

Eureka Lodge No. 121. A. F. & A. M. Moro, Or. Meets the first and third Thursday evenings of each month. Visiting members cordially invited to meet with us. By order of W. M., J. M. PARRY, Secretary.

Bethlehem Chapter No. 78 O. S. S. Regular communication each 2d and 4th Thursday evenings monthly. F. E. FORTNER.

Moro Lodge, No. 113. I. O. O. F. Moro, Or. Meeting every Saturday evening at 7:30 o'clock. Visiting members are cordially invited. Members expected to be present. HENRY ROGUELS, Noble Grand, F. E. FAGAN, Secretary.



Try L. W. Ross' chocolate ice cream soda.

Try the famous Sunday dinner at the Hotel Moro.

Best mullage and brushes at the Observer Book Store.

See Millikin "the harness maker" at Wasco, Oregon.

Go to L. W. Ross for your cold drinks and ice cream dainties.

Always in stock, beautiful Birth Day Postal Cards, at the Observer Book Store.

Abstracts promptly made by the Sherman County Abstract Company, Moro, Oregon.

Carbolinum, fresh stock, direct from Germany, now on sale at The Observer Book Store.

I have a good residence in Moro for sale, possibly two. J. M. Parry; enquire at post office.

\$2000 and more, to loan on farm lands. Interest eight per cent. Sherman County Abstract Company, Moro, Oregon.

Your chickens will soon pay for themselves in increased egg production if you use a quart can of carbolinum around the chicken house and perches; you can get it at the Observer Store.

Eugene woolen mills have large contracts for fabrics for the European war.

Edw Jewell and wife were visitors from Kent Tuesday, on their way to The Dalles.

Mr. and Mrs. F. E. Fagan entertained the young people of Moro last Friday evening.

The annual district convention of the I.O.O.F. for the counties of Sherman, Wasco, and Hood River met this week at Dulur.

A special school meeting has been called to meet at the school house on November 21st to levy a tax for the next school year.

Rendel R Howard was a visitor at the Experiment Station this week, gathering data for a series of articles soon to appear in the Oregonian.

Assessor Otto-Petz is in Portland attending the state assessors convention. Otto is an ex-president, as well as ex-secretary, of the association.

J. C. Hockman is building a cistern at his farm north of Moro, which he intends to line with Lehigh cement secured from the Tumalum Lumber Co.

A. H. Barnum and family entertained his brother, L. Barnum, and family and his sister, Mrs. L. L. Peetz and family, at an informal family dinner last Sunday.

Moro and Grass Valley will have moving pictures two nights each week, beginning Saturday evening at Moro. Vaudeville acts will be part of the evenings entertainment.

I. D. Pike and family were business visitors from The Dalles on Tuesday. Irwin said he had to hurry back, as he is one of the carpenters working on the IOOF building in that city.

H. Macbeth has returned to Moro and opened a tailor shop in the Phillips building. Work entrusted to him will be finished to your satisfaction. Special attention given ladies' suits, pressing, cleaning, remodeling, altering, relining, etc.

The J. P. O'Meara Implement and Supply Co. has had their agency territory enlarged by the Holt Harvester Co. to include all of Sherman, Gilliam, Wheeler, Morrow Crook, Wasco, counties in Oregon and Klickitat county in Washington.

Roy Kunsman is an apprentice assistant in the Landry tonorial parlors.

Henry Schadewitz was a passenger Wednesday from Kent on his way to Albany.

The first of the two Hill steamers to run between Astoria and San Francisco is to make a trial spin the last of this month.

O. L. Belshee has purchased a bill of lumber from the Tumalum Lumber Co. with which to remodel his home on the farm.

Mrs. Anna Peetz Montgomery left Monday morning for Woodburn where she will visit a short time, before returning to her home in Idaho.

George Hennagin is building a shed to house his sheep and also an engine shed at the well, the material being furnished by the Tumalum Lumber Co.

