



DON'T carry around a great amount of currency. If you do you are beset by two great evils. One is the temptation to spend readily. A man with \$100 in currency in his pocket is freer to spend than the man with little currency. He is more apt to break a ten dollar bill than he is to draw a ten dollar check.

The other evil is the bait offered to thieves. A man who is known to carry a large sum of money in his possession never can tell when he will be set upon by a highwayman. The wealthiest men in the country seldom carry large amounts of cash. When you accumulate a goodly amount of currency deposit it in the bank at once.

THAT IS THE SAFEST PLACE FOR IT.

"Bank of Moro"

MORO, OREGON

The Best Eatables Are now put up in Cans

You get the best fruits, the best vegetables, the best shell fish, the best of everything in the markets in cans.

If you want tasty, healthful food of known value because of its guaranteed quality, you want Diamond W and Waco brands that are sold by

BOURHILL & CO.

MORO, ORE.

JUST A REMINDER

To come to our store when in need of

Furniture, Rugs and Linoleum,

Hardware, Plumbing Goods

Sheet Iron, Barbed Wire, Wire Netting

Majestic and Universal Ranges

Vulcan and Canton Gang Plows

The No. 2 Star and Canton Double Disc and Drag Harrows

Hacks, Top Buggies and Bain Wagons

Waterloo Stoves and Z-Engines

Maytag Gasoline Motor, Electric and Power Washing Machines

GINN, COLEMAN & CO.

MORO, OREGON

BUY HARNESS NOW!

Buy It From Us

You may think you can get along without that new set of harness this winter, and possibly you can—BUT WILL IT PAY YOU? The time lost in repairing and tinkering and causing an old and broken and unreliable harness will just about pay for a new one. And time is money these days.

Then broken harness often cause runaways, and they often result fatally to the driver or the animals. No, unreliable harness does NOT pay. Buy a new set NOW, and buy it from US, where it is BEST and CHEAPEST.

MORO HARNESS SHOP, J.F. BELSHEE Prop.

JOB PRINTING

We Cordially Solicit Your Patronage.

The Observer.

MORO, OREGON.

Official Paper for Sherman County.

FRIDAY, February 16, 1917

Entered as second class matter at the post office at Moro, Oregon, July 25, 1891.

C. L. IRELAND, Manager.

If you do not read The Observer, why not?

We would like to have you take it, and we know it would be profitable to you to become a subscriber. We send it two years for \$2.50; one year \$1.50; 12¢ a month isn't much. Try it. Order by postal card, and pay for it when you can.

We will not be responsible for the neglect of subscribers to notify us of changes in their address. Nor will the notification of a Postmaster that the subscriber has "Removed" settle the bill of a delinquent.

Church and Society notices FREE, except when for money making purposes. Such notices at regular rates at the option of the publishers.

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 for a statement, which will be cheerfully rendered at any time.

Moro High School Notes.

Did you know that Raymond Henrichs was wearing long trousers?

The school library is being catalogued under the "Dewey Decimal" system and is beginning to take a very definite form.

Several copies of plays acceptable for presentation by a high school cast have been received and selections are being made.

The Willamette University Glee Club of Salem, have arranged for a concert March 10 to be held under the auspices of the high school.

Seral Searcy recently finished a music cabinet in the manual training department. A rook accused him of making it for a meat 'safe.'

The grammar grade teacher recently lost several of his beloved students and as a result of excessive weeping Roy Bowman is nursing his oculistic organs.

The high school orchestra is progressing very rapidly. Among their visitors at the last rehearsal there was one canine member who seemed very much interested in the work.

There was considerable confusion in the assembly Tuesday a. m., when Carlton Ross discovered Willie Buxton's new trousers. No, there has been no fire sale that we know of.

The wonderful spring weather which we have been enjoying the last week has brought the high school twirlers and slingers out of their winter quarters and the school diamond is occasionally frequented with a good live contest.

A few of the "Studes" of Moro high gloriously surprised our most beloved Carlton Ross on Monday, February 5. The evening was spent in drinking cider, "Flinch" and dancing. Carlton is now old enough to go to the barber shop unassisted—we hope.

