

Heppner Gazette Times

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MORROW COUNTY'S OFFICIAL PAPER

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Business Stability.

PORTLAND TELEGRAM.

IN A recent interview published in the Magazine of Wall Street Herbert Hoover states his belief that the old bugaboo, the "business cycle" with its alternating panics and prosperities, is no longer to be feared. He says:

I can say that I believe that the profound forces which have been in motion in the whole business world, particularly during the past 15 years, are making for greater stability and have, in my view, greatly mitigated the violence of the business cycle. It seems impossible that the old terror-stricken panic can ever return and I fervently hope that those periodic stretches of heartbreaking unemployment, back-breaking prices to farmers, bankruptcies to business men through no fault of their own, are on their way to history if we only continue wise.

Mr. Hoover mentions several factors contributing to this hope: The Federal Reserve System which has shown its ability to guarantee against money panic; the larger working capital and greater independence of business concerns; the increasing demand for varied products; the expansion of our foreign trade; the quicker turnover in stocks; the improvement in private and governmental information services, which are guides to intelligent business. He concludes:

Certainly we have had an unprecedented long period of stability, and the fundamental forces of stability are growing. In any event, none of the signs points to a slump at the present time.

This is expert testimony from a man who knows what he is talking about. It should go far to quiet the foolish fears of those who look for hard times as a matter of habit, simply because they used to have them occasionally.

There are too many business men who are like a burnt child, still afraid of the stove after the fire has gone out. They can't get it out of their heads that business stability with continued prosperity is too good to be true, and that there must be a catch about it somewhere. All that is needed is to stop looking for the catch and go ahead.

THERE will be no better time to buy or own a farm than right now. There is a move due to bring people back to the rural localities. The competitive life of the city centers is less alluring than a few years back and wages are bound to shrink, with expense remaining stationary, or possibly advancing. People perform in a circle and quit where they start. The tinsel of town loses its luster and in the end the freedom of the

Dr. Frank Crane Says

RULES FOR INVESTORS

IT IS about as hard to keep your money safely as it is to make it in the first place. It requires almost as much care, ingenuity and foresight as it does to earn the money.

Joseph R. Nutt, president of the Union Trust Company of Cleveland, has given us a list of questions which an expert analyst would want answered before reaching a decision about a bond.

By the way, one question a friend of mine who has large means said he was always asked about a bond was, "Will the bank buy it?" If the bond wasn't good enough for a bank it wasn't good enough for him. Mr. Nutt's questions are as follows:

What is the corporation's earning record? Have the earnings been analyzed? Sometimes a sufficient allowance has not been made for maintenance and depreciation, although the earnings of the company amount to more than their interest charges.

What is the company's financial condition? How much of the assets are inventory? Have the company's books been audited? Sometimes without auditing, the books may show a company to appear more prosperous than it really is.

What is the character of the company's business, competition, etc.?

One of the most important questions is, How well is the company managed?

Have all necessary legal precautions been taken? If the principal and interest guarantee, what does that guarantee amount to and is it enforceable?

To what purpose is the issue? Will the borrowing purpose be fulfilled? Are future bond issues restricted? Can the company redeem its bonds upon maturity? Is a sinking fund necessary?

What are the precautions regarding taxation of the bonds? Is the property free from liens?

Is the income return in keeping with general market conditions? Investing has become a science. If you are untrained in it, you can hardly depend upon your own judgment.

It is better to submit to an investment house or a bank in whom you have confidence.

rural centers draws those who long to live along the path of least resistance or less struggle. And so, so far as investment is concerned, there is none better today than the farm. City property is not advancing in value, except in choice locations, and there are few cities in the United States where there is any speculative motive in town lots. They have reached the end of it, except in the unusual cases where some particular thing has had a tendency to stimulate development.—Canyon City Blue Mountain Eagle.

Innards Needed on This Job.

OREGON VJTER. SIXTEEN security salesmen flocked into Condon one day this fall, at the time when farmers were receiving their 1927 fall wheat checks. Their wares ranged from the traditional slicker to gold mine stock to legitimate investments.

