

One-Hundred and Sixth Half Yearly Report The San Francisco Savings and Loan Society

(THE SAN FRANCISCO BANK)

MEMBER OF THE FEDERAL RESERVE SYSTEM
MEMBER OF THE ASSOCIATED SAVINGS BANKS OF SAN FRANCISCO
536 CALIFORNIA STREET, SAN FRANCISCO, CALIFORNIA

DECEMBER 31st, 1920

ASSETS

United States Bonds, Notes and Certificates, State, Municipal and Other Bonds (total value \$20,059,214.00) standing on books at	\$19,745,725.64
Loans on Real Estate, secured by first mortgages	37,701,189.02
Loans on Bonds and Stocks	1,701,042.63
Bankers' Acceptances in accordance with State Bank Act	2,300,151.14
Stock in Federal Reserve Bank of San Francisco	102,000.00
Bank Buildings and Lots, main and branch offices (cost over \$875,000.00), standing on books at	1.00
Other Real Estate (value \$170,500.00), standing on books at	1.00
Employees' Pension Fund (value \$343,536.85) standing on books at	1.00
Cash on hand and in Federal Reserve Bank	8,327,035.58
Total	\$69,878,147.01

LIABILITIES

Due Depositors	\$66,338,147.01
Capital Stock actually paid up	1,000,000.00
Reserve and Contingent Funds	2,540,000.00
Total	\$69,878,147.01

JOHN A. BUCK, President

GEO. TOURNY, Vice-President and Manager

Subscribed and sworn to before me this 31st day of December, 1920. For the six months ending December 31st, 1920, a dividend of 4% per annum was declared.

[SEAL] CHAS. F. DUSENBERG, Notary Public.

BOARD OF DIRECTORS

JOHN A. BUCK	A. H. R. SCHMIDT	A. HAAS
GEO. TOURNY	E. N. WALTER	E. N. VAN BERGEN
R. T. KRUSE	HUGH GOODFELLOW	ROBERT DOLLAR
B. A. CHRISTENSEN	L. S. SHERMAN	

Deposits made on or before January 10th, 1921, will earn interest from January 1st, 1921.

HER DAUGHTER AND HIS SON.

BY IDAH MCGLOONE GIBSON

After Mamie's admission we drank our chocolate in silence. We were too good friends to need speech to make the assurance sure. I said no more to Mamie or Grace about the "one man" but I wondered if Mamie, herself, was not laying up unhappiness. I said to myself that I must look about and see who the man was. She seemed to me to be too intelligent for the stage. She was too sincere. I knew she loved to sing and she danced like a fairy and she wore clothes well. She understood clothes. In fact, she would always be an attraction from behind the footlights to the men who always feel that they have everything that money can buy.

As though she too was thinking of this, and by some peculiar telepathy understood what I was thinking about, she said, "Ann, if you only knew how I have come to hate the tired business man and all that he stands for. He is so dull and so self centered, and he comes to the theatre to fill his brain with pictures that intrigue his brain. He probably makes wagers with himself as to which one of us would be the most fun, or rather, would be more worth spending the price of a dinner on."

"You asked me a little while ago in a rather shocked voice if I went out to dinner with Stimpington. Why, dear, I go four nights out of five with some man who is a friend of the managers or who is some friend of mine, or perhaps some man who is simply pleased with the way I sang that little song. But it is very hard work to make them understand, that from behind the footlights, I have nothing to give and nothing to sell."

"And now, I must run, honey. Will you take me to the theatre. I really need your presence to impress the manager, for I have been particularly nasty to some of his friends of late, and unless I can show him that I have some claim to smart society, I am afraid it will be curtains for me."

"He won't see me in a taxi, dear, but I should love to go with you." Mamie looked at me in surprise and then quickly veiled her eyes. I did not understand what her glance meant until we reached the door of the hotel, and there I found a most exquisite town car with a chauffeur, who handed me an envelope. Quickly I took out the card and read:

"I have taken the liberty, my dear Ann, of buying this car and hiring this chauffeur with some of the money that I know is yours. However, until your father returns we will charge it to my account."

Richard Halsey.

"You see," said Mamie, "I knew that you were going to have the very smartest car in town. It was the finest car at the automobile show last week, and I heard Grace tell a number of people that she hoped to buy it. Won't she be crazy when she sees you driving it?"

