

Never mind how little you can save, there is no obligation on your part in seeking our advice—we are here to serve you.

We will be glad to give you the same help we have tendered others who have succeeded in building Bank accounts that are a credit and a comfort to their owners. We have seen many small steady savings grow into large sums; why not yours? Start with a dollar.

4% Interest Paid on Savings

FIRST NATIONAL Capital \$100,000 BANK Surplus \$35,000

Bank Advertisement No. 28

Our ad man has had a good long rest and in casting about for a starting point, we hit upon the figures for Tuesday, October 13. On that date we handled the following items:

162 out of town checks amounting to \$33,158.83 410 cheeks on local banks amounting to 7,822.78 1268 of our own checks amounting to 35,644.63

Three hundred and six people called at the Bank during the day.

We received 128 letters and sent out 170. 199 deposits were made, totaling \$60,199.37, and the deposits for the day exceeded the withdrawals by \$28,967.48.

The total footings on each side of the balance sheet for the day were \$107,378.14.

This was the day after a holiday and we had a single deposit of \$21,000, which we did not anticipate when we started in the morning to compile this information. We do not publish these as average figures, although many of them would be equaled on any Saturday during the busy season. We found them interesting, however, and thought they might serve to show that Hood River Valley is busy marketing a good crop of apples, and that business is fully as good as we could expect it to be under present conditions.

BUTLER BANKING COMPANY

A Seat of Trouble

If you are making but little headway, if the golden opportunities are seemingly just out of reach on account of lack of funds, see if this isn't the "seat of trouble."

You work hard, you make money but it all goes to pay current expenses. Isn't that about it? You have but little left. It may be a bitter medicine, but there is no other remedy. Practice rigid economy, open a savings account with us and force yourself to add to it regularly, no matter how small the amount. In time you will have a fund that will help you over many a

Hood River State Bank

DODGE BROTHERS

Columbia Auto & Machine Co.

Reed @ Henderson

Insurance Is A Necessity

Are you protected against loss by fire? Is your family protected in case something happens to you?

Fire Accident Life Reliable Companies

\$875,000.00 of Insurance on our books in Hood River County.

Thought About That Hot Water Bottle?

You know there's nothing better for warming a cold bed during those cold nights or for allaying suffering of neuralgia, tootache or other pain. Before you buy let us show you our heavy gauged handsomely embossed

Maximum Hot Water Bottles

Each bespeaks satisfaction at first glance and we give you a two-year guarantee certificate with each bottle.

This cold weather comfort will withstand hard usage; will not leak nor grow hard. Made of the finest rubber, of a rich chocolate color. Each Maximum Water bottle has the same quality features; reinforced seams, full capacity, unlosable stopper.

Price: 2 quart \$1.75;3 quart \$2.25 Guaranteed for for two years. Isn't this really economy?

We buy in connection with over 5,000 other Rexall stores; we get a generous discount; you get the benefit. Maximum Water bottles are sold in this community only by the

Kresse Drug Company The Rexall Store

Before Buying Warehose Trucks See W. G. Snow

It will pay to get our prices on this necessary implement for the warehouse. And see the trucks just made by us at our Fourth street shop.

W. G. SNOW, Phone 2611, Fourth St.

FOR SALE

Are you looking for a few acres of Columbia River land? I can sell you 16 acres, about 10 acres in alfalfa, near station and boat landing. This is very early land. Strawberries will soon pay for the land as you get the benefit of the top market. You can have an income the first year.

Inquire of F. W. Dehart, Hood, Wash.

Satisfactory Titles

are demanded by the wise buyer. Our work is unquestioned and guarantees protection.

Satisfactory Insurance is deemed a necessity by the wise property owner. We represent 10 strong companies and have millions of insurance in the Valley

Satisfactory Bonds

may sometime be required of you, contract, court or security.

When in need of such service inquire of us.

Hood River Abstract Company

\$500.00

and other prizes will be awarded the winners at the 1914

Corn Show

To be held under auspices of

Oregon-Washington Railroad & Navigation Co.