Well-braced innards and an abundance of honesty are prime essentials to be possessed by the man who issues the permits for the sale of securities—that sometimes turn into "insecurities"—in Oregon. Basic business judgment, adherence to the letter of the law, are all that is necessary in dealing with reputable investment bankers and brokers—but the financial game teams with sharp witted gentlemen. Their game,

ill-advised promotions and sucker-stuff, is a fast one. Perhaps some of that kind were in Condon that night.

A corporation commissioner, of which Governor Patterson has an appointment to make, must, on occasion, be ruthless in pursuit and adamant in decision. The office is an exacting one. It requires technical financial analysis, knowledge of the tricks, short-cuts and methods of "covering-up," freedom from political obligation and entanglements, and no involvement with concerns whose affairs might come before the department. Unquestioned honesty is an admitted essential.

A state permit to sell securities is not an implied endorsement. But the people have a right to assume that statutory protection afforded their pocketbooks is not administered and interpreted in a manner that affords outright so-lace to second story stock certificate men and bond bunco artists.

Forehanded.

THERE is a timely hint to Christmas shoppers in the statement by Colonel Leonard P. Ayres, noted economist, that shortages in stocks of goods are developing in a number of leading industries.

Already the volume of holiday purchasing is large. But not yet so large that buyers are discomfited or restricted in their range of choice.

The earlier buyer, however, always has the easier time and the better chance to make careful selections.

The outlook for a generous Christmas is fine. Throughout the country members of Christmas clubs will get millions of dollars from thousands of banks which do this service freely as a lesson in thrift.

Most planners of Christmas cheer can as well do their gift buying now as later, when the rush will be inconvenient.

Why not be forehanded? All reports to the contrary, there are mighty few fathers who give their daughters away at the wedding ceremony. They let the grooms find out for themselves later.

Now that the football season is ended and several million husky young men will not be so busy—why, we'll start a basketball season.

"In the words of Lincoln," said a local coal dealer during the recent warm fall weeks, "you can't fuel all the people all the time."

Prize fairy story of the year: "Women's skirts are to be longer."

TRADE—Have California clear property, for stock and wheat ranches up to 1500 acres. Give description and price. W. A. LISTON, 404 Masonic Temple, Salem, Oregon. 35-7

NOTICE OF MORTGAGE FORECLOSURE SALE.

IN THE DISTRICT COURT OF THE UNITED STATES, FOR THE DISTRICT OF OREGON. The California Joint Stock Land Bank of San Francisco, California, a corporation, Plaintiff,

vs. Francis Wilbur Rood and Frances Wilbur Rood, as administratrix of the estate of Andrew Rood, Jr., Deceased, and Oregon Live Stock Loan Company, a corporation, A. C. Ruby and Harry Rood, Defendants.

By virtue of a writ on decree, judgment order, decree and order of sale issued out of the above entitled court in the above entitled cause to me directed, and dated the 22nd day of November, A. D. 1927, upon a judgment, decree and order of sale rendered and entered in said court and cause on the 21st day of November, A. D. 1927, in favor of The California Joint Stock Land Bank of San Francisco, California, a corporation, plaintiff and against Frances Wilbur Rood as administratrix of the estate of Andrew Rood, Jr., deceased, and Frances Wilbur Rood, defendants, for the sum of Twenty-five Thousand Eight Hundred Forty-nine and 47/100 Dollars (\$25,849.47), with interest thereon at the rate of eight per cent per annum from the 30th day of June, A. D. 1927, and the further sum of \$2500.00 attorneys' fees, with interest thereon from the 21st day of November, 1927, and the further sum of \$86.50 costs and disbursements, and the costs of and upon this writ, commanding me to make sale of the following described real property situated in the County of Morrow and State of Oregon, to-wit:

The South half of the Southeast quarter (S 1/2 of SE 1/4); the Northeast quarter of the Southeast quarter (NE 1/4 of SE 1/4); the Southeast quarter of the Northeast quarter (SE 1/4 of NE 1/4) of Section 24, Township Three (3) South, Range Twenty-five (25) East of the Willamette Meridian; the West half of Section Nineteen (19); The West half of Section Eighteen (18); all of Section Seven (7) and the West half (W 1/2) of Section Eight (8); and 4 1/2 acres in the Southwest quarter (SW 1/4), South of County Road in Section Five (5), Township Three (3) South, Range Twenty-six (26), East of the Willamette Meridian. Together with all and singular the privileges, appurtenances, tenements, hereditaments, easements and rights of way thereunto belonging or usually enjoyed with said premises or any part thereof, and the reversion and reversions, remainder and remainders, rents, issues and profits thereof;

And also all the estate, right, title and interest, homestead or other claim or demand, as well in law as in equity, which any of the defendants had, on January 12th, 1928, and/or since acquired, of, in or to the said premises or any part thereof.