A. S. Johnson has moved his well drilling machine from Kent and has started to drill a six inch well for the city close to what is known as the Goffin well.

Attorney W. C. Bryant has had the unsightly briars and brush removed from the alley side of his office building preparatory to planting a few choice roses in the spring.

A. H. Barnum is building a slaughter house at the Lone Rock Stock Farm, east of Moro. It will be a good building, because the Tumalum Lumber Co. is supplying the material.

The historic "free bridge" spanning the DesChutes at the foot of the Rattlesnake grade, went down during the high wind storm of Sunday. There is little probability of the bridge being rebuilt.

At the recent state election all measures jointly endorsed by the state grange, labor organizations, and the so-called peoples power league were defeated by a large vote. This combination in the past was strongly entrenched in the voters' confidence, but they dissipated their strength by reckless use of endorsements.

Word has been received by A. M. Wright that about nine o'clock last Wednesday morning fire destroyed the J. V. O'Leary home and contents at McKenzie bridge. The family owned a sixteen room house and store and had just put in their winter supply. Mr. O'Leary has a large number of friends in Sherman county who will be sorry to hear of their loss.

An Important Subject.

To the editor of the Observer, at Moro:

"I cannot refrain from writing you on a subject that is very real and yet of which I cannot always speak for fear of being misunderstood and of being considered as trying to seek a financial benefit for myself where none is intended but only the ultimate good of the individual is sought and, more particularly, to cause him to consider, if but for a few moments of time, those in whom he should have more regard for their future welfare than any transient, traveling stranger could possibly have.

"These thoughts occurred to me last month; when a frail little woman, dressed in black, called at my office and in trembling voice said that her husband's body was in the undertaking parlors up the street; that they had moved to Portland just a short time before for his health and that death had occurred only two days before. She said that she had learned only a few months ago that he had insured his life for her and the baby for \$2000 and that it was all she had to live on.

"I found that he had been a renter on a farm in eastern Oregon; an honest, hard working man who had been persuaded by one of our agents, traveling through the country, to insure his life for this little woman; and the thought occurred to me, What if the agent had not seen him? Or, if he had said he wasn't quite ready to insure, as so many do. Would it have shown proper regard for his family and been fair to his wife and baby?

"So many do not understand the basic fact of life insurance; it is not life insurance as it's most generally termed, the person who pays for insurance most often receives direct benefits. Life insurance, rightly considered, is but a broader application of business insurance; it is an insurance against the sudden loss of earning power for the family; it is brain insurance, not life insurance.

"If a man is physically capable of earning \$100 a month, he represents to those dependent upon him the same valuation as if they had \$20,000 worth of farm land rented to bring an interest return of 6 per cent. His death, with no insurance, has the same effect as fire, flood or storm would have on the growing crop.

"If a man earning \$100 a month cannot carry \$20,000 insurance he should have as much as he can best pay for. Money paid to a good insurance company is saved; for himself if he lives, for his wife and family if he dies. Young men should insure when young; the rate is low and health good.

"Instead of an agent begging the man to insure men should urge agents to explain the different policy plans and take his application. There is a form of policy now written that provides a monthly payment as long as the wife or child shall live, in place of paying all cash in one lump sum. Wives are generally not educated in business and statistics show that seven years after a man's death, in most cases, his estate has been lost to his family. Twenty-five or fifty dollars payable every month for life is far better, in most cases, than handing a woman a check for the full amount of the policy and a man with a family, he loves and desires to provide with an absolutely safe and sure investment should consider this plan.

"Another thing regarding life insurance is that all companies are not reliable. I have been in Oregon for twenty five years and have paid out a great deal of money to estates all over Oregon and have now more than 5000 satisfied policy holders. I shall be glad to give advice or information to any one who might desire it and with no obligation on their part to carry the inquiry further.

Yours truly, H. G. COLTON, Manager Massachusetts Mutual Life Insurance Co., Portland, Oregon.

