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NOTICE.
Contrary to reports that have been circulated recently The Queen Insurance Company is still doing business in Roseburg. It is represented by Himes & Oliver. Office adjoining Grand hotel. 611

WANTED.
WANTED—Team, harness and wagon to keep through winter. Will give references. Address Rt. 1, Box 112. 1824-615p

WOOD WANTED—The News will gladly take on subscription wood for office and residence use in any amount. Call at The News office. 1f

WANTED—To rent a dairy or stock ranch furnished, by an experienced and industrious man. All work done systematically. Positively no bad habits. Write to E. J. Co. G. W. Crabtree, Drain, Or. 1968-615

WANTED—By daughter and father, two or three rooms furnished for light housekeeping. Must be within 5 or 6 blocks of McClallen hotel. Phone 46. Can give best of references. Geo. Frazier. 611p

FOR RENT—One good room; board furnished if desired. 419 W. Douglas street. 1963-1f

OR RENT—Furnished bedrooms in new bungalow, with bath. 737 E. Douglas street. 1960-1f

FOR SALE.
WANTED—Pure bred Scotch collie dog to mate female collie, fee one puppy. Please address soon Watson, Canyonville, Or. 1872-614p

FOR SALE—A nice small dairy proposition. If interested in a chance to make good money, inquire at News. 1947

FOR SALE OR RENT—Good grocery store doing nice business; new location. Inquire of this office for particulars. 1559-1f

CORN FOR SALE—About 125 bushels of yellow and white dent corn. For sale cheap if taken at once. Address box 25, Rt. 1, City. 62p

FOR SALE—85 or 140 acres of good bottom land, two creeks running through the place. J. M. Thompson, Camas Valley, Or. 1692-611

ANGORA BUCKS FOR SALE—Best blood and good individuals, registered. Address, J. I. Chapman, Wilbur, Or. 1755-1f

FOR SALE—8 pure bred Cotswold bucks, good individuals. Address, J. J. Gilliam, Rt. 1, Roseburg. oct25-p

FOR SALE—Five thoroughbred Shropshire rams. All registered stock. H. E. Reed, R. F. D. No. 1, Roseburg. 1709-1f

FOR SALE—Draft team, weight 3,200, good workers. Will sell at a bargain. Address box 493 or phone 27F14. 1f-1714

FOR SALE—Farm implements, Mower, rake, plows, harrows, wagon, hack and harness; must be closed out at once. Apply to News for owner's name. 1926-1f

A GOOD PROPERTY CHEAP—Six lots, small house fruit trees, big oak shade trees, city water, garden plot, beautiful location and view of city, close to paved streets, and a rare bargain at \$1,000. Inquire News office. 1723-1f

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FOR SALE.
FOR SALE—Span of 1250 lb. mares; good farm team and excellent foal getters. Work anywhere. \$250. Inquire News. 1966

FOR SALE—Fine Studebaker surry, slightly used, with almost new double harness, at a great reduction. See J. F. Barker & Company. 1807-1f

FOR SALE—If you are looking for a big bargain in a paying general merchandise business in Douglas county, answer this ad. Z, care News. 1710-1f

FOR SALE—One span horses, good reliable work animals, weight about 1300 each; also wagon and harness, cheap. Call at McClallen hotel. 1930-1f

FOR SALE—40 acres one mile from town. Good road and tele, bone Team, harness, wagon, buggy, two Jersey cows and chickens go with place. New house. Family orchard bearing. Good terms for quick sale. Box 653, Roseburg, Ore. 1969-1

FOR SALE—The best automobile in Douglas county for the money. Combined runabout, truck and 5 passenger tourist. Every bearing new, at Fishers Paint Store, corner Oak and Rose. 1735-1f

FOR SALE—Draft colts, good ones; two yearlings and two 2-year-olds. Driving team, matched bays, 5 years old. Bull, Red Polled, registered, two years old. Ranch, 160 acres for sale or rent, terms. Isadore M. Irvin, Ten Mile, Oregon. Phone 18F34. 1959-1f

FOR SALE—Part of the "Orchard Valley Fruit Farm", 9 and 10 year old Spitzberg and Newton apple trees, at \$200 per acre. An unusually good bargain for cash. H. H. Olcott, owner, Canyonville, Ore. 1737-n14p

TERRACE PARK VIEW LOTS—Let us show you the most beautiful view lots in Roseburg, new streets now being graded, city water in, large oak trees on each lot, we have a few lots 60x280 feet that we can sell at \$375 each, on easy terms, splendid free soil, Coast Investment Co. 1519-1f

FOR SALE—Land in small and large tracts; suitable for orchard, berry grain and poultry ranches. On S P. R. R., 5 miles from Roseburg. Within 1/4 mile of cannery, & the new growing town Green. Reasonable prices, and easy terms. Address, L. O. Maddux, 229 S Main St., Roseburg, Ore., owner Phone 41-Y. 1703-1f

MISCELLANEOUS.
MONEY TO LOAN on improved farms and city property at low rate of interest. White The News. 19644-613p

LOST—Ladies' brooch, circle with gold leaves set with brilliants. Finder please leave at News office. 1970-614

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T O MEN of moderate means and men with small financial resources frequently comes this problem: The wife and mother is taken from the home, and an unexpected and unprepared-for burden falls upon the father. No one can take the mother's place, but somebody must still perform the routine duties that children involve; and, of course, the expenses of the mother's illness and passing away, far from inconsiderable, must be paid. But if the father has no reserve fund and is dependent upon his wages or his salary, how will he meet the situation? There is no better, no simpler, no earlier solution than to be prepared for this emergency by taking a Joint Life Insurance policy, issued to a husband and wife who have a child or children. This insures the husband's life for the wife's benefit, just as any other policy would do, and it insures the wife's life for the husband's benefit. If neither of them passes away until old age, the cash value of the policy may be taken and used for their maintenance or as a contribution to it; or the cash value may be taken at any time should the insurance need cease.
If a Joint Life Endowment policy is taken, the insurance will be paid on a fixed date, or at the death of the husband or the wife occurring before that date. Such a policy provides money for the education of children, or for the payment of a mortgage or other obligation. If not required for the education of children or payment of a mortgage, or to start or enlarge a business, it may be set aside at interest as a reserve fund. But from the time the policy is issued until the day it matures it insures the lives of both husband and wife—it is an emergency fund for whichever one may need it.
The premium on a Joint Life policy is less than the combined premiums on the same amount of insurance, of separate policies for husband and wife. This very often is a decided advantage, when the family income is insufficient to pay premiums on two policies.
The Massachusetts Mutual is one of the oldest companies in the United States. Its policies are as good as the best. Its dividends to policyholders (it has no stockholders) are satisfactory. Its financial strength is great.

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