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Ask your doctor what he thinks of this formula for a liver pill. Do as he says about using these pills. He knows.

COMPLETE FORMULA, AYER'S PILLS
 Each Pill Represents
 Jalap Gr.
 Ginger Gr.
 Aloes Gr.
 Colocynth pulp Gr.
 Sassafras Gr.
 Licorice Gr.
 Cayenne Gr.
 Mucilage Gr.
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 We have no secret! We publish the formula of our pills for all to see.

Matinees every afternoon at the Crescent. 5c.
 Cut flowers, carnations, at The Rose. Mrs. F. D. Owen. Phone 1497.

Phone 661, when you want a good driving rig or saddle horse. Horses boarded at reasonable rates. Delmar Dixon.

Three square meals a day at E. Jennings' restaurant, which will be reopened in connection with the Umpqua Bakery on Sept. 1.

Don't think that piles can't be cured. Thousands of obstinate cases have been cured by Doan's Ointment. 50 cents at any drug store.

The regular monthly meeting of the Ladies of the Commercial Club will be held Monday evening in the rooms of the Roseburg Commercial Club.

The biggest stock of Vermont marble ever received in Roseburg is now on display at W. E. Marsters' shop, foot of Jackson street. Give him a chance to figure on your work and he will satisfy you.

Just placed on our floor, a full line of medium priced heating stoves. Get our prices for we can save you money. An elegant line of iron beds in all the latest colorings, ranging in price from \$3.00 to \$15.00. B. W. STRONG, The Furniture Man.

DAILY WEATHER REPORT

U. S. Weather Bureau, local office, Roseburg, Ore. 24 hours ending 5 a. m. Oct. 2, 1928.
 Precipitation in inches and hundredths: .00
 Minimum temperature: 43
 Maximum temperature: 52
 Precipitation: .00
 Total precip. since first of month: .00
 Avg. precip. for this month for 30 years: .25
 Total precip. from Sept. 1, 1926, to date: .49
 Average precip. from September 1, 1877, to 1916: 1.16
 Total deficiency from Sept. 1, 1928: .47
 Average precipitation for 31 wet seasons, Sep. to May (inclusive): 12.93

For Roseburg and Vicinity:
 Fair tonight and Saturday; slightly cooler tonight.

Roy Wilson came down from Grants Pass Friday, enroute to Portland in his Tourist automobile.

The pictures at the Crescent tonight will first make you smile, then laugh, then roar, and in case one is needed we have engaged a doctor to attend all performances.

John McKean brought in some nice ripe strawberries this morning from his farm on South Deer Creek. They were left at the Commercial Club headquarters. Douglas county soil and climate speak for themselves.

SOME GOOD EVIDENCE

Former Secretary Gage and Congressman Fowler on the Deposit Guarantees.

THE WALSH FAILURE CITED

Clearing House Action Like Plan Proposed by Democrats.

Guard Against Honest Bankers Suffering Ruin—Modern System of Credits—Bank Book Should Be Worth Face Always

[By John E. Lathrop.]

Lyman J. Gage, former secretary of the treasury, may be regarded as sufficiently "conservative" to obviate fears that he would be "unsafe" in his banking views. Before the house committee on banking and currency in Washington Mr. Gage discussed national finances and particularly the national bank. He sought an illustration of the idea he was expressing, which in general was in support of the guarantee plan, and like many others found it in the Walsh failure in Chicago.

After explaining how the clearing house banks took over the assets of the failed institution, guaranteed all depositors, and prevented ruin on other banks, Mr. Gage said:

Mr. Gage's Statement.

"Well, they learned another lesson and they adopted another principle, a principle provided for in this (the Fowler) bill. By the vote and voluntary compliance of all the members of the Clearing House association, they authorized the clearing house at any time and at stated periods to act upon its own volition and on its own account, and for the information of the clearing house committee itself to have full, complete and comprehensive investigation of each member of the association, and not only of each member, but of every institution that carries the name of bank over it that is cleared or represented in the clearing house by any clearing house bank; and I can tell you as a safe prophecy that we are at the end of disastrous failure in the city of Chicago by clearing house banks, since this regime has come in. I am told that Kansas City has the same thing, and other cities will eventually adopt it."

Representative Fowler, Republican.

Charles N. Fowler, Republican, of New Jersey, chairman of the house committee on banking and currency, appears in the Congressional Record with a house speech in support of his bill which provided for guarantee of bank deposits. He specially answered the assertion that such a guarantee would induce reckless banking, saying:

"Mr. Chairman, we are occasionally met with the statement that guarantee of deposits would lead to unsound banking. . . . Can you think of a banker, because he had insured his deposits, going into the directors' room and saying: 'Gentlemen, we have insured our deposits today. Now let us proceed to make some rotten loans?'"