Hot Lake Manager Would Like Notice of Arrival in Advance.

Persons contemplating a visit to Hot Lake Springs, Oregon, who require the service of a wheel chair or other special convenience, are requested by the management to give notice of arrival in advance, so that proper care and attention may be assured.

No. 216. Report of the Condition of The Wasco Warehouse Milling Co. Bank, at Wasco, in the state of Oregon, at the close of business October 31st, 1914.

Table with financial data including Resources (Loans and discounts, Overdrafts, Furniture and fixtures, Due from banks, etc.) and Liabilities (Capital stock paid in, Surplus fund, Undivided profits, etc.).

State of Oregon County of Sherman ss W. D. Wallis, cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief. W. D. Wallis, cashier. Subscribed and sworn to before me this 10th day of November, 1914. John M. Parry, Notary Public.

NOTICE OF ADMINISTRATION. In the County Court of the state of Oregon for Sherman county. In the matter of the estate of John H. Landry, deceased. Notice is hereby given that the undersigned, has been duly appointed Administratrix of the estate of John H. Landry, deceased, and that all persons having claims against said deceased or his estate are hereby required to present the same, duly verified, with the proper vouchers, to the said Administratrix, at the law office of Bright, Bryant & Ellis in Moro, in said County and State, within six months, from the date of the first publication of this notice.

NOTICE OF FINAL SETTLEMENT. In the County Court of the State of Oregon, for Sherman County. In the matter of the Estate of Charles N. McCaleb, deceased. For all whom it may concern— Notice is hereby given that the undersigned administratrix of the estate of Charles N. McCaleb, deceased, and also administratrix of the personal estate of the partnership existing prior to and at the time of the death of said Charles N. McCaleb, between him and one G. M. Frost, has filed in said matter with the clerk of the above entitled court her final report and account of her administration of the said estate and that by order of said court, on Monday the 7th day of December, 1914, at the hour of 10 o'clock a. m. has been duly appointed as the time and the County Court Room in the county court house, at Moro, in said county and state, as the place for the settlement of the said final report and account, and for the hearing and determination of objections thereto, if any, and the settlement of the same and of the said estate.

SHERIFF'S SALE. In the Circuit Court of the State of Oregon for Sherman County. O. G. Hulse, plaintiff, vs. W. E. Geitz Milling and Manufacturing Company, a corporation, defendant.

Notice is hereby given that pursuant to an execution in foreclosure, docket and order of sale duly issued out of and under the seal of the Circuit court of the state of Oregon, for Sherman county, to me directed and dated the 14th day of October, 1914, upon a decree for the foreclosure of a certain mortgage, and upon a judgment rendered and entered in said court on the 12th day of September, 1914, in the above entitled cause, in favor of the plaintiff, O. G. Hulse, and against the defendant, W. E. Geitz Milling and Manufacturing Company a corporation, above named, for the sum of two thousand (\$2,000.00) dollars, with interest thereon from the 14th day of September, 1902, at the rate of eight per cent. per annum, and the further sum of two hundred (\$200.00) dollars, attorney's fees, and the costs and disbursements of the above entitled suit, and the costs and the accruing costs of and upon this writ, and commanding me to make sale of the real property embraced in said decree of foreclosure, and hereunto subscribed, I will on

Saturday, November 21st, 1914, at the hour of 9 o'clock a. m. at the front door of the county court house in Moro, Sherman county, Oregon, sell at public auction to the highest bidder, for cash in hand, all the right, title and interest of the above named defendant, W. E. Geitz Milling and Manufacturing Company, a corporation, in and to the following described real property, to-wit: Beginning at a point sixty eight and one half (68 1/2) feet north of the northeast corner of the southeast quarter of section eighteen (18) in township one (1) south of range seventeen (17) east of w. m. intersection of the Columbia Southern Railway Company right of way; thence south 54° 11' west 136 feet along the line of said right of way to the line of the Columbia Southern Railway Company station grounds; thence south 35° 49' east 100 feet to Railroad avenue; thence north 54° 11' east to place of beginning; said piece or parcel of land being lot "A" as shown and designated upon the map or plat of City View addition to Moro, in Sherman county, Oregon, according to the record plat thereof in the county clerk's office in said county; together with all and singular the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