Mary Kunsman (our Ichmael) left Thursday, February 8, on an extended tour of the United States. The spring weather inspired this effort:

Oh her position was such
That we miss her very much.
And we're hoping when she reaches
That town of Palm Beaches
That she will not forget old Moro.
—Spokeshake.

In a lively game of basket ball last Monday evening between the Rooks and the Grammar Grades, the Rooks were victorious by a score of 28 to 4. Anderson starred for the Rooks. In all, our greener ones performed very nobly. The lineups were:

Rooks	Grammar Gr.
Anderson	F. Armstrong
Ginn	F. Miller
Mahrt	C. Douma
Messinger	G. Ellsworth
Searcy	C. Douma

Farm Loan Circular Now Out.

The Department of Agriculture has just issued a Farmer's Bulletin, No. 795, a circular entitled "how the federal farm loan act benefits the farmer." This not only gives the disadvantages of the present system, and advantages claimed for the new federal land-bank system but outlines who may obtain loans, how to organize a local association and other useful information. Congressman Sinnott will get a copy of the same to any constituent requesting him therefor.

Viava Home Remedies can be had from Mrs. Grace Bourhill.

Rural Credits State Law.

Among the few meritorious measures presented to the state legislature now closing its work at Salem was that providing the machinery for putting in force the rural credits amendment voted at the last election in November.

Senator Shanks of this district presented a bill embodying the provisions that would make the rural credits measure operative, it being presented as the first bill to be introduced in the senate. It has been vigorously attacked by some as going too far and providing "jobs" for the political unfortunates who are not able to become identified with the commercial life of their communities except as the public assists them from the state treasury.

Those mainly opposed to Senator Shanks' measure were in favor of having the funds loaned under the same procedure as is the state school fund, by the state board through agents appointed for each county. Senator Shanks was favorable to having an examiner of titles and who also would act as appraiser for the land upon which a loan was to be made. This to be done under a salary provision.

The rural credits fund and the school fund are two different and distinct funds, both in character and disposal. The earnings of the school fund is apportioned among the schools of the state while the earnings of the rural credits fund is to go to pay interest on money borrowed by the state and which it in turn again loans to applicants.

If interest on loans of the school fund are not collected for a term of years the loss is upon the several school districts in having a smaller portion of state funds with which to conduct their school. On the other hand, if interest payments or poor loans are made by those in charge of the rural credits fund, those buying the bonds from the state—those who loan the money to the state to loan to the farmer—are not paid their interest and consequently the value of the bonds are depreciated to the extent to which this may happen.

Senator Shanks intended to place the rural credits fund upon a business basis; he created one or two "new jobs," but not at the expense of the state treasury or the school or rural credits fund. He simply discontinued the school fund agents scattered over the state among the 36 counties and gave their earnings they had been paid, in commissions on loans made, to the new offices created and had these new officials do the work of both at less cost to the state than is the school fund now operated.

It is generally recognized that anyone working on a commission basis is often more impressed with the desirability of making the loan than seeing that it be paid at maturity. There is \$18,000,000 authorized to be loaned under the rural credits act. It is better to have one man responsible for its judicious use than have 36 agents over the state soliciting loans by which they may earn commissions. The commissions would more than pay the salary and expenses incurred in administration. We consider the measure introduced by Senator Shanks as unusually efficient.

Contract Binds Farmer.

A decision regarded as important by grain buyers was given in Superior Court at Walla Walla, Wash., Feb. 11, by Judge E. C. Mills, who held that a payment down is not necessary to make a contract binding. The court held that the agreement of one party to sell and of the other party to pay a purchase price constitutes the consideration where both parties sign the contract.

The ruling was given in the case of Dement Bros. Co. vs. Carl Conn, a farmer. The latter agreed to sell his wheat to Dement Bros. at \$1.03 a bushel for bluestem and then failed to fulfill the contract, making sale to another dealer at \$1.60. Dements sued and received judgment.

The general land office has just issued a 20-page circular, No. 523, giving full instructions to registers and receivers as to how to proceed under the Ferris 640-acre grazing homestead law. A copy of this circular may be obtained by writing Congressman Sinnott.

