

SCRIBER'S FAILURE

Former Associate Traces Down Real Beginning of La Grande Bank Cashier.

Relative to the wrecking of the Farmers and Traders National Bank at La Grande by J. W. Scriber, the cashier, the La Grande Observer obtained the following from an interview with J. B. Stoddard once associated with Scriber in business:

"Yes I was associated with J. W. Scriber in the banking business at Sumpter. Some things might be told that would be of interest to the public at this time, in view of the recent failure. The system of 'frenzied finance' that has been in vogue during the past 10 years is really the root of this evil. The individual is often the creature of circumstances. The causes underlying this failure date back for 10 years or more, to a time when Mr. Scriber commenced to speculate and manipulate affairs outside of legitimate banking business. Inflation of credits, hypothecating securities, multiplying resources, and trying to make each dollar of capital do the work of 20 was the beginning of this trouble.

"Mr. Scriber, having a very limited capital, conceived the idea of buying control of the stock of the Farmers & Traders bank, and then through the inflation of credits sought to establish a chain of banks from Elgin to Canyon City in Grant county, while at the same time he was investing heavily in real estate and backing many industrial mining and promotion enterprises. The banks at Sumpter and Canyon City were started without a dollar of actual capital being invested in them by the promoters, depending entirely on the depositors' money with which to do business. Much of these deposits were loaned out to mining operators without security, among which were numbered the offices of the banks. Large sums of money were deposited with the Farmers & Traders bank by the bank of Sumpter, subject to draft, and the La Grande bank often had notes with the Sumpter bank signed by business concerns of this city and county and running sometimes as high as \$30,000. The loans made by the bank of Sumpter to Mr. Scriber and associates and to the La Grande bank did run as high at one time as \$60,000. Money at Sumpter was easy and plenty during the boom times, but when the slump came the immense inflation of credits had to be liquidated and instead of the Sumpter bank furnishing large sums of money to Mr. Scriber and the Farmers & Traders bank, the whole scheme was reversed and all the worthless mining and other property and securities belonging to

the bank up there had to be sent to La Grande and assumed by Scriber and the bank here. The bank was reorganized at Sumpter and the new directors rejected all the questionable paper, besides a lot of paper was sent to the La Grande bank before the change was made. The paper considered bad, the notes transferred, the money owed by Scriber and his associates, and the deposits withdrawn from La Grande when the slump came, aggregated nearly \$30,000 perhaps \$20,000 or \$30,000 of this has been realized since. Scriber was at fault in the first place for engaging in these speculations, but when it came to a show down, he was the victim of others' bad management and all the burden fell on him, then in turn on the Farmers & Traders bank and now on the depositors who are the sufferers.

"There probably isn't another man living who would carry the load Scriber has carried during the last five or 10 years."

Seven Years of Proof.

"I have seven years of proof that Dr. King's New Discovery is the best medicine to take for coughs and colds and for every diseased condition of throat, chest or lungs," says W. V. Henry, of Panama, Mo. The world has had thirty-eight years of proof that Dr. King's New Discovery is the best remedy for coughs and colds, in grippe, asthma, hay fever, bronchitis, hemorrhage of the lungs, and the early stages of consumption. Its timely use always prevents the development of pneumonia. Sold under guarantee at Palace Drug Co's. store. 50c and \$1.00. Trial bottle free.

Dry Farming Recognized.

The irony of fate was most apparent when, at the National Irrigation congress in Albuquerque, New Mexico, the elaborate golden trophy cup presented by William Randolph Hearst to the best individual agricultural exhibit, was captured by the exhibit made by Pueblo Colorado, from the "dry farming" district immediately northeast of that city.

Watched Fifteen Years.

"For fifteen years I have watched the working of Bucklen's Arnica Salve; and it has never failed to cure any sore, boil, ulcer or burn to which it was applied. It has saved us many a doctor bill," says A. F. Hardy, of East Wilton, Maine. 25c at Palace Drug Co's. store.

Spelling the Name of God.

Have you ever reflected that the name of God is spelled with four letters in at least seven languages? Here they are: Latin, Deus; Greek, Zeus; French Dieu; Scandinavian, Odin; Arabic, Alla; German Gott; Japanese, Zain. The old English spelling was Gode.

