

## THE AUTOMOBILE IN FINANCE.

Oregonian: Extensive buying of automobiles by people who are obliged to strain their credit in order to satisfy their craving for something that their neighbor may have and can afford to have is undoubtedly becoming a very prominent factor in the financial situation. A St. Louis firm, which annually handles more than \$25,000,000 worth of commercial paper in various Western states, recently sent out a letter asking for information as to the demand for money in particular localities, as compared with last year, the prospect for easy money, etc. They also asked regarding the purchase of automobiles, whether with cash or with borrowed funds. Some of the answers of these letters revealed startling results.

A Greenville, Texas, banker wrote that the payments for automobiles there reached a total of \$225,000, or seven per cent of the bank deposits. The local banker who answered the questions for Wichita, Kan., said there were 900 automobiles in Wichita, and he believed the craze would ruin the country. At Cape Girardeau, Mo., only half of the automobiles were owned by people who were able to pay for them. A banker from Little Rock writes that many people have bought automobiles there, and in explaining the size of the movement, he continues: "Some have mortgaged their property to buy them and others have bought them on installments. More than one-half the automobiles owned here were bought on borrowed funds or on credit."

There does not seem to be much difference in human nature whether in the Middle West or the Pacific Northwest. Nearly every daily paper contains from one to a half dozen advertisements offering to trade a home or equity in a home for an automobile. The economic waste does not cease when a trade of this kind is ended, for the automobile at its best, is an expensive luxury and millions more must be spent annually for keeping in repair the thousands of high-priced machines that have supplanted the comparatively inexpensive horse and buggy.

Just where this orgy of extravagance will end is uncertain. By tying up vast sums of money in automobile contracts that are of course unproductive, we can not escape some stringency in money matters. Fortunately Portland is such a wealthy city that there is a very small per centage of the auto owners here who are unable to afford the machines, which are becoming so plentiful that they are affecting to a degree the financial situation.

### WANTED—COMMISSION MAN.

To Mr. W. C. Clements, of Tonopah, Nevada, prospective commission man of Roseburg: Surely, Oh, surely, we farmers need you now. With all our bumper fruit crops on the bough, there are bushels to be picked, and there's bushels to be packed, but where in the dickens are they all to be shipped at? You are just the fellow that we "hay-seeds" are looking for: just you start up business and we'll come by teams of four—soon we'll fill up your buildings and your cars galore, 'till you'll holler, Oh, for a little room, just a little more. "Hey, dere, what's that you say?" Why, yes, we want you right away. Not a year from now, nor a month, but a Johnny on the spot, so please get up and hump.

MRS. MAGDALEN CLARK, Roseburg.

Buy a lock rail bed—the only bed that is made to stay. Ask to be shown. The Roseburg Furniture Co. ds1

WANTED—Position in Oregon by married man. Can handle men. 2 years' experience as timekeeper in R. R. shops. 10 years' experience in retail furniture, 5 years as manager. Best of references. Address, stating salary, T. A. Rafferty, Horton, Kansas d-sw-29.

WANTED—Boarders and roomers in private family. Inquire at this office. d-1f

WANTED—Girl for general housework in family of two. Inquire 404 Stephens street. d-a15

FOR SALE—Fine heavy work horse, broke double and single, warranted true. Henry Schroten, Roseburg, Oregon. sw-1f

FOR SALE—\$25, one good old pony, safe for women or children. E. H. Rosenberry, east of Fair Grounds. d-1f

WORK HORSE FOR SALE—Weight 1350, drives single or double; or will trade for small team. Frank Montgomery, 7 miles south of Roseburg. d-a29

WANTED—To rent a good stock farm that will support from 800 to 1000 head of sheep. Address H. care News, or phone 1783, Roseburg. sw1f

ESTRAY NOTICE.—One old white mare taken up. Can have animal by paying for notice.  
E. J. DOURTY,  
sw-1f Winston, Or.

