### **First National Bank**

This is the time of year to consider and plan-the campaign in all lines of industry. The officers of this strong bank are always glad to assist in your plans and convince you of the advantages of a savings or checking account with us.

Bank Advertisement No. 80

"The Nature of the Banking Business."

By H. S. McKee

(SERIES SIX)

They create and furnish to the public a circulat-

and several times greater in amount than the

total money supply of the country. How does

any particular customer obtain this credit from

his bank? By exchanging with the bank his own

note for the bank's credit, in the manner de-

scribed. What must the customer do to entitle

him to this privilege? He must establish his own credit. He must satisfy the bank that his own

note is good, and otherwise do his part in

strengthening and supporting this entire credit

system. The very foundation of the customer's

credit is knowledge by the bank that he is the

kind of man who, if he gives his note or pro-

mise, will certainly perform it; or in other words,

character, without which, of course, no credit

can exist. He must next satisfy the bank that

he not noly intends to, but is also able to pay:

and not merely pay sometime, but pay when the

note is due. This is partly accomplished either

by depositing security with the bank, or giving

it a correct detailed written statement of his bus-

iness condition, and the nature of his business

Steamers "Dalles City" and "Stranger"

Leave Portland 7 a. m., arrives The Dalles 6:30 p. m., Sunday, Monday, Tuesday, Wednesday, Thursday (not Friday) and Saturday. Arrives up at Hood River about 4:20 p. m. Leaves The Dalles 7 a. m., arrives Portland 6:30 p. m. Sunday, Monday, Tuesday, Wednesday, Thursday, Friday (not Saturday)

Arrives down at Hood River about 9:20 a. m.

Wednesday of each week is set aside as "Stock Yard Day" and then the Steamer Dalles City will take live stock for delivery to Portland Union Stock Yards. This service will permit the individual to ship as few animals as de-

Yards. This service will permit the individual to ship as few animals as desired and get benefit of low freight rates.

R. ROBERTS, Agent, The Regular Line

You can make big bills smaller by buying your shoes here.

Our little profit, many sales policy, insures you a saving every

time you make a purchase; you know the character of our

shoes, at least by reputation. Know now that in this store

high class is not accompanied by high prices. Visit will prove that you can buy more advantageously here than elsewhere.

J. C. Johnsen, The Hood River Shoe Man

BUTLER BANKING COMPANY

operations."

ing credit more useful and convenient than mor

"What public service do the banks preform?

A. D. MOE President

E. O. BLANCHAR

# **New Business**

No. 2 Folding Autographic Brownie Camera \$8

Come in and let us show this wonderful new addition to the Kodak Line

### Kresse Drug Co.

#### Seeds

Burpee's-best by test. Burbank's wonders. Our stock will be most complete ever offered. Our prices same as you would pay the grower - packets, pounds, bushel or by sack.

Catalogues Leaflets, Free

#### **Automobiles**

Are you tired after a ride? Franklin owners ride to rest Does your gasoline bill seem high? Franklin's average 32.08 miles to gallon.

How is your oil costs? Franklin's average over 800 miles on gallon.

You think the year's repair high? Franklin repair shops loose money. You cannot afford not to own a Franklin.

### **Furniture**

Persistent care has secured for us a most complete assortment of new goods at prices surprising low. This consignment includes Linoleum, Oil Cloth, Carpets, Rugs, Curtains, Shades, etc.

### Hardware

The advancing market finds our stock so complete that we can fill your every want at saving prices.

STOVES have gone up, but we will continue our standard prices-a \$79 home comfort range for \$50.

### Stewart Hardware & Furniture Co.

Your Credit Is Good. You may pay cash and save 5 per cent

The Only Place to get Accurate Abstracts of Land in Hood River County is at the office of the

Hood River Abstract Company Insurance, Conveyancing, Surety Bonds

#### LADIES ATTENTION!

### Special Introductory

As a means of introducing our Ladies Tailoring Department, we will make to your measure

\$40.00 Suits for \$35.00 \$45.00 Suits for 37.50 \$50.00 Suits for 40.00 45.00 \$55.00 Suits for \$60.00 Suits for

These suits will be tailored in our own shop by skilled tailors, thereby enabling us to give you a perfect fit and satisfaction.