Let These Washington & Oregon Battleships Protect Your Prosperity

How will you handle your grain this year? Bulk grain is here! Southern Idaho built approximately 50 elevators. Eastern Washington and Oregon about 50 last year; it is authoritatively stated that 150 elevators will be built in the Columbia river basin this year.

We are now planning and building elevators in Eastern Washington and Oregon. Portland plans new million bushel elevators.



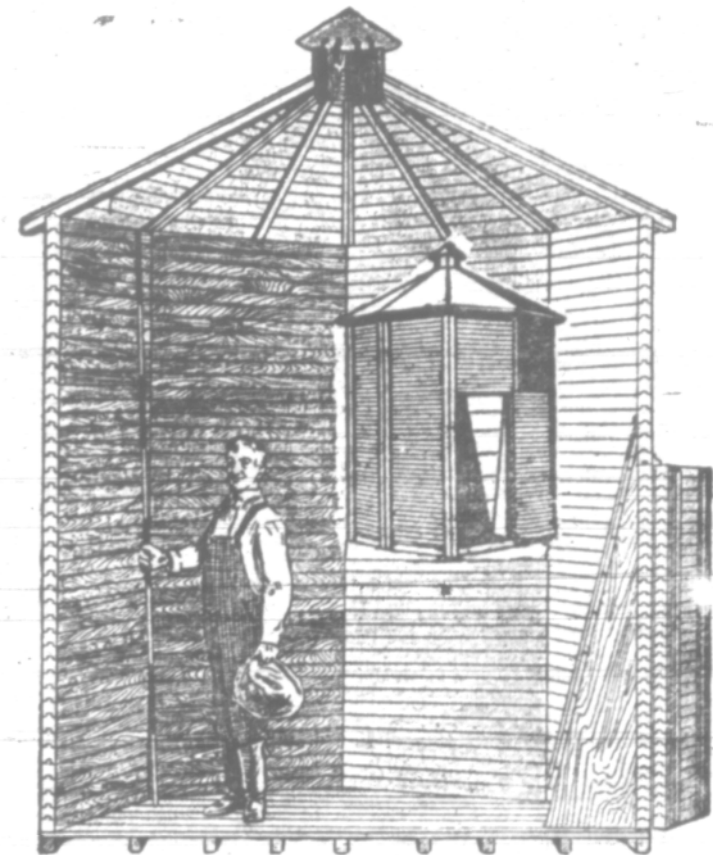
Astoria will double capacity of elevator. Seattle recently completed million bushel elevators at docks. Spokane farmers meeting of last year almost unanimously voted for bulk grain. Oregon Agricultural College meeting endorses bulk grain system. Every Saturday brings the word of some farmers meeting to adopt bulk grain handling. At Pendleton meeting N. B. Atkinson of Wasco county, Ore., told of farmers building elevators and paying for them with sack money first year.

Bulk Grain is here—make money in 1917. Sacks are out of date. Handling in bulk saves 2c to 3c per bushel. And this saving is made above the cost of installing granaries (as shown above). Bulk handling insures getting ALL the profit, and reduces the labor very materially. Act now—come in today—look over our many designs—ask us how you can equip your farm for handling bulk grain by using the money you would pay for sacks for one year—after that you save money every year.

