cowman. Then came the boom in cattle, and Fortune, stepping gingerly among the cactus thorns, came and emptied her cornucopia at the doorstep of the ranch.

In the little frontier city of Chaparosa Longley built a costly residence. Here he became a captive, bound to the chariot of social existence. He was doomed to become a leading citizen. He struggled for a time like a mustang in his first corral, and then he hung up his quirt and spurs. Time hung heavily on his hands. He organized the First National bank of Chaparosa and was elected its president.

One day a dyspeptic man, wearing double magnifying glasses, inserted an official looking card between the bars of the cashier's window of the First National bank. Five minutes later the bank force was dancing at the beck and call of a national bank examiner.

This examiner, Mr. J. Edgar Todd, proved to be a thorough one.

At the end of it all the examiner put on his hat and called the president, Mr. William R. Longley, into the private office.

"Well, how do you find things?" asked Longley in his slow, deep tones. "Any brands in the roundup you didn't like the looks of?"

"The bank checks up all right, Mr. Longley," said Todd, "and I find your loans in very good shape, with one exception. You are carrying one very bad bit of paper, one that is so bad that I have been thinking that you surely do not realize the serious position it places you in. I refer to a call loan of $10,000 made to Thomas Merwin. Not only is the amount in excess of the maximum sum the bank can loan any individual legally, but it is absolutely without indorsement or security. Thus you have doubly violated the national banking laws and have laid yourself open to criminal prosecution by the government. A report of the matter to the comptroller of the currency—which I am bound to make—would, I am sure, result in the matter being turned over to the department of justice for action. You see what a serious thing it is."

Bill Longley was leaning his lengthy, slowly moving frame back in his swivel chair. His hands were clasped behind his head, and he turned a little to look the examiner in the face. The examiner was surprised to see a smile creep about the rugged mouth of the banker and a kindly twinkle in his light blue eyes. If he saw the seriousness of the affair it did not show in his countenance.

"Of course you don't know Tom Merwin," said Longley almost genially. "Yes, I know about that loan. It hasn't any security except Tom Merwin's word. Somehow I've always found that when a man's word is good it's the best security there is. Oh, yes, I know the government doesn't think so. I guess I'll see Tom about that note."

Mr. Todd's dyspepsia seemed to grow suddenly worse. He looked at the chaparral banker through his double magnifying glasses in amazement.

"You see," said Longley, easily explaining the thing away, "Tom heard of 2,000 head of two-year-olds down near Rocky ford, on the Rio Grande, that could be had for $8 a head. I reckon 'twas one of old Leandro Garcia's outfits that he had smuggled over, and he wanted to make a quick turn on 'em. Those cattle are worth $15 on the hoof in Kansas City. Tom knew it, and I knew it. He had $6,000, and I let him have the $10,000 to make the deal with. His brother Ed took 'em on to market three weeks ago. He ought to be back most any day now with the money. When he comes Tom 'll pay that note."

The bank examiner was shocked. It was perhaps his duty to step out to the telegraph office and wire the situation to the comptroller. But he did not. He talked pointedly and effectively to Longley for three minutes. He succeeded in making the banker understand that he stood upon the border of a catastrophe, and then he offered a tiny loophole of escape.

"I am going to Hilldale's tonight," he told Longley, "to examine a bank there. I will pass through Chaparosa on my way back. At 12 o'clock tomorrow I shall call at this bank. If this loan has been cleared out of the way by that time it will not be mentioned in my report. If not I will have to do my duty."

With that the examiner bowed and departed.

The president of the First National lounged in his chair half an hour longer, and then he lit a mild cigar and went over to Tom Merwin's house. Merwin, a ranchman in brown duck, with a contemplative eye, sat with his feet upon a table, plaiting a rawhide quirt.

"Tom," said Longley, leaning against the table, "you heard anything from Ed yet?"

"Not yet," said Merwin, continuing his plaiting. "I guess Ed' ll be along back now in a few days."

"There was a bank examiner," said Longley, "nosing around our place today, and he bucked a sight about that note of yours. You know I know it's all right, but the thing is against the banking laws. I was pretty sure you'd have paid it off before the bank was examined again, but the son of a gun slipped in on us. Tom, I'm short of cash myself just now, or I'd let you have the money to take it up with. I've got till 12 o'clock tomorrow, and then I've got to show the cash in place of that note or"—

"Or what, Bill?" asked Merwin, as Longley hesitated.

"Well, I suppose it means be jumped on with both of Uncle Sam's feet."

"I'll try to raise the money for you on time," said Merwin, interested in his plaiting.

"All right, Tom," concluded Longley as he turned toward the door. "I knew you would if you could."

Merwin threw down his whip and went to the only other bank in town, a private one run by Cooper & Craig.