### DALE & MEYER

108 Third Street

Tailors to Men

Tailors to Women

### "Good Things to Eat"

Van Camp's Red Kidney Beans, 2 cans	25c
	10c
	25c
Heinz Prepared Spaghetti, 2 cans	35c
	35c
	15c
	15c
	25c
	25c
	10c

Star Grocery

Perigo & Son

### **HOOD RIVER**

SON OF PIONEER WRITES STORY

The first of the articles is given be-

Hood River has just passed the half century mark of its first settlement. The ranks of those hardy pioneers, who alone can tell the story of its earliest settlement, are being so rapidly decimated by the Great Destroyer that very soon the last of these forerunners of civilization shall have crossed the dark river and passed into the great unknown beyond.
Those of you who now, with wonder-

ing friends, as you pass from farm to farm, point with pride to the magnificent orchards that are scattered every-where; as you pass the steepled churches and overflowing schoolhouses, can little appreciate the vast wilderness— the utter loneliness that surrounded the pioneer setlers of this lovely valley. For lovely it was, even in its solitude. Deer, bear and elk roamed at will through the park-libe forests; cougar, wolves and coyotes were in plentiful evidence; grouse and pheasants were found in abundance, while the streams were filled with trout and the river with salmon. Nature was indeed lavish in her animal and plant life that could be used by the pioneer for himelf and his herds.

But when winter came with its dreary snows and storms and he was unable, work however hard he may, to provide sufficient sustenance to proper-iy care for his dumb beasts, then anxi-ety hovered over the pioneer's home; he eagerly watched the sunset skies for the first signs of the coming west wind that meant warmth and strength to his famished stock.

Summer came at last; his herds be came sleek and round as they fed upon the nutritious grasses, and all nature seemed to smile upon him. But anon distant rumors chilled his blood. They came nearer and nearer, until an Indian war in all its horrors was upon him. The sickening, monotonous beating of the war drum, the yells of the infuri-ated savages, the blazing walls of his neighbor's home—all these have been

the experienc of the early pioneers of Hood River. iam C. Laughlin, the poneer settler of Hood River, for a very graphic and thrilling account of their awful win-ter's experience in our valley. You who, these winter evenings, sit by your comfortable fireside, the room flooded with electric light, let your thoughts wander back to the horrors of that dreadul winter just half a century ago. Imagine if you can the little log cabin almost buried in snow, surrounded by hundreds of starving cattle; the desper-ate fight for life itself, the sickness, hunger and cold within, and then tel me if you can the quality and number of joys that paradise should hold to requite the pioneer, even in part, for the privation he has undergone.

#### First Winter Recorded

By Mrs. Elizabeth Laughlin Lord Hood River was first settled by Willism Catesby Laughlin and his wife, Mary Laughlin. Both of them were born in Kentucky. They moved to Illi-nois in 1832; were married and moved to Missouri in 1840. They crossed the plains to Oregon in 1850, lived in The Dailes two years and moved to Hood River in the fall of 1852.

Having accumulated quite a number of cattle and horses by trading with the Indians and immigrants, Mr. Laughlin decided to locate on a good range and make a home for himself and family Dr. Farnwsorth, an old friend and fam-family physician, having arrived from Missouri early in the season, they conthe loveliest spot on earth. However, they delayed moving down until the immigration was all in, when they took all the stock they could get to winter for a stated price per head. Mr. River, then known as Dog River. We Laughlin had about 100 head of horses were all very much pleased with the and the same number of cattle of his own, and about 200 head of cattle to father determined to return at his for others. Dr. Farnsworth had

about 100 altogether. old son, drove the stock over the trail. The boat made the run down and landed where the ferry landing now is, in one day, while the stock took two days to make the trip. After driving the stock across Dog river, Mr. Laughlin and his men joined the families in

camp, and the next day crossed the river by fording with ox teams. Mr. Laughlin landed on the Coe place and built a small log cabin. Owing to get a shelter over his family. Dr. Farnsworth took more time and built be ready to return for some days, and a better and larger cabin on the place afterwards known as the Jenkins place. Everything now seemed propitious to the making of happy and permanent homes. But a short time elapsed until a very heavy snow fell. I have no date, but know it was in November, and much of the grown remained on the Salmon than the only settlement has

date, but know it was in November, and much of the snow remained on the ground until March. The cabin was in the edge of a beautiful grove of medium sized fir trees, and all of the cattle from far and near made their way to that grove. There were several men down near Mitchells Point herding over 500 head of cattle, and they all came up to the Laughlin cabin.

No one who has not witnessed such a condition can imagine what it was like.

They came is the night, and all crowdthe winds and waves we reached White Salmon, then the only settlement between Fort Dalles and Cascades. The week Fort Dalles and Cascades. The year previous. It was determined to remain here over night, and as there was no accommodation on the boat—
not even a cold handout—Mr. Joslyn, who was at the landing, very cordially invited all hands to his home, which inthe very large was a cold by the cattle of the year previous. It was determined to remain here over night, and as there was no accommodation on the boat—
not even a cold handout—Mr. Joslyn, who was at the landing, very cordially invited all hands to his home, which in-

condition can imagine what it was like. Invited all hands to his home, which inThey came is the night, and all crowded around our poor litte cabin, bellowing and borning each other, until it
gemed as if pandemonium had broken
loose. On looking out there appeared
a sea of heads and horns as far as the
eye could reach. They broke in the

door several times. The family was terrified, as it seemed as if the walls would give way. Mr. Laughlin fought them away until morning, when he tried to drive them off, but they were all gentle animals and came to the grove for shelter. Our own cows came to us for protection and all the rest to us for protection and all the rest followed. Mr. Laughlin felled trees to make a large enclosure to keep them