It was a beautiful car, but I thought it was a little too extreme. However I was not going to hurt Mr. Halsey's feelings by not accepting it in the same spirit with which he tendered it. And then, although I would hardly own it myself, I felt a kind of unholy glee for once in my life in having something that Grace Cameron Halsey wanted. Until this moment she had been the one to get the very things I desired, and I blessed Mr. Halsey for making it possible this time for me, all unconsciously, to circumvent her wishes.

"Say Ann," said Mamie, "what will you bet Mr. Halsey Sr. did not have it in his mind to give his daughter-in-law a slight jolt when he purchased this car for you? If he did, then I shall think more of him than ever."

I smiled at her, because the same thought had been going through my head. We made quite an impression at the theatre, and Mamie told the chauffeur to go to the front entrance instead of the one for the stage. Sellers was in front talking to the manager. Both bowed rather perfunctorily, but when they caught sight of the motor, to use Mamie's words, "they sat up and took notice."

As she passed them I heard her clear voice saying, "No, the pride of the motor show does not belong to me gentlemen. It belongs to my personal friend, Miss Whitson-Carleton. I saw Sellers scowl as he recognized me, but he was mystified by the

adding of Carleton to my name. I knew also that Mamie had done this with malicious intent. With the express intention of further arousing their curiosity, I called to Mamie as she went around the corner: "Remember, you are coming to breakfast with me tomorrow morning at the hotel day."

"I'll be there," Mamie called back, "at half past twelve, sharp."

"Take me out into the country," I told the chauffeur.

I sat back against the cushions to think it out. It seemed to me that my great thrill was to come. Would I know my father? Would he want me?

Tomorrow—Mr. Halsey's Gift.

INCREASE YOUR POULTRY PROFITS.

by reducing your first costs. The surest way to do that is to use a St. Helens Incubator and Blue Flame Self-Regulating Brooder Stove, at a saving of one-third of the first cost. See them at Roseburg Produce Co., 501 N. Jackson St. Terms to suit you. Phone 9-225. Ed. Bryant, exclusive agent for Douglas county.

NOTICE TO FARMERS.

We want fresh fruit of all kinds. Will pay top market prices. But the fruit must be clean and first-class in all respects or we do not want any of it; we use only the best grades.

FOOTCH'S CONFECTIONERY.

BATTERIES!

Chevrolet Cars \$25.00 and \$38.00
Buick Cars...\$30.00 and \$45.00
For Other Cars
Prices on Application.

MOTOR SHOP GARAGE

Agency Buick and Chevrolet
441 N. Jackson St. Roseburg.

Logan Tips, Spring Delivery

These are not sprout plants, joint plants or orange plants. They are first-class tips. Also have strawberry plants and all kinds fruit trees. Better book your order now.

R. L. ELLIS
Three miles west of Roseburg.

Child's Mental Growth

BY
DR. H. R. NERBAS
D. D. S.

A child's mental growth is often stunted by decayed teeth.

Don't let a charge of this nature be laid at your door. See to it that the child is taught how to brush and take care of his teeth. Teach him also to get acquainted with the Dentist. Examinations free.

DR. H. R. NERBAS DENTIST

6 & 8 MASONIC BLDG.

LUMBER

Of all dimensions, at reasonable rates while it lasts, 1/2 block North of West Side Store, 1267 Umpqua Avenue, Phone 335-R.

AUCTIONEER

All sorts of sales successfully concluded. For arrangements see
M. C. RADABAUGH
630 N. Pine St.

HEINLINE - MOORE Conservatory

VOCAL DEPARTMENT
will open January 1, 1921.
Mrs. Chas. Brand, Instructor.
Also new kindergarten and Physical Education classes will begin with New Year's.

DR. R. P. BRADFORD AND WIFE

Licensed Chiropractic Physicians
Office Phone 481 Perkins Bldg.

Sheet Metal Work

OF ALL KINDS
J. H. SINNIGER
119 OAK STREET PHONE 428

COMBINATION CREAM

Jontee

50¢



A Wondrous Beauty Cream

YOU will love the fragrance first. Then the velvet smoothness, the delicate creaminess, of this marvelous beauty cream. It fairly melts into the skin—without a trace of grease, or the clogging of a single pore. Anemic tissues speedily drink it in, becoming smooth and softly pliable under Combination Cream Jontee. A perfect base for powder. Take home a jar today.

NATHAN FULLERTON, The Rexall Store, Roseburg

RESIDENTIAL DISTRICT.