"Is it not possible that it will occur to those directors that their loss must come out of their profits, out of their reserves, out of their capital, and out of their reputations? Will they not realize that they can get no thing out of the guarantee until the last dollar of their capital, surplus and profits has been wiped out, and stockholders have been assessed double the amount of their stock?"

The Bankers' Reputation.

"Until their reputations have been injured, if not ruined, and possibly some of them have been started on the road to state prison? Can anybody think that any board of directors of any bank would be less solicitous, anxious and honest and wise after they had guaranteed deposits than they were before?"

"I assert again, after the most mature deliberation, that if there is one reason for insuring life and home, there are more than a thousand good reasons—more than ten thousand good reasons—why the depositors of the banking institutions of the United States should be insured."

Two Valuable Contributions.

These two men have offered valuable contributions to the discussion of the proposed guarantee of bank deposits. Mr. Gage has set forth the present trend of bankers towards a closer watchfulness over all institutions which accept the people's money in trust, and has indicated the exact means whereby, under a guarantee law, bankers would do as now they do—maintain an association empowered to look sharply into financial concerns which seem to be departing from sound methods.

His reference to the John R. Walsh failure in Chicago was doubtless because it was known to the country generally, having been given wide publicity and therefore most likely to attract attention as an illustration. However, there is scarcely a locality wherein bankers in late years have not gone under toppling banks and upheld them by guaranteeing deposits wholly or in part, in order to help in the quelling of popular distrust and the undermining of confidence in all banking institutions.

No Delay for Depositors.

It is quite apparent that under guarantee of deposits there would be no alteration of conditions affecting

banks now, so far as concerns espionage maintained by one over another. The important difference, however, would be that depositors would not be subject to the annoying, often disastrous, delays in getting their money which now they experience when banks fail.

But, that fewer failures would occur surely would be one of the results of such a law. Everyone knows that many runs are precipitated on banks which are absolutely sound. Many a man, faithful, safe, conservative, conscientious in caring for the money of his depositors, has suffered through malice. Many an honest banker has had his heart broken by senseless runs, and has groined in spirit as he realized that gross injustice has been done as reward for earnest and able keeping of the trust reposed in him by his depositors.

The Baring Failure.

When a dozen years ago, Baring Brothers, of London, suspended, it was due to that very espionage by other bankers to which Mr. Gage refers. The Barings had embarked in many South American enterprises, some of which were manifestly unsafe.

The governors of the Bank of England, sensing the danger, refused to accept securities backed by them as basis for the issuance of bank notes under the custom of that country; that action never has been adversely criticized in any country, although it has been discussed ever since the world over.

Modern business is conducted on the basis for the issuance of bank notes the actual money passes from hand to hand.

Modern System of Credits.

You go to your bank with a bundle of checks and drafts and deposit them to your credit. Against that account this opened, you draw checks. They pass into the world of business, are accepted at face value, and circulate virtually as does gold, silver and currency. If you pay your bills in checks, often you pass through weeks at a time when you have only a trifle of loose change in your pocket for street car fare and the small things you need from day to day costing too little to bother to draw a check.

Complications of the System.

This complicates business and forces all banks to associate themselves in clearing houses, and probably the public would be amazed were they to know at times how sharply the clearing house committee looks into methods employed by its members.

In the panic that began last October, funds were carried from bank to bank, taken ostentatiously through the front doors, that depositors might know that other banks believed in the soundness of the institution which had been attacked by a run, and performed almost every essential of the guarantee system.

Why?

Simply because the modern business system is so complicated and so little actual money passes current that each bank must know that the others are properly safeguarding themselves and also that they are permitting the carrying of accounts by depositors whose paper may always be depended on as worth face value.

Beneath the Surface.

So beneath the surface, one could witness the clearing house associations examining collateral, securities and assets, and often serving notice on a given bank that the association will require some change in methods on penalty of refusal longer to clear for that bank.

Banks Out of the Association.

How about banks not in the association? Many perfectly sound banks are not directly in the clearing house. They clear through another bank which does belong.

Precisely the same rule applies to them, for, when need arises, the association serves notice on the member-bank which clears for the non-association bank as to what will have to be done; and it is done promptly, too, in every instance.

Bank-Book Should Be Worth Face.

The essence of the guarantee plan is that a bank book should be worth its face always. An entry in a pass book should not constitute the assumption of a risk by the depositor and the giving of wide latitude to the banker. Such entry should be recognized as just as actual an asset as a bank note. Also, proper arrangements must be made for the continued espionage of banks by other banks.

Lastly, and quite as important, banking laws must be enforced; over-certification must be stopped; loaning of funds in national banks on obviously speculative schemes must cease; and other reforms must be wrought to invest the banking system of the country with that complete confidence which, if induced would put a stop to all nervousness by depositors.

Syrup of Figs and Elixir of Senna

acts gently yet promptly on the bowels, cleanses the system effectually, assists one in overcoming habitual constipation permanently. To get its beneficial effects buy the genuine.