H. C. Coe Tells of White Man's First

Winter in Community—Early
Indian War Account

Following the policy of presenting to the residents of the Hood River valley of today authentic sketches of early life of the community, the Glacier will reprint a series of articles written 13 years ago by H. C. Coe, son of Nathaniel Coe, the city's first permanent resident.

Tollowed. Mr. Laughlin felled trees to make a large enclosure to keep them away. When the storm abated he sent an Indian with a message to those ment to come and take their stock away. But the men abandoned the stock and went to their homes at the Cascades. The cattle stayed in that grove until every one died. All of Dr. Farnsworth's and all of Mr. Laughlin's but 14 head also died. At that time there was quite a deep ravine running from just below the spring down through the grove. By spring that ravine was full of dead cattle.

After Christmas Dr. Farnsworth became discouraged, so he and Mr.

came discouraged, so he and Mr. Laughlin felled a large fir tree, dug and burned and hewed out a very large cance, in which he loaded everything he had and drifted away from Hood River forever.

This left Mr. Laughlin's family very forlorn. They had a winter of struggles and hardships. With the help of Indians whom he hired he felled trees to ans whom he hired he felled trees to make corrals to separate the weaker cattle and try to save some if possible, hoping from day to day for a chinook wind. Finally flour gave out. Then he hired Indians to go to the Cascades to buy some. They were gone for a long time and returned with shorts, and demanded half of that, of which they brought but little. Very soon this, too, was gone. Then Mr. Laughlin dug out a small canoe for himself and went up to The Dalles for supplies. While there he made arrangements with Major Alvord to lease land for a farm on the government reservafor a farm on the government reserva-tion (the same land which he after-wards held as a donation claim). As soon as the snow had gone off he gathered what horses were left and hired the Indians from White Salmon, who the Columbia to The Dalles, while he and his son, James, drove the pitiful handful of stock back over those hills

where so few months before they had driven such a large herd. Early in the spring of 1854 a family Early in the spring of 1854 a family excursion party consisting of N. Coe and wife and the writer, then a boy of nine years, left Portland, Ore., for a trip to Fort Dalles, at that time head of navigation on the Columbia river. Our first day's ride was on the little side wheel steamer Fashion, VanBerang master. The James P. Flint was the master. The James P. Flint was the pioneer boat on the middle Columbia, but trade seemed better on the lower river, so she was taken over the Cas-

An all day's trip brought us to the lower Cascades, where we were very hospitably entertained at the home of B. B. Bishop, brother-in-law to the Bradfords, then in the transportation

cades the year before and renamed

The portage of six miles was a rather complicated process. Freight for transportation was first loaded in schooners, which, when the wind blew sufficiently strong, were driven to the landing then known as the middle blockhouse, but now called Sheridan's Point, where they were unloaded onto a tramcar that came around Sheridan's Point, and was hauled up by a windlass run by a very patient and intelligent mule. When the car reached the summit of the incline the mule was unhitched from the windlass, attached to the car and started for the upper Cascades and started for the upper cascades alone over a wooden tramway, with a couple of boards in the middle of the track for the "engine" to walk on. Arriving at his destination, the mule was unhitched, turned around and coupled onto an empty flat car and started on his return trip. A pole was lashed to his side and then to the car.

This acted as a kind of automatic brake to keep the car from running over the "engine." This arrangement worked well for a while, and saved the services of a conductor, but the mule got onto his job, and when well out of sight would stop to get up more steam and incidentally to take good long naps, thereby seriously interfering with the transportation business. Eventually a fireman had to be added to the list of

At the upper Cascades the Bradfords had just completed a small schooner of about 40 tons burden, which was mak-ing trips to Fort Dalles when the winds were favorable. At this point stood Bradford's store, where two years cluded to settle at Hood River, then afterward a handful of brave, fearless called Dog river. Mr. Laughiln had looked the country over and thought it of Indians, in what is known as the

earliest convenience and examine the lands with a view of locating if satisremained over a day at this place, which had at that time but few attrac-

The only steam vessel then on the middle Columbia was the little propeller Allen, Captain Tom Gladwell, that was capable of carrying few passen-gers and little freight. She only made a few trips, however, when she was wrecked or cast away, and her old iron the lateness of the season and the serious illness of his eldest son, James, who had typhoid fever he hastened to on the Edgar Locke farm. As the on the Edgar Locke farm. As the of stripped branches. In older orch-schooner that we came up on would not ards the damage will be no greater Parnsworth took more time and built be ready to return for some days, and than that of a normal winter.