And also together with all other rights of every kind and nature, however evidenced, to the use of water, ditches and canals for the irrigation of said premises to which the mortgagors or said premises are now or may become entitled, and also together with all shares or rights, whether represented by certificates of stock or otherwise, in any canal company or water user's association attached to said land for the benefit thereof, now owned or hereafter acquired by said mortgagors.

NOW, THEREFORE, by virtue of said writ on decree, and said judgment order, decree and order of sale, and in compliance with the commands of said writ, I will, on Saturday, the 30th day of December, A. D. 1927, at 11:30 o'clock A. M., at the front door of the Morrow County Court House, at Heppner, in Morrow County, Oregon, sell at public auction, subject to redemption, to the highest bidder for cash in hand, all of the right, title and interest which the defendants in this suit have, or either or any of them had on the 12th day of January, 1923, the date of the mortgage herein foreclosed, or since that date had in and to the above described property, or any part thereof, to satisfy said writ, judgment order and decree, with interest, costs and accruing costs.

Dated November 22nd, 1927. CLARENCE R. HOTCHKISS, United States Marshal for the District of Oregon.

CLARK, SKULASON & CLARK, Attorneys for Plaintiff. Postoffice address: 1012 Yeon Building, Portland, Oregon.

NOTICE OF FINAL ACCOUNT.

Notice is hereby given that J. B. Key, Administrator of the Estate of W. H. Moore, deceased, has filed his final account with the County Court of the State of Oregon, for Morrow County, and that said Court has set as the time and place for settlement of said account, Saturday, December 24th, 1927, at the hour of Ten o'clock A. M. in the Court Room of said Court in Heppner, Oregon.

Any one having objections to said final account must present said objections on or before said hearing. J. B. KEY, Administrator of the Estate of W. H. Moore, deceased.

IN THE CIRCUIT COURT OF THE STATE OF OREGON FOR MORROW COUNTY.

Ida B. Woodson, Plaintiff, vs. Richard McElligott, Administrator of the Estate of Charles M. Davis, deceased, J. J. Da- SUMMONS vis and Jane Doe Davis, his wife, Charles Davis, his wife, and Jessie Davis, and Jane Doe Davis, his wife, Defendants.

To Charles Davis, a widower, Jessie Davis and Jane Doe Davis, his wife, Defendants.

IN THE NAME OF THE STATE OF OREGON: You are hereby required to appear and answer the complaint filed against you in the above entitled suit within Four weeks from the date of first publication of this summons, or from the date of service upon you, if personally served outside of the State of Oregon, and

if you fail to answer for want thereof the plaintiff will take a decree against you as prayed for in plaintiff's complaint, which is as follows, to-wit: For judgment against the defendant, Richard McElligott, Administrator of the Estate of Charles M. Davis, deceased, for the sum of Three Thousand Dollars with interest at the rate of Eight per cent per annum from February 16th, 1923; the further sum of \$400 attorney's fee and the plaintiff's costs and disbursements in this suit;

And for a decree of the court foreclosing the plaintiff's mortgage on the following described real property in Morrow County, State of Oregon, to-wit:

South half of Section 21; the North half of Section 28 in Township Two South, Range 23, E. W. M., except therefrom One square acre in the Southeast corner of the Northwest quarter of Section 25 in Township Two South, Range 23, E. W. M.; and providing that said real property be sold on foreclosure execution and the proceeds from said sale applied to the payment of plaintiff's judgment, including costs and attorney's fee and that each of the defendants above named be foreclosed of all right, title or interest in and to said real property and for such other and further relief as to the court may seem equitable.