Walla Walla, Washington November 25-28, 1914

10,000 Ears of as fine Corn was as ever grown in lowa, Missouri or Nebraska, will be on competitive exhibition.

PROF. C. L. SMITH O-W. R. & N. Agriculturist

Do Not Miss This Treat

LOW ROUND TRIP FARES

Tickets and full information upon application to Any Agent of the O-W. R. & N.



tions were over.

"During the past few weeks," said Mr. Davidson, "the apple prices have been lower than I have ever seen them at the beginning of the harvest season. Such a condition has caused widespread discouragement among growers of many districts, and as a result much many districts, and as a result much fruit remains unpicked. Hundreds of carleads of fruit will remain on the trees unpicked, and the lower grades that have been picked will in some cases not be packed. Only the very best fruit is worth sending to distant markets this year. However, my opinion is that we have seen the worst of conditions. As a rule, judging from my observations, high prices of apples in the fall are conducive to a small consumption, and heavy losses result in the spring. When low prices rule in the fall a correspondingly heavy consumption results and conditions usually get better as the season advances. This the spring. When low prices rule in the fall a correspondingly heavy consumption results and conditions usually get better as the season advances. This season, however, may be an exception to the rule on account of the war and the generally depressed market conditions.

Mrs. M. F. Davis, Supreme Chief of the Pythian Sisters, gave a very elocuted address as did Union B. Hunt, S. R. of Ind., after which G. C. Frank S. Grant, presented Pythian Veteran jewels to eight members of Ivanho No. 1, who have held membership continuously for 25 years.

heavier than on former years at this period, but the season this year is practically two weeks in advance of former years. And prices are very low and growers are willing to take a chance by sending their fruit abroad. The price abroad last year was from eight to 12 shillings, while the price ruling this year is from five to eight shillings, which means a dollar a box, approximately, less than last year. However, ocean freight rates are from 10 to 20 per cent higher than they were last year.

Mr. Davidson was accompanied by his family and his brother-in-law, Al Whitehead, who will spend the winter in New York, working in the Distributor offices.

Tor the publicity received during the year. District No. 8, which comprises Sherman, Wasco and Hood River counties, will hold their convention at Wasco, Sherman county, some time during the winter.

Whitehead, who will spend the winter in New York, working in the Distributor offices.

PHONE STOCKHOLDERS
TALK LONG DISTANCE

Association WILL

SEND GIFT CARS

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The Apple Growers Association will follow the usual custom this year of spings must come up to certain specification and may be removed by city officials at any time, if such action from the horthwestern Long Distance Co. was discussed. It was expected that Wade H. Dean, of White Salmon, who has been making a bid to secure the long distance system, which is now in the hands of the federal court, having been severed by court action from the Bell interests, would be present. However, Mr. Dean was absent, not having returned from a trip to Minneapolis, and it was decided to hold another meeting soon when Mr. Dean, who is vice president of the local company, could be present and explain the details of the proposed acquirement of the Northwestern Long in the details of the proposed acquirement of the Northwestern and explain the details of the proposed acquirement of the Northwestern and explain the details of the proposed acquirement of the Northwestern and explain the details of the proposed acquirement of the meeting soon when Mr. Dean, who is vice president of the local company, could be present and explain the details of the proposed acquirement of the Northwestern system.

G. L. Aggers, of White Salmon, was present and espoke highly of Mr. Dean's business ability.

Interesting data was brought out at the meeting relative to the incomes from telephone systems. On account of the heavy overhead charges, it is

from telephone systems. On account of the heavy overhead charges, it is said, no telephone systems, except those operating long distance lines, make a profit. At the present time the Pacific Telephone Co. collects monthly about \$2,500 in tolls for long distance service from Hood River, Goldendale and White Salmon. Of this the local company gets a commission cal company gets a commission of 15 per cent for collection, hav-ing a 20 year contract with the Pacific company containing this agreement.