Tung-Lok Grain Bin

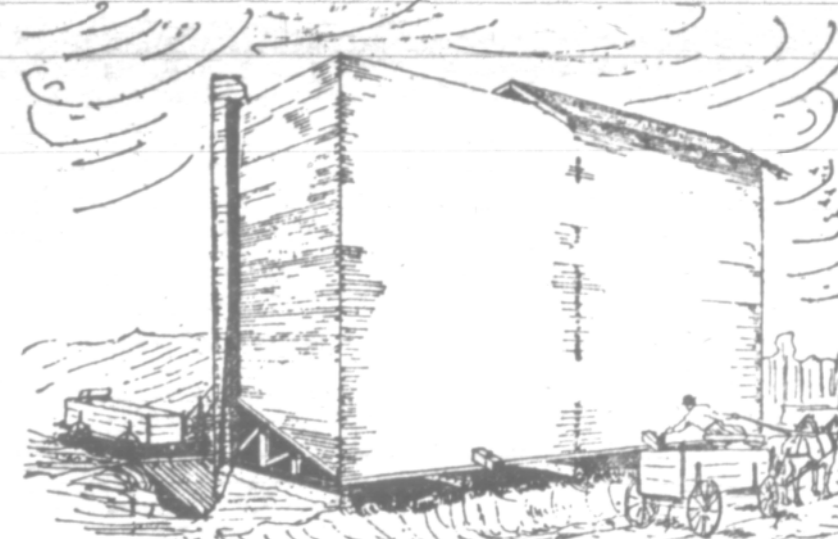
1500-bu. \$140 2000-bu. \$165

Most practical bin on the market, made of yard-seasoned wood, all cut to exact sizes, grooved and tongued, easy to erect, no "expert" help required, put up in less than a day. Perfect storage under all conditions. Better than metal and far lower in cost. Metal bins sweat and rot contents. They warp and bulge and are easily damaged and terribly expensive.



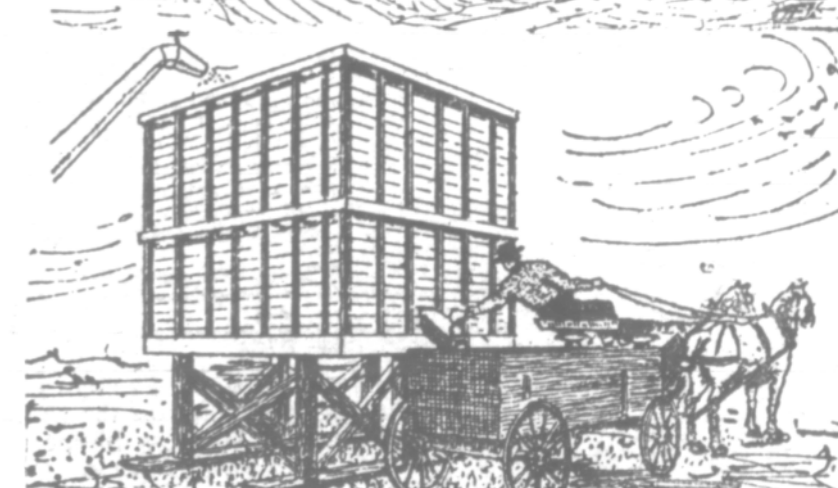
5000 Bushel Granary

Level Ground Type, \$321.00
Side Hill Type, \$311.00
Can be built larger or smaller as desired.



1000 Bushel

Portable Grain Bin, \$48.00
Can be built larger or smaller as desired.



Complete plans and specifications prepared by our expert architects and engineers showing every detail of construction. We'll be glad to show you these plans and talk over your needs for the coming season.

"See H.U. Martin About It"

TUM-A-LUM LUMBER CO'PNY.

Seventh and Eighth Grade Notes.

By Alida Douma and Herbert Ellsworth.
Supt. Fagan visited our room Tuesday.

The score of the basket ball Monday night was 24 to 3 in favor of the freshmen.

A program will be held in our room Friday, Feb. 23. Everybody is invited to attend.

The eighth grade is very glad that there will be no open book plan and exemption in the May examination.

Mr. James Stewart came up Friday and gave a very interesting talk about sheep, which was thoroughly appreciated by all.

The following are those who received 100 in spelling last week: Seventh grade—Ray Messinger, Revella Galbreath, Grace Brown. Eighth grade—Paul Miller, Jessie Hoskinson, Myrtle Sheets, Alida Douma, Herbert Ellsworth, Joe Hansen.

Royal Bakery Bread fresh daily at the Moro Trading Co.'s store.

Independent Warehouse & Milling Co

R. H. McKean, Manager, Wasco, Oregon

DEALERS IN
Lime, Plaster, Cement, Builders Supplies, Lumber, Wood, Coal, Cedar Posts, and Hay.

MANUFACTURERS OF
MILL FEED AND FLOUR.

HOTEL ALBERT THE DALLES, ORE.

Is noted for its comfortable surroundings and the courteous attention received by the traveling public.

Rates moderate priced. Rooms equipped with modern conveniences and newly refurnished throughout.

YOUR PATRONAGE IS SOLICITED