This summons is published by virtue of an order of Honorable R. L. Bengue, County Judge of Morrow County, State of Oregon, made and entered on the 22nd day of November, 1927, in which order it was provided that this summons be published for a period of Four weeks in the Heppner Gazette Times, published at Heppner, Oregon.

Date of first publication is the 23rd day of November, 1927. C. L. SWECK, Attorney for the Plaintiff, Heppner, Oregon.

NOTICE OF SALE OF ANIMAL.

Notice is hereby given that by virtue of the laws of the State of Oregon, the undersigned has taken up the hereinafter described animal, found running at large on his premises in Morrow County, State of Oregon, and that he will on Saturday, December 3, 1927, at the hour of 2:00 o'clock p. m., at his place one mile below Parkers Mill on Rock creek, in Morrow County, Oregon, offer for sale and sell to the highest bidder for cash in hand, the said animal, unless the same shall have been redeemed by the owner or owners thereof. Said animal is described as follows:

One appalusa horse, branded 7 H on left shoulder; 7 or 8 years old, and weighing 1000 pounds. ELMER MUSGRAVE.

CALL FOR WARRANTS.

All General Fund Warrants of Morrow County, Oregon, registered on or before June 30th, 1927, will be paid on presentation at the office of the County Treasurer, on or after December 10th, 1927, at which date interest on said warrants will cease. Dated at Heppner, Oregon, November 17th, 1927. LEON W. BRIGGS, County Treasurer.

NOTICE OF SALE OF ANIMALS.

Notice is hereby given that by virtue of the laws of the State of Oregon, the undersigned has taken up the hereinafter described animals, found running at large on his premises in Morrow County, State of Oregon, and that he will on Saturday, the 3rd day of December, 1927, at the hour of 10:00 o'clock in the forenoon of said day, at his place, 5 miles southwest of Hardman, Oregon, on the middle fork of Rock creek, offer for sale and sell the said animals to the highest bidder for cash in hand, unless the same shall have been redeemed by the owner or owners thereof. Said animals are described as follows:

One white horse, branded Bar A on right shoulder; weight 900; age 20. One sorrel mare, no visible brand; has ruptured stomach; weight 1000; age 12.

One bay mare, no visible brand; weight 1000; age 6. One grey gelding, brand quarter circle 11 on right hip; weight 1150; age 8.

One roan saddle mare, no visible brand; weight 800; age 6. One bay saddle horse, branded O on right shoulder, reverse Z on right hip; weight 1000; age 12.

One bay saddle mare, brand 21—on left hip, reverse Z on right shoulder; weight 900; age 9. The above animals were taken up on my premises November 9, 1927. LOTUS ROBISON, Hardman, Ore.

NOTICE FOR PUBLICATION.

Department of the Interior, U. S. Land Office at The Dalles, Oregon, November 12, 1927.

NOTICE is hereby given that Francis A. Gentry, of Heppner, Oregon, who, on January 24, 1923, made homestead entry, act Dec. 29, 1916, No. 024114, for SW 1/4 NE 1/4, N 1/4 NW 1/4, Sec. 32, T. 1, N. R. 28, E. NW 1/4 SW 1/4, Sec. 26, S 1/2 SW 1/4, Sec. 29, SW 1/4 SE 1/4, Sec. 34, T. 1 S., R. 28, E. Lot 1, Section 3, Township 2 S., Range 28 E., Willamette Meridian, has filed notice of intention to make final three year Proof, to establish claim to the land above described, before Gay M. Anderson, United States Commissioner, at Heppner, Oregon, on the 28th day of December, 1927.

Claimant's names as witnesses: Michael Maguire, Phil Higgins, G. E. Ayers, Harry Brown, all of Lena, Oregon. W. A. WILKINSON, Acting Register.

NOTICE OF DISTRICT ROAD MEETING.