MANY LOCAL FOLK APPROPRIATE WATER

As in all parts of the state, the reports of State Engineer John H. Lewis show that many Hood River people have made appropriations of the water of local streams for irrigation purposes. During the quarter ending September 30 Engineer Lewis has issued 173 permits. Estimates on work proposed place the cost of development on the appropriations at approximately \$3,000,000. The construction of 23 miles of eanal are involved, and the developof canal are involved, and the develop-ment of 30,450 horse power is involved. About 13,100 acres of land will be irri-

of canal are involved, and the development of 30,450 horse power is involved. About 13,100 acres of land will be irrigated.

The following permits have been issued in Hood River county:

M. C. Zilliacus, of Hood River, for the irrigation of 10 acres, diverting water from Indian creek in sec. 3, 72 N, R. 10 E. Elppa Orchard Co., of Bood River, for theirrigation of 70 acres, diverting water from West Fork Neal creek in sec. 14, T. 1 N, R. 10 E.

L. F. Henderson, of Hood River, for irrigation of 40 acres, diverting water from Henderson creek in Sec. 34, T. 3 N, R. 10 E.

L. F. Henderson, of Hood River, for irrigation of 40 acres, diverting water from Henderson creek in Sec. 14, T. 1 N, R. 10 E.

Dead Point creek in Sec. 14, T. 1 N, R. 10 E.

Dead Point creek in Sec. 17, T. 1 N, R. 10 E.

Dead Point creek in Sec. 17, T. 1 N, R. 10 E.

Dead Point creek in Sec. 10, T. 2 N, R. 10 E.

Dead Point creek in Sec. 10, T. 2 N, R. 10 E.

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Dead Point creek in Sec. 10,

MARKET CRISIS

MAY BE PASSED

MAY BE PASSED

DAVIDSON DISCUSSES THE OUTLOOK

Distributor Head Leaves for New York
Where He Will Have Charge of Eastern and Export Office

Just before he left last Saturday or his way to New York City, where he will have charge of the office of the North Pacific Fruit Distributors, H. F. Davidson stated that he thought the worst of the apple marketing conditions were over.

"During the past few weeks," said

tion of 30 acres, including domestic supply, diverting water from Miller creek in Sec. 18, T. 2 N., R. 10 E. Anna J. Worcester, of Portland, for irrigation of 20 acres, including domestic supply, diverting water from springs in Sec. 31, T. 2 N., R. 11 E. F. R. Johnston, of Cascade Locks, for irrigation of 20 acres, including domestic supply, diverting water from springs in Sec. 17, T. 18, R. 7 E. E. Shallenbach, of Parkdale, for domestic supply, diverting water from a creek in Sec. 17, T. 18, R. 10 E.

PYTHIAN GRAND LODGE

tion of 30 acres, including domestic supply, diverting water from springs in Sec. 25, T. 2 N., R. 10 E. Shallenbach, of Parkdale, for domestic supply, diverting water from a creek in Sec. 17, T. 18, R. 10 E.

PYTHIAN GRAND LODGE

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PYTHIAN GRAND LODGE

PYTHIAN GRAND LODGE VERY SUCCESSFUL

The thirty-third session of the Grand Lodge Knights of Pythias which was held in Portland, Oct. 13-14, was one held in Portland, Oct. 13-14, was one of the most successful conventions ever held by that body. While the session was not officially opened until 10 o'clock. Tuesday morning, the big time was atarted on Monday evening by a visit to Ivanho Lodge No. 1, which held an open meeting so that visiting Pythian Sisters might witness the drams, "The Lesson of Friendship, "put on by the members of Ivanho Lodge, which proved them actors of no mean ability.

Mrs. M. F. Davis, Supreme Chief of the Pythian Sisters, gave a very eloquent address as did Union B. Hunt, S. R. of Ind., after which G. C. Frank S. Grant, presented Pythian Veteran jewels to eight members of Ivanho No. 1.

The improvement work includes the onlargement of the main canal to the Neal creek division of the big ditch, the building of concrete headgates and the riprapping of the steep billside near the toll bridge.