"Cooper," he said to the partner by that name, "I've got to have $10,000 today or tomorrow. I've got a house and lot here that's worth about $6,000, and that's all the actual collateral.

HE WAS LIFTED FROM HIS FEET AND THROWN FACE DOWNWARD.

But I've got a cattle deal on that's sure to bring me in more than that much profit within a few days."

Cooper began to cough.

"Now, for God's sake don't say no," said Merwin. "I owe that much money on a call loan. It's been called, and the man that called it is a man I've lain on the same blanket with in cow camps and ranger camps for ten years. He can call anything I've got. He can call the blood out of my veins and it'll come. He's got to have the money. He's in a devil of a—well, he needs the money, and I've got to get it for him. You know my word's good, Cooper."

"No doubt of it," assented Cooper urbanely, "but I've a partner, you know. I'm not free in making loans. And even if you had the best security in your hands, Merwin, we couldn't accommodate you in less than a week. We're just making a shipment of $15,000 to Myer Bros., in Rockdell, to buy cotton with. It goes down on the narrow gauge tonight. That leaves our cash quite short at present. Sorry we can't arrange it for you."

Merwin went back to his little bare office and plaited at his quirt again. About 4 o'clock in the afternoon he went to the First National and leaned over the railing of Longley's desk.

"I'll try to get that money for you tonight—I mean tomorrow, Bill."

"All right, Tom," said Longley quietly.

At 9 o'clock that night Tom Merwin stepped cautiously out of the small frame house in which he lived. It was near the edge of the little town, and few citizens were in the neighborhood at that hour. Merwin wore two six-shooters in a belt and a slouch hat.

"WHAT'S THE WORD, ED?" GASPED MERWIN.

He moved swiftly down a lonely street and then followed the sandy road that ran parallel to the narrow gauge track until he reached the water tank, two miles below the town. There Tom Merwin stopped, tied a black silk handkerchief about the lower part of his face and pulled his hat down low.

In ten minutes the night train for Rockdell pulled up at the tank, having come from Chaparosa.

With a gun in each hand Merwin raised himself from behind a clump of chaparral and started for the engine. But before he had taken three steps two long, strong arms clasped him from behind, and he was lifted from his feet and thrown, face downward, upon the grass. There was a heavy knee pressing against his back and an iron hand grasping each of his wrists. He was held thus, like a child, until the engine had taken water and until the train had moved with accelerating speed out of sight. Then he was released and rose to his feet to face Bill Longley.

"The case never needed to be fixed up this way, Tom," said Longley. "I saw Cooper this evening, and he told me what you and him talked about. Then I went down to your house tonight and saw you come out with your guns on, and I followed you. Let's go back, Tom."

They walked away together side by side.

"'Twas the only chance I saw," said Merwin presently. "You called your loan, and I tried to answer you. Now what'll you do, Bill, if they sock it to you?"

"What would you have done if they'd socked it to you?" was the answer Longley made.

"I never thought I'd lay in a bush to stick up a train," remarked Merwin, "but a call loan's different. A call's a call with me. We've got twelve hours yet, Bill, before this spy jumps on to you. We've got to raise them spondulics somehow. Maybe we can— Great Sam Houston! Do you hear that?"

Merwin broke into a run, and Longley kept with him, hearing only a rather pleasing whistle somewhere in the night rendering the lugubrious air of "The Cowboy's Lament."

"It's the only tune he knows!" shouted Merwin as he ran. "I'll bet"—

They were at the door of Merwin's house. He kicked it open and fell over an old valise lying in the middle of the floor. A sunburned, firm jawed youth, stained by travel, lay upon the bed puffing at a brown cigarette.

"What's the word, Ed?" gasped Merwin.

"So so," drawled that capable youngster. "Just got in on the 9:30. Sold the bunch for fifteen straight. Now, buddy, you want to quit kickin' a valise around that's got $29,000 in greenbacks in its in'ards."

Buttered Side Up.

One of the stories which Levi Hutchins, the old time clockmaker of Concord, N. H., delighted to tell related to the youth of Daniel Webster.

"One day," said the old man, "while I was taking breakfast at the tavern kept by Daniel's father, Daniel and his brother Ezekiel, who were little boys with dirty faces and snarly hair, came to the table and asked me for bread and butter. I complied with their request, little thinking that they would become very distinguished men. Daniel dropped his piece of bread on the sandy floor, and the buttered side, of course, was down. He looked at it a moment, then picked it up and showed it to me, saying:

"'What a pity! Please give me a piece of bread buttered on both sides; then if I let it fall one of the buttered sides will be up.'"

Comets of the Past Century.

During the nineteenth century 235 new comets were discovered as against sixty-two in the eighteenth century. The nineteenth century also beheld a greater number of large and brilliant comets than did its predecessor. The finest of these were the comets of 1811, 1843, 1858, 1881 and 1882. In the year 1800 only one periodical comet was known, Halley's. Now many are known, of which at least seventeen have been seen at more than one return to perihelion.