ONE SUPERVISOR FOR ROADS

The Plan is Recommended By County Good Roads Association.

That one road supervisor should direct the work of the entire county was urged by the Umatilla County Good Roads Association in a resolution passed Saturday afternoon at a special meeting called by President B. J. Taylor and held in the rooms of the Commercial association at Pendleton, Ore. Other steps toward securing an effective organization in the good roads movement were taken.

Several representative business men and farmers were in attendance, and County Judge Gilliland and Commissioners Lee and Walker, who were present, assured the association of a hearty desire on the part of the county to cooperate in the work.

With Jesse Hales as chairman, a committee was appointed to report upon the advisability of and problems connected with building dirt roads together with that of special districts taxes to cover the cost of the work. The other members of the committee are Dave Nelson and Frank Sherman.

President Taylor will serve as chairman of the committee on legislation which consists of the president, Dr. C. J. Smith, Dr. W. G. Cole, L. L. Mann and G. W. Phelps.

Mootie B. Gwinn will act as chairman of the finance committee and Charles McLeavy, Jim Liewallen and E. L. Smith will be co-workers. The ladies were given the task of securing membership in the association and on the membership committee with Mrs. Sam Thompson as chairman were appointed Mrs. W. J. Furish and Mrs. Gideon Brown.

CHRISTIAN CHURCH NOTES.

Still the growth in the Sunday school continues. Last Sunday the largest attendance was recorded since the growth commenced. We expect a greater growth still.

Regular services meet with an increased attendance constantly. Next Lord's day we have services at 11 a. m. and 7:30 p. m. In the evening the pastor will speak on "The Great Stone Face." All are earnestly invited.

NOTICE TO CREDITORS.

In the County Court of the State of Oregon, for Umatilla County.

In the matter of the estate of Catherine Wilson, Deceased.

Notice is hereby given to all persons whom it may concern that Lowell L. Rogers has been appointed administrator of the estate of Catherine Wilson, deceased, and that letters of administration have been issued to him as such.

All persons having claims against the estate are required to present them, with vouchers as required by law, to the said administrator at his home in Adams, Oregon, or to his attorneys, Peterson & Wilson, at their office in Athena, Oregon, or at their office in Pendleton, Oregon, within six months from the date of the first publication of this notice, which first publication will appear in the Athena Press on Friday the sixth day of November A. D. 1908, and will be published once a week thereafter for four successive weeks.

Dated this 6th day of November A. D. 1908.

Lowell L. Rogers, Administrator, Peterson & Wilson, Attorneys.

NOTICE TO CREDITORS.

In the County Court of the State of Oregon, for Umatilla County.

In the matter of the estate of Adèle St. Dennis, deceased.

Notice is hereby given to all persons whom it may concern F. S. Le Grow has been appointed administrator of the estate of Adèle St. Dennis, deceased, and that letters of administration have been issued to him as such.

All persons having claims against the estate are required to present them, with vouchers as required by law, to the said administrator at his office in the First National Bank in Athena, Oregon, or to his attorneys, Peterson & Wilson, at their office in Athena, Oregon, within six months from the date of the first publication of this notice, which first publication will appear in the Athena Press on Friday the sixth day of November A. D. 1908, and will be published once a week thereafter for four successive weeks.

Dated this 6th day of November A. D. 1908.

