



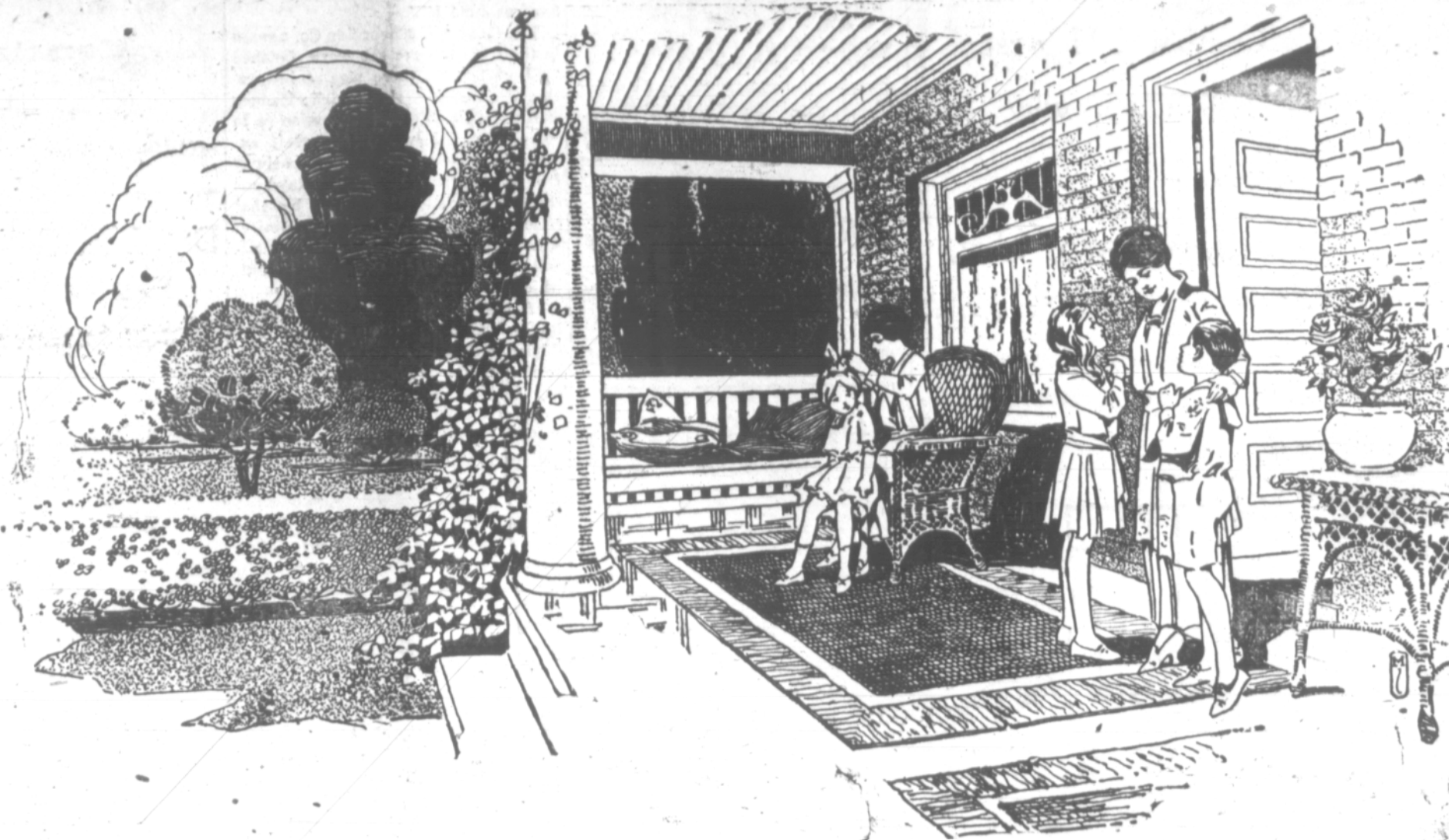
MEMBER
FEDERAL RESERVE
SYSTEM

"Sowing" Dollars for a Thrift Crop

SOWING the seed is only one step in the production of a crop. If the harvest is to be abundant, favorable conditions must be maintained. To the business man, this means favorable credit conditions.

The Federal Reserve System is the great stabilizer of commercial credit conditions today. It insures an ample supply of such credit at all times.

FARMERS' STATE BANK
Moro - - - - - Oregon



Is Your House Your Home?

*You Will Never Know the Real Happiness
of Home Until You are a Home Owner!*

Your farm home can be built as attractive as the one depicted above

There was a time when farming meant self-denial. This was before porcelain bath tubs, telephones, electric lights, automobiles and well built homes were found on farms. In passing, it might also be added that it was about this time that parents were finding difficulty in keeping their boys and girls on the farms.

Today Nothing is denied the farmer that is enjoyed by his city brother. This is particularly true of the home. Picture the home shown above on YOUR farm. It can be built there.

Many farmers who have the refinement and good taste to desire to improve their home conditions are putting off building until prices become lower. Do they know when lower prices will be brought about? Or that they ever will?

Every farmer expects to pay higher wages during this harvest than last. And present indications point to still higher wages for 1921. There is really very little hope of bringing down the present scale of wages. The aim is now to prevent it from going higher.

To a great degree, labor influences the prices of all commodities when labor is high, materials are high.

If labor goes higher, materials will again advance. And everything tends to show that prices have not yet reached their peak.

Last year you could have built for less than you can this year. This year it will cost you less than next. This is the reason we are preaching the doctrine of BUILD NOW! This is true not only of your farm home, but of your outbuildings, as well. Don't go on denying yourself the comforts and pleasure that a modern home will afford you on the farm, while you wait for prices to go down. BUILD NOW, it's cheaper!

We are prepared to offer every building assistance to the farmer who has foresight enough to BUILD NOW. We have photographs of houses we have actually built for him to choose from. We have hundreds of plans for farm houses and outbuildings, and their cost estimates. They are his for the asking.

Make use of our Building Information Office. It was established for your benefit. There is not the slightest obligation imposed by you using it. This information is worth coming a long way to turn to your own advantage. Use it!

BUILD NOW—U. S. 5 Years Behind in Building—Enormous Demand—Keeps Prices Approximately Same

TUM-A-LUM LUMBER CO.

Designers and Materialers of Homes and Farm Buildings

WE ARE AGENTS FOR THE
JOHN DEERE and OLIVER PLOWS

Thomas,
Vanbrunt,
Monitor and
Superior

DRILLS

Chatam Fanning Mills

We have a good stock of

EIGHT-POINT CUTOUT DOUBLE ACTING DISCS

Also we carry a complete line of Furniture, Ranges and Heaters, and remember the Famous Z Line of Engines and Fairday Washing Machines.

Moro Hardware & Implement Co.

MORO, OREGON

MORO BARBER SHOP

Porcelain Bath Tub.

Everything First Class and up to date.

Shop in Brick Building next Observer Office

C. H. JOHNS, Proprietor.

Moro, - - - - - Oregon.



Special Rates

NEW HOTEL PERKINS

Fifth and Washington Sts.
PORTLAND, ORE.

Room with privilege of bath, single, 75c up; double \$1.00 up
Room with private bath, single \$1.50 up; double \$2.00 up
Auto Meets Trains. Street cars from Union Depot pass our doors.
Transfer at 5th and Glisan streets from North Bank Depot.

A "WANT" ad in THE MORO OBSERVER will reach more people in Sherman County than by any other medium available.

Try a Want Ad. in The Observer. It Pays. IF YOU WANT TO SELL OR BUY