Manufactured by the **CALIFORNIA FIG SYRUP CO.**
 SOLD BY LEADING DRUGGISTS—50¢ per BOTTLE.

PHILADELPHIA'S BIRTHDAY.

Historical Pageant During Week of Celebration a Feature.

PHILADELPHIA, Oct. 2.—At 6 o'clock tomorrow morning the Quaker City will be aroused from its slumbers by the ringing of Independence Hall bell and all the church chimers and bells of the city, and the celebration of the 225th anniversary of the founding of Philadelphia will be on in earnest. Many months of busy preparation and the expenditure of hundreds of thousands of dollars have paved the way for next week's climax, which will be the most magnificent historical pageant in the world's history.

Tomorrow will be "religious day" and the program includes special services in all the churches of the city, in which many patriotic and fraternal organizations will participate, with great open-air meetings in various squares and parks. Thousands of Philadelphia Sunday school children will sing "My Country, 'Tis of Thee."

Civic and Military day will be observed Monday, with a parade of 25,000 troops. Municipal day will be observed Tuesday, Wednesday will be industrial day, with what promises to be the largest industrial parade ever witnessed in the United States. The mighty climax of the week will be the historical pageant on Friday, with forty magnificent floats and 5000 characters shown. The pageant will depict the entire history of Philadelphia, from the time William Penn made his first voyage to this country in December, 1682, in the good ship "Welcome."

Cottage Grove leader: Henry Dewald came down from the Canyonville country Tuesday to visit his father who was so seriously injured Monday night by being struck on the head with a revolver by thugs, as he was in the act of closing his grocery store.

Edw. Doll, of Litchfield, Minn., and Dr. A. G. Moffatt, of Howard Lake, Minn., arrived here Friday night enroute to the Rogue River mining district beyond West Fork, where they are interested in the Gold Bar placer mines and are operating a plant thereon. These mines have been under the supervision of H. J. Russell, of this city.

Afflicted With Sore Eyes For 33 Years.

I have been afflicted with sore eyes for 33 years. Thirteen years ago I became totally blind and was blind for six years. My eyes were badly inflamed. One of my neighbors insisted upon my trying Chamberlain's Salve and gave me half a box of it. To my surprise it healed my eyes and my sight came back to me.—P. C. Earls, Cynthia, Ky. Chamberlain's Salve is for sale by Hamilton Drug Co.

BAD BREATH

"For months I had great trouble with my stomach and used all kinds of medicines. My tongue has been actually as green as grass, my breath having had color. Two weeks ago a friend recommended Chamberlain's Salve and I used it. I am now healthy and cheerful and my breath is sweet and clear. Therefore let you know that I shall recommend Chamberlain's Salve to all suffering from such troubles."—Chas. H. Halpern, 112 E. 11th St., New York, N. Y.



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will be pleased to know they can now get their UNEXCELLED TOILET ARTICLES, Soaps, Powder Perfume, Cream, etc., by calling at the ROSE CONFECTIONERY STORE.

C P FLAVORING EXTRACTS are the best yet. Satisfaction or money back.

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It's because we treat the people right.

Some merchants in their attempt to lead in prices often buy inferior goods but that is something that this company does not do. Our courteous treatment, the superior quality of our goods and the right prices is what is building up our business every day. If you are not a regular customer place a trial order and be convinced.

Yours for a square deal,

Alton S. Frey & Co

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 Phones 201. successors to J. F. Barker & Co.

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Fresh and Cured Meats of all kinds
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We know how to cut meat to get the best results in cooking. There is more in the cutting that most people believe. We may be termed experts in our line. Let us prepare your Sunday roast, and you will be convinced. We want your trade. Special Free Delivery. Phone 1341

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I handle both new and second hand goods. Try my prices on harness. You will find that I am right.

A. D. Bradley, - - The 2nd Man

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WE HAVE AN IMMENSE LINE, MOUNTED AND UNMOUNTED

We have a full line of Lockets, Necklaces, La Valliers, Pendants, Etc.

Our line of watch movements and cases, in all grades and sizes, is the most complete in Southern Oregon.

We invite you to call.

J. T. BRYAN, The Watchmaker

ROSEBURG, OREGON

SEND YOUR HUSBAND FOR MEAT occasionally. He may not know much about it, but even he will see why you insist on doing so if meat buying here. The cleanliness will appeal to him for one thing. The prompt and courteous service for another. And as we keep choice meats only, he cannot go very far wrong in his selection of meat for the table. But come mostly yourself.

The Economy Market

Geo. Kohlhaugen, Prop.

\$22.10

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 Limit 29 Days

This very, very low rate has been put in effect on account of the Trans-Mississippi Commercial Congress, but it is open to the public via the

Southern Pacific Company

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The 29 day limit will give lots of time to take in the sights in San Francisco and "excursion" down to Los Angeles and Southern California. For particulars, sleeping car reservations and tickets, call on

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