A Wonderful Shawl.

A wonderful shawl is possessed by the Duchess of Northumberland. It once belonged to Charles X. of France and was made entirely from the fur of Persian cats. Although the shawl is eight feet square, it is of such fine texture that it can be compressed into an ordinary coffee cup.

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A Sure Sign.

"I see you had a perfectly lovely time at the matinee," said the unfeeling person.

"How do you know?" asked his sentimental wife.

"Because you have cried until your nose is red."—Washington Star.

These Boyhood Pies

How delicious were the pies of boyhood No pies now ever taste so good, what's changed? the pies? no, its you; you've lost the strong healthy stomach, the vigorous liver, the active kidneys, the regular bowels of boyhood. Your digestion is poor and you blame the food. What's needed A complete toning up by Electric Bitters of all organs of digestion, stomach, liver, kidneys, bowels. Try them. They'll restore your boyhood appetite and appreciation of food and fairly saturate your body with new health, strength and vigor. 50c at Moro Pharmacy.

A Close Shave.

He—I had an awfully close shave this morning. She—Mercy, Jack! What was the matter? He—I needed it.

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NOTICE OF EXECUTOR SALE

Notice is hereby given that in pursuance of an order from the county court of the state of Oregon, for Sherman county, made and entered of record on the 1st day of November, 1909, in the matter of the estate of Henry Schlegel, deceased, the undersigned executor of said estate will, from and after Friday, the 29th day of July, 1910, proceed to sell at private sale all of the following described real property of said estate towit: All the estate, right, title, and interest, which the said Henry Schlegel, deceased, had at the time of his death, in and to the south half of the northeast quarter and the northwest quarter of southeast quarter, and the northeast quarter of the southwest quarter of section seventeen (17) in township one (1) south of range nineteen (19) east of Willamette meridian, containing about one hundred sixty acres of land, in Sherman and Gilliam counties, together with all the tenements, hereditaments, and appurtenances thereunto belonging or in any way appertaining.

Terms of Sale. At private sale, for cash or upon credit, the entire tract of land herein described to be sold as a whole, allowing a term of credit not exceeding two years upon not more than two-thirds of the purchase price, taking a mortgage of the usual commercial form on the land so sold, for security on deferred payments, and have said deferred payments to bear interest at the rate of not less than eight per cent per annum. Said sale will be subject to resale and confirmation by the court in the same manner as other sales of real property by administrators or executors.

Dated at Moro, Sherman county, Oregon this 25th day of June, 1910.

A. DILLINGER, Executor of the estate of Henry Schlegel, deceased.

5tjl1-29-24 W. C. Bryant attorney for estate

In the Circuit Court of the State of Oregon In and for the county of Sherman.

J M Brown, Plaintiff, vs Margaret N Brown, Defendant.

To Margaret N Brown, the above named defendant

You are hereby required to appear and answer the complaint filed against you in the above entitled suit, on or before the last day of the time prescribed in the order of publication, towit, on or before the 9th day of September, 1910, and if you fail so to appear and answer, plaintiff will apply to the court for the relief demanded in the complaint filed herein against you; to-wit, for a decree dissolving the bonds of matrimony now existing between the plaintiff and yourself, on the grounds of wilful desertion and for such other and further relief as to the court may seem equitable and just.

This summons is served upon you by publication thereof for the period of six successive weeks in The Sherman County Observer, a weekly newspaper of general circulation, published in Sherman county, Oregon, in pursuance to an order of the Hon R R. Butler, Judge of the above entitled court, duly made on the 21st day of May, 1910, and the date of the first publication thereof is the 29th day of July, 1910.

CLAUD STRAHN, Attorney for Plaintiff

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COLUMBIA SOUTHERN RY.

South-bound passenger daily	Distance fr Biggs	Time Table June 12, 1910 STATIONS	North-bound passenger daily
6.55 pm	70	Shaniko	7.00 am
6.15	57	Wilcox	7.35
5.50	52	Kent	7.45
5.35	45	Bourbon	8.05
5.05	38	Grass Valley	8.20
4.45	30	Erskine	8.40
4.30	27	Moro	8.55
4.20	23	DeMoss	9.05
4.05	19	McDonald	9.20
3.50	16	Sandon	9.35
3.40	14	Klondike	9.40
3.25	9	Wasco	9.55
3.15	7	Sink	10.10
3.10	5	Gibson	10.15
2.55 Lv	0	Biggs	10.40 Ar
2.45 Ar	0	Biggs	10.40 Lv
2.38	4	Des Chutes	10.50
2.30	8	Celilo	10.58
2.20	13	Sumit	11.05
2.00	20	The Dalles	11.25

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