C. A. Andrus and Wm. A. Bode, members of the comany, which was awarded the contract, were here Sunday, making a tour of inspection of the proposed work. They made the trip out to the headworks of the irrigation system by automobile, and after walking down the ditch journeyed back to the eity over the line of the Mount Hood railroad.

The work on the irrigation system

for 25 years.
On Tuesday morning the Grand Lodge

former years. And prices are very low and growers are willing to take a chance by sending their fruit abroad. The price abroad last year was from eight to 12 shillings, while the price ruling this year is from five to eight shillings, which means a dollar a box, approximately, less than last year.

However, ocean freight rates are from 10 to 20 per cent higher than they were last year.

"The districts of the northwest, a large per cent of the crops of which grade below extra fancey and fancy, will hardly be able to net sufficient to pay the actual cost of production and harvesting. It is only the district that produces a large per cent of fine quality apples that will make any money this year. And this applies to the growers of the premier districts who do not take proper care of their orhards, and whose fruit is allowed to all below grade."

En route to New York Mr. Davidson will stop off at Idaho points, Omahs and Chicago. He says that especial efforts will be made this joar to develop the export trade with South American ports.

Mr. Davidson was accompanied by

the meeting relative to the incomes mit. It is, therefore, of prime importance that the Spitzenburgs be delivered to us without delay, as the returns to the growers cannot possibly be satisfactory when repacking or excessive allowances become necessary. Best results are obtained by placing best varieties under ice as soon as posisble after they are picked. We will be short of storage space this season and for this reason long keeping cookers should be held back until all of the better grades are delivered if possible. If there are any Jonathan, Kings or Wealthies yet undelivered, they should be brought in at once if they are to go into the regular pools.

STRENUOUS SPORTS

CAUSE ACCIDENTS

All's quiet along the Hood river, and the city primary, the date of which is Friday, November 6, bids fair to be as quiet as past elections of a similar nature. So far the only citizens who have made known their intentions of making the race for city offices are Henry L. Howe and Louis A. Henderson, who will be candidates for relection for the respective offices of city recorder and city treasurer. October 27 is the last day for filing.

It will be necessary at the December city election to name a mayor, Mayor Reed's term expiring at the end of this year, and three councilmen. Councilmen whose terms expire this year are: C. H. Castner, E. A. Franz and James Stranahan. to the growers cannot possibly be sat-isfactory when repacking or excessive

CAUSE ACCIDENTS

On account of the strenuous sports indulged in at the carnival last week an eye was knocked out and two bruised heads resulted. E. H. Pilson, while exercising his marksmanship with the baseball spread the eye of "The African Dodger," over his face.
The black, instead of dodging as usual, allowed the ball to take him fair in the Portland Land and Manufacturers' above on Hood River day, November 12.

BE ENJOINED

OREGON LUMBER CO. FILES SUIT

Completion of Contract Awarded to Andrus & Bode Would Work Injury.

The members of the board of directors of the East Fork Irrigation District met Saturday at the offices of their accretary, Geo. R. Wilbur, and awarded the contract of enlarging the main canal of the district system to Andrus & Bode, whose bid on the work was \$19,160. The contract was signed Tuesday, and the construction people are already at work assembling material and equipment for the work. Acisl and equipment for the work. According to the contract, a half of the construction must be completed by January 1, and the entire task finished by March 15.

The work on the may, however, be indefinitely delayed. Notice was served on Secretary Wilbur, "Up to the present time exports from the shipping points have been heavier than on former years at this period, but the season this year is practically two weeks in advance of former years. And prices are very low and growers are willing to take a the District from widening the main canal and taking more water from the East Fork of the Hood river. The lumber company, which has formerly had pending a suit against the District as to the rights of the rivers' water, maintain that the mill at Dee will be seriously erippled in case the irrigation district is permitted to make further use of the stream. The lumber company's mill is driven by electricity, generated from the East and Middle Fork waters.

FAIR TO BE QUIET

FOR LAND SHOW