FOR SALE—Just a few more good Jersey cows, \$35 to \$50 each. Also one thoroughbred 3-year-old Jersey bull. Inquire of H. H. Whipple & Sons, Webur, Ore. sd-a15

CHICKENS WANTED.—2 dozen young laying hens and 2 roosters; White Leghorns or Rhode Island Reds preferred. Address postoffice box 336 or inquire this office. d-s2

\$10 PER ACRE.—If sold at once, will sell farm of 155 acres for \$10 per acre. For particulars address Allen Wilson, Camas Valley, Oregon. d-a20

WANTED—20 to 40 acres of fruit land, improved or unimproved, within six miles of Roseburg; House, barn, stock and farm implements included. Give description, price and terms. Address, F. A. Lapham, care News office.

WANTED—Lady solicitor who possesses ambition to earn money and will engage services where earnings are limited only by energy and ability. Professional Nurse preferred. Closest inspection solicited. Room 1 Abraham building. 1f

FOR SALE—10 acres 1/2 miles from city limits, 2 acres bearing prune orchard; 8 acres especially fine for small fruit and garden; well; house 12x16, barn 20x30; 36 laying Leghorn hens, team and wagon; 7 acres hay. Price \$2500 cash. Inquire or address N., care News. d-a20

HOTEL FOR SALE—Including all fixtures and furniture; also cow. Property consists of good 19-room house and 50-foot lot, situated in a nice village on main thoroughfare through county. Price \$3,000. For further particulars address owner, Mrs. E. Briggs, Canyonville, Oregon. d-a22

FOR SALE—Before buying, see my little ranch of 236 acres, 1 1/2 miles beyond Brockway postoffice, on stage road to Myrtle Point; 3 miles to Dillard railroad station; one-third under cultivation; nearly all can be; wood will pay for clearing. Fine for fruit, grain or stock. For short time at very low price. Mr. Buyer, is it business to pass this up without investigating?

E. G. ARGRAVES,  
d-a20 Brockway, Or.

HAY FOR SALE—Good oat and vetch hay, baled. Price \$12.50, at my ranch 2 1/2 miles west of city on old Coos Bay road. Harry Anderson. d-a22

Do you know the Douglas County Creamery makes ice cream? It's good—the finest in the land. Try it and see. Orders of all kinds handled. Try us. d-sw-1f

COOK WANTED—Orchardist desires middle aged woman to keep house and cook. Will pay good wages; pleasant place to work. Parties will please address Orchardist, News Office, at once.

## Real Estate and Insurance

FARMS—FRUIT TRACTS—CITY PROPERTY.

ALL KINDS OF BARGAINS IN FRUIT RANCHES, GRAIN AND STOCK RANCHES, LARGE TRACTS FOR COLONIZATION, HOUSES AND LOTS, GOOD BUSINESS PROPOSITIONS, GOOD SAFE FIRE INSURANCE.

**PERRINE & WALKER, The Wide Awake Real Estate Men**

CORNER CASS AND PINE STS. NEAR S. P. DEPOT, ROSEBURG ORE.

E. B. PERRINE—Nortay Public and Agent for Columbia Life & Trust Company, of Portland, Oregon.



## INFORMATION · by · TELEPHONE

People are not leaving so much to chance in these days of universal telephoning service. Instead of risking disappointment they telephone and get the facts.

Will school be held on a stormy morning, will your friend be in if you call, what does the weather man predict and when does the train leave—are samples of myriads of questions constantly passing over the wire, and being answered by the proper authorities.

There are also questions to be asked about the telephone service, how somebody can be reached over the Bell Long Distance Telephone and what it will cost, and similar questions, which are being answered by the information operators.



## The Pacific Telephone and Telegraph Company.

Every Bell Telephone is the Center of the System.

Phone Main 2451

All work first-class

### Commercial Abstract Co.

Abstracts of Title

Filing Papers Prepared

Insurance, Etc.

Bonds of all Kinds Furnished

328 North Jackson st.

ROSEBURG, OREGON

## THE ECONOMY MARKET

GEORGE KOHLHAGEN, Proprietor

Wholesale and retail Butcher. The best the Market affords. All kinds of Stock Bought and Sold.

Phone 581

Roseburg, Oregon