Notice is hereby given, pursuant to a petition of the requisite number of legal voters of Road District No. 1 of Morrow County, State of Oregon, and an order of the County Court of the State of Oregon for Morrow County, made and entered on the 2nd day of November, 1927, a meeting of the legal voters of said Road District Number 1 of Morrow County, State of Oregon, will be held at the Wadsworth Hall in Irrigon, Morrow County, Oregon, in the said Road District Number 1, Saturday, November 25, 1927, at the hour of 2 o'clock in the afternoon of said day, for the purpose of voting an addition-

al tax for Road purposes upon all the taxable property in said Road District to the amount of Five (5) Mills on the dollar, said tax to be expended as follows:

For resurfacing and maintaining present roads in Road District No. One (1), Morrow County, Oregon. R. L. BENGE, County Judge. Attest.: GAY M. ANDERSON, (Seal) County Clerk.

NOTICE OF FINAL ACCOUNT.

Notice is hereby given that the undersigned, Administrator of the Estate of Lena M. Hadley, deceased, has filed his final account with the County Court of the State of Oregon for Morrow County, and that said Court has set as the time and place for settlement of said account December 3d, 1927, at the hour of 10 o'clock A. M. in the Court room of said Court in Heppner, Oregon. All persons having objections to said final account must file the same on or before said date.

GLEN R. HADLEY, Administrator of the Estate of Lena M. Hadley, deceased.

NOTICE TO CREDITORS.

Notice is hereby given that the undersigned has been appointed by the County Court of the State of Oregon for Morrow County Administrator of the Estate of J. P. Hadley, deceased. All persons having claims against said estate must present them to me, duly verified as required by law, at the office of C. L. Sweek in Heppner, Oregon, on or before six months from the date of first publication of this notice.

Date of first publication, November 23rd, 1927. GLEN R. HADLEY, Administrator of the Estate of J. P. Hadley, deceased.

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY UNDER EXECUTION.

Notice is hereby given that under and by virtue of an execution and order of sale issued out of the Circuit Court of the State of Oregon for Morrow County, on the 29th day of October, 1927, pursuant to a judgment and decree entered and rendered in said court in a certain suit in said court wherein W. H. French was plaintiff, and James W. Stevens and Effie M. Stevens, his wife, were defendants, and which judgment is in favor of the plaintiff and against the defendants for the sum of \$2000.00 with interest thereon from the 9th day of September, 1924, at the rate of eight per cent per annum, for the further sum of \$200.00, attorney's fees, for the further sum of \$146.25, with interest thereon from the 8th day of December, 1926, at the rate of six per cent per annum, for the further sum of \$148.75, with interest thereon from the 24th day of August, 1927, at the rate of six per cent per annum, and for the further sum of \$377.32, with interest thereon from the 11th day of October, 1927, at the rate of six per cent per annum, and the cost and disbursements of said suit in the sum of \$19.00, and commanding me to sell as provided by law, the following described real property, situate in Morrow County, Oregon, and apply the proceeds thereof in satisfaction of said judgment, to-wit:

The northwest quarter of Section 28, the south half of the northeast quarter, and the northeast quarter of the northeast quarter of Section 29, all that portion of the northeast quarter of the southeast quarter of Section 29, lying North and East of County Road No. 29, containing 6.58 acres, more or less; and all that portion of the southwest quarter of Section 28, lying North and East of County Road No. 29, containing 102.6 acres, more or less, all in Township four (4) South, Range 25 East of Willamette Meridian. A tract of land situate in the southwest quarter of Section 27, and east half of Section 28 in Township four (4) South, Range 25 East of Willamette Meridian, described as follows: Beginning at a point in the center of the County Road five chains West of the southeast corner of the south west quarter of Section 27 in Township four (4) Range aforesaid, thence along the center of the County Road on the following courses: North 7 degrees West 1.45 chains, thence North 92 degrees 30 minutes West 15 chains, thence North 29 degrees West 9 chains, thence North 41 degrees West 12.50 chains, thence North 50 degrees West 10.50 chains to a point on the East line of the southeast quarter of Section 28, seven chains South of the northeast corner of the southeast quarter of Section 28, thence North 60 degrees West 12.50 chains, thence West 6 chains, thence North 47 degrees West 12.50 chains, thence North 60 degrees West 6.50 chains, thence North 44 degrees West 6.50 chains, thence North 30 degrees West 12.50 chains, more or less, to a point on the West line of the northeast quarter of Section 28, 12 chains South of the northwest corner thereof, thence South 65 chains, more or less, to the southwest corner of the southeast quarter of Section 28, thence East on the South line of Sections 28 and 27, 75 chains, more or less to the place of beginning, containing 232 acres, more or less; also, the northwest quarter of the northwest quarter of Section 34, in Township four (4) South, Range 25 East of Willamette Meridian.