## IS PREDICTED

BIG SNOWS WILL BOOM COLUMBIA

Record of 1895 May Be Reached When Warmth of Springtime Brings Down Mountain Frecipitation

River men are now predicting that the Columbia will reach a record high water mark this spring, when the deep snows of the mountains and headwaters of the river begin to melt. The river raised steadily all last week. From Monday till Thursday night the stream raised about three feet. Thursday night the phenomenal raise of eight feet was recorded, the heavy, sudden flood caused presumably from the breaking of ice jams. Friday night, the wind shifting to the east, and the temperature dropping to 18 degrees above zero, the thaw was stopped temporarily, and the river fell a foot Friends porarily, and the river fell a foot Fri-day night and Saturday.

The thaw was slow at all times here last week. Local streams did not ex-ceed the usual winter flood stage. Several heavy rains were held by the snow. and the water did not reach streams as quickly as if the earth had been bare. The only damage reported happened when a ministure lake, formed by snow water impounded on the flat top of the east side gorge of Hood river, flooded the switchback section of the Mount Hood Railway Company's line, washing

out a portion of the track. Since Saturday the Columbia has fallen about four feet. But still the stream is higher than ever before even

here at this season of the year.

"Extreme floods in the late spring," says Roy Roberts, "all depend on how the thaw strikes the headwaters of the Snake and Columbia. If it strikes both at the same time, we will have higher water than in 1894, when the river was about 34 feet higher than at the present

The Columbia is now free from ice. After a two weeks' tie-up ferry boats began operating the latter part of last week. Bert Kent is landing at the point north of the passenger depot. He usually lands here not earlier than

May.

Floods on local tributary streams of the Columbia have caused no great damage. The worst sufferer has been the Mount Hood Railway Co. A bridge above Dee has been taken out, and the switchback washout has caused delays. It has been panned to secure a pile drver from the O.-W. R. & N. Co. to bridge this washout. However, it was learned Tuesday that this could not be effeced, and work was begun at once at Dee to construct a pile driver. It now seems improbable that the line will be opened before the first of next week.

not exist it would be impossible for the road to operate on account of slides. One morning this week it required three hours for an engine of the company to reach the switchback. It was necessary for a crew to accompany the locomotive and dig a way through by band. The company is making every effort to get its track open and relieve isolation of the Upper Valley peo-

### TOTAL SNOW FALL WAS 119.75 INCHES

Data supplied by E.W. Birge, a West Side orchardist and United States cooperative weather observer, shows that the precipitation here from January 1 of this year to last Thursday, 9.07 inches, lacked less than an inch of being as much as that of last year from January 1 to November 1. The rainfall for the first half of last year, however, was below normal.

The total snowfall for the current winter, according to Mr. Birge's rec-ord, has been 1193 inches, of which all but 17 inches have fallen since January 1. The normal annual rainfall for the Hood River valley is 23 inches.

The snow has been melting so slowly that banks five feet deep still remain heaped on the city's streets. No strong chincok winds have prevailed, and the streams have not assumed any flood stage. The water is soaking into the earth, and an unprecedented amount of moisture will be stored for the production of predicted bumper crops in all lines throughout the valley.

### DAMAGE TO ORCHARDS WILL BE SMALL

So slowly has the deep snow melted during the past week that damage to Some time in October they engaged a flat boat to take the families and supplies down the river, the doctor going down with them. Mr. Laughlin, with two hired men and the doctor's 16-year-old son, drove the stock over the trail.

I lands with a view of locating if satis-during the past week that damage to factory. We reached our destination orchards, according to reports from all districts, will be comparatively light. Grave fears existed among growers about half a mile south of the few scattering houses on the river, where old son, drove the stock over the trail.

The heat made the run down and land-remained over a day at this place. this heavy crust, if a sudden thaw had followed, would not only have stripped young trees, but would have taken many limbs off five and six year old orchards. This crust, however, was melted before the snow began to settle, and damage caused was negligible.

Growers have reported the breaking of young trees by shifting snow on hillsides and tracts of young trees in the Upper Valley will be made to look

Prominent Railway Officials Visit

The following prominent officials of the Harriman system, were here Monday on a tour of inspection; W. Averill Harriman, vice president of the Harriman system; J. D. Farrell, president of the O.-W. R. & N. Co., and E. E. Adams, consulting engineer of the Union Pacific system. They were aboard a special train bound for Ogden. The party was presented by the local office of the O.-W. R. & N. Co. with a box of extra fancy Red Cheek Pippina. Mr. Harriman was accompanied by

# Rubber Stamps GLACIER OFFICE