Also a piece or parcel of land beginning at a point where the west line section seventeen (17) township one south of range seventeen (17) east of w. m. intersects the south line of the Columbia Southern Railway Company right of way, said point being two hundred and six (206) feet north of the northeast corner of the southeast quarter of section eighteen (18) township one south of range seventeen (17) east of w. m.; thence south 35° 49' east one hundred feet; thence south 54° 11' west to the line of section seventeen (17) township one south of range seventeen (17) east of w. m.; thence north on said west line of said section seventeen to place of beginning; said piece or parcel of land containing about four thousand seven hundred and sixteen and two-third (4716 2/3) square feet, and all being within the corporate limits of the City of Moro in the county of Sherman, State of Oregon, together with all and singular the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

Also the Flouring Mill situated upon the aforesaid real property, together with all machinery of every kind and nature used and to be hereafter used in and about the operation of the same, whether annexed to said real property or otherwise; also one Fairbank, Morse & Co. engine; also five double stands roller mills; one single stand roller mill; two Columbia rollers; two contrived rollers; two purifiers; four dust collectors; one milling separator; one double sifter; one flour packer; one feed elevator; and all shafting, pulleys, and beltting to connect the above machinery, also all machinery, tools, appliances, and other apparatus now and that may hereafter be acquired by said W. E. Geitz Milling and Manufacturing Company for use in and about the operation of said Flouring Mill. Dated at Moro, Oregon, this 20th day of October, 1914. J. O. McKean, Sheriff of Sherman county, Oregon.

YOUR ATTENTION! WE HAVE SECURED THE AGENCY FOR THE JUSTLY POPULAR Van Brunt Grain Drill COME IN AND SEE THIS MACHINE Moro Hardware & Implt Co

L. W. ROSS JEWELER Ice Cream, Cold Drinks, Candy, Cigars & Tobacco FOUNTAIN DRINKS A SPECIALTY MORO, OREGON

The Grain Growers Conveniences Are not alone confined to Rural Free Delivery of mail and the Telephone. There is another convenience which all farmers should have — and many do have — a checking account with a good bank. The possessor of such an account avoids the risk of having his money on his person or about his home where it is in danger of fire and thieves. His bills paid by check are not only a valid receipt, but also a convenience in his home transactions where very often the necessary change for concluding settlement is not at hand. Don't stop to think this over, but start an account now with The Wasco Warehouse Milling Co. Bank, of Moro.

J. F. BELSHEE Moro, Oregon, DEALER IN Harness Supplies of all Kinds Have received a complete line of Saddles For Ladies, Men and Boys. Repair Work Neatly Done in Prompt Time.

LADIES AND GENTLEMEN! YOUR CLOTHES CLEANED, PRESSED AND REPAIRED Anything that is soiled can be cleaned, and I can do it neatly, properly, satisfactorily. I will be here permanently VICTOR J. MINNON, MORO, OREGON Located in the Webb brick building

MORO BARBER SHOP Porcelain Bath Tub. Everything First Class and up to date. Agent for Model Steam Laundry of The Dalles Shop in Brick Building next Observer Office J. N. LANDRY, Proprietor. Moro, --- Oregon.

Wreaths of Laurel Were used to decorate the brows of conquering heroes in olden times. Now, we consecrate the burial places of our dead with Monuments of enduring marble or granite. We invite you to come in and see our newest designs and look over some of the semi-completed stones now in stock. Watts Marble Works The Dalles, Oregon.

TUM-A-LUMBER Building Material at the Right Prices TUM-A-LUMBER GOOD Wood and Coal. See H. U. Martin about it Tum - A - Lum Lumber Company.