Therefore, I will on Saturday, the 3rd day of December, 1927, at the hour of 10 o'clock in the forenoon of said day at the front door of the Court House at Heppner, Morrow County, Oregon, sell at public auction to the highest bidder for cash all of the above described real property and apply the proceeds of said sale towards the satisfaction of said judgment, the above described real property being the real property mortgaged by the defendants to the plaintiff, and said sale will subject to the redemption thereof. Dated this 3rd day of November, 1927. GEO. McDUFFEE, Sheriff of Morrow County, Oregon.

Professional Directory

DR. E. E. BAIRD DENTIST Case Building, Entrance Center St. Telephone Main 1012 Open Evenings and Sundays by Appointment.

DR. DAVID S. ROWE (Licensed) CHIROPRACTIC PHYSICIAN and PHYSIO-THERAPIST Phone 303 Hermiston, Ore.

AUCTIONEER E. J. KELLER The man who made the reasonable price. LEXINGTON, OREGON

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DR. A. H. JOHNSTON Physician and Surgeon Graduate Nurse Assistant I. O. O. F. Building Phones: Office, Main 933; Res. 492 Heppner, Oregon

GLENN Y. WELLS Attorney at Law 600 Chamber of Commerce Bldg. Portland, Oregon Phone Broadway 4254

DR. F. E. FARRIOR DENTIST X-Ray Diagnosis I. O. O. F. Building Heppner, Oregon

Frank A. McMenamin LAWYER Phone BEacon 4481 1014 Northwestern Bank Bldg. PORTLAND, OREGON Res. GARfield 1949

A. D. McMURDO, M. D. PHYSICIAN & SURGEON Trained Nurse Assistant Office in Masonic-Building Heppner, Oregon

C. L. SWECK ATTORNEY-AT-LAW Offices in First National Bank Building Heppner, Oregon

MORROW GENERAL HOSPITAL Surgical, Medical, Maternity Cases Wards, and private rooms. Rates Reasonable. Mrs. Zena Westfall, Graduate Nurse, Superintendent. A. H. Johnston, M. D. Physician-in-Charge. Phone Main 322 Heppner, Ore.

S. E. NOTSON ATTORNEY-AT-LAW Office in Court case Heppner, Oregon

AUCTIONEER Farm and Personal Property Sales a Specialty. "The Man Who Talks to Beat the Band" G. L. BENNETT, Lexington, Ore.

C. J. WALKER LAWYER and Notary Public Odd Fellows Building Heppner Oregon

Maternity Hospital Wards and Private Rooms. Rates Reasonable. Mrs. Zena Westfall, Graduate Nurse Phone Main 322 Heppner, Ore.

F. W. TURNER & CO. FIRE, AUTO AND LIFE INSURANCE Old Line Companies. Real Estate. Heppner, Oregon

JOS. J. NYS ATTORNEY-AT-LAW Roberts Building, Willow Street Heppner, Oregon

Songs of Plain Folks Playing House

The corn crib's empty—sister's playing house. She's entertaining—Hear that grown-up tone? Let's pay a call. (Knock, knock!) The little mouse is quiet now. Thought she was all alone. Why How-da-do! Dear Mrs. Thingumbob, We walked right in, we couldn't find the knob!

Do meet Miss Whatchacallit. She's my guest And this is Mr. Barker. Shep! Get down! (He has peculiar ways.) Oh yes, we'll rest. This chair is fine. Why, what a lovely gown! You have the nicest things! This china, too. Cracked? Oh, that's stylish—let's the sunbeams through!

Tea? Thanks! I'll take one little tiny cup. One lump—here Mr. Barker, can't you wait? For goodness' sake, don't sniff just like a pup! We must be going. My, these cakes are great! Dear Hostess, you're as pretty as a dream. Mud pies? I love them! Give me lemon cream.



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