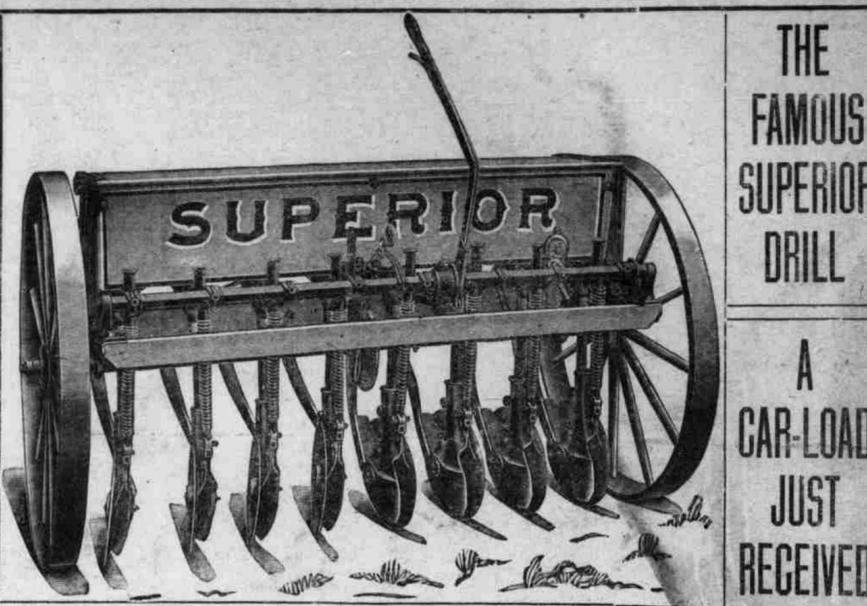
F. S. Le Grow, Administrator, Peterson & Wilson, Attorneys.

Wanted.

Success Magazine requires the services of a man in Athena to look after expiring subscriptions and to secure new business by means of special methods unusually effective; position permanent; prefer one with experience, but would consider any applicant with good natural qualifications; salary \$1.50 per day, with commission option. Address, with references, R. C. Peacock, Room 102, Success Magazine Bldg., New York.

How is Your Digestion.

Mrs. Mary Dowling of No. 228 8th Ave., San Francisco, recommends a remedy for stomach trouble. She says: "Gratitude for the wonderful effect of Electric Bitters in a case of acute indigestion, prompts this testimonial. I am fully convinced that for stomach and liver troubles Electric Bitters is the best remedy on the market today." This great tonic and alterative medicine invigorates the system, purifies the blood and is especially helpful in all forms of female weakness. 50c at Palace Drug Co's. store.



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Through Pullman standard and sleeping cars daily to Omaha, Chicago; tourist sleeping car daily to Kansas City; through Pullman tourist sleeping cars, personally conducted, weekly to Chicago, with free reclining chair cars, seats free, to the east daily from Pendleton.

ARRIVE Daily.	TIME SCHEDULES ATHENA, ORE.	DEPART Daily.
1:10 p. m.	Walla Walla, Dayton, Pomeroy, Lewiston, Colfax, Pullman, Moscow, the Coast d'Alene district, Spokane and all points north.	1:10 p. m.
10:08 a. m.	Walla Walla - Pendleton Special	10:08 a. m.
3:45 p. m.	Fast Mail for Pendleton, Lagrange, Baker City, and all points east via Huntington, Ore. Also for Umatilla, Heppner, The Dalles, Portland, Astoria, Willamette Valley Points, California, Tacoma, Seattle, and Sound Points.	3:45 p. m.
3:25 p. m.	Pendleton - Walla Walla Special	3:25 p. m.

E. M. Smith Agent, Athena.

OFFICERS
H. C. ADAMS, President,
T. J. KIRK, Vice President,
F. S. Le GROW, Cashier,
EDW. E. KOONTZ, Ass't. Cashier.

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SHOES
Men's Foot Shaker shoes \$3.50 to \$5.00; Ladies' Maidwell shoes \$3.00 to \$4.00; Ladies' Tau and Patent Leather Oxfords \$3.50 to \$4.00; Boys' High and Low Top shoes \$1.65 to \$3.50.

Men's Furnishings
Sweater Coats - 1.75 to 2.50 Mufflers from - .75 to \$2.00
Men's Suspenders - .35 to .75 Silk Handkerchiefs - .35 to .75
Men's Sox from - .10 to .50 Neck Ties - .50 to .75
Men's Soft Shirts - .65 to 3.50 Cardigan Shirts - 1.50 to 2.50
Men's Dress Shirts - \$1.50 to \$3.50 Sweaters - 1.00 to 1.75

Groceries
We carry the famous "Diamond W" and "Preferred Stock" lines of canned goods, the best on the coast.

Our lines are complete in every respect having the M. W. Hodgins Gloves, Hand Knit Hosiery. Western line of Men's light and Heavy wool underwear Canvas Back brand of shirts, and the Patterson Hat. Some of the best lines on the road today.

Notice our bargain window. You will find some rare bargains. We save you money for cash and solicit your patronage on a safe basis.

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