Every city has its distinctive residential district, and Overlook Addition is Roseburg's. Year after year these residential districts increase in value, but you now have the opportunity to select from 41 lots at a reduced price and easy terms. Now is

the time to secure one of these lots at a price and terms equal to paying for them in a few years you will have something to show for what you paid, instead of a lot of worthless receipts.

The following table shows how much sums from \$40 to \$50 a month paid for rent amount to in a period from 10 to 25 years, at 6% interest, compounded semi-annually:

Rent per Month	10-years	15-years	20-years	25-years
\$40.00	\$6,326.62	\$11,192.38	\$17,637.04	\$26,334.86
\$45.00	\$7,117.51	\$12,368.92	\$19,864.07	\$29,626.71
\$50.00	\$7,908.40	\$13,965.46	\$22,071.10	\$32,918.36

In other words, renters build a new home for their landlords every few years.

For further particulars see N. Rice, of Rice & Rice.

EX-HUN CHANCELLOR DIES
BERLIN, Jan. 2.—Dr. Theobald von Bethmann-Hollweg, German ex-chancellor, died last night after a brief illness, on his estate at Hohenfinow, near Berlin.

RICE & RICE
Headquarters for buying or selling large or small lots Liberty or Victory Bonds. Also have municipal bonds and other good security to offer. Buy at home and get your bonds when you pay for them.

LOCAL NEWS
Mr. and Mrs. J. W. Tynan and Mr. and Mrs. E. C. Adams who have been spending the past week in Portland, visiting with relatives and friends, arrived in Roseburg this morning.

Mrs. F. H. Smith, left this morning for Los Angeles where she will take an extended vacation. She will also spend a short time in San Francisco.

Carroll Fancher, who spent the holiday vacation at the home of his parents, Mr. and Mrs. L. B. Fancher, returned to Portland last night to resume his duties with the Tru-Blu Biscuit company.

The derailment of a freight car near Shady Point this morning resulted in the calling out of the local wrecking crew. No damage was done and no trains were delayed.

CORN

EASTERN SHELLED CORN

\$2.50 per Cwt.

Douglas County Flour Mills

UNIVERSAL

Farm Lighting Plants

20-Light Plant, 120 Amp. Hour Battery, \$390
75-Light Plant, 165 " " " \$585

F. O. B. Roseburg

Let us show you the Universal.

J. F. BARKER & CO.,

IMPLEMENTS
Mitchell and Oakland Automobiles

Movie Closeups

Marguerite Clark is coming to the theaters for one day only, Monday, in the delightful screen comedy called, "All of a Sudden Peggy." The title refers to the vivacious little heroine, who is the daughter of Mrs. O'Mara, widow of a deceased scientist, and has accompanied her mother to the Hawthorne estate of Lord Crackenhorpe. The nobleman is writing a book on spiders and has invited Mrs. O'Mara out in order to consult with her. His mother Lady Crackenhorpe, however, suspects that Peggy has designs on him, and summons her younger son, Jimmie, to divert the girl from her purpose.

He succeeds so well that he falls in love with her. In reality, Peggy is trying to arrange a match between her mother and the lord. Mrs. O'Mara will not marry as long as Peggy is provided for. So, to promote the match, the girl pretends to have been married to Jim, and follows him to his apartment in London to keep up the illusion. Matters thereupon get into a complicated mess, but finally end up happily for all concerned.

Miss Clark's leading man is Jack Mulhall, and the cast includes William Leighton, Orval Humphrey, and Eddie Sutherland. The picture is a Paramount-Artcraft and was directed by Walter Edwards.

The sea again furnishes a background for a strongly dramatic story in Hobart Bosworth's latest photoplay, "Beneath the Surface" which is being shown at the Majestic theatre until Wednesday.

The locale is a fishing village on the rocky coast of Maine, and the star has the role of a stern old New England deep-sea diver. His partner is his son, Luther. The two are approached with a fraudulent enterprise to extract treasures from a sunken wreck. The old diver declines, but the son, attracted by the pretty demimode, who accompanies the get-rich-quick promoter, accepts the odd proposition, marrying the girl at the same time.

Dramatic events follow, including the wrecking of the steamer in which Luther's wife and the promoter are both drowned. The ending is a real happy one. Mr. Bosworth is supported by such players as Lloyd Hughes, Grace Darmond, Gladys George and George Webb. Thos. H. Ince produced the picture, which is a Paramount-Artcraft release.

NOTICE.

Annual meeting of Brockway and Dillard Farmers' Telephone Co. will be held at Brockway school house, Brockway, Ore., Jan. 8, 1921. Important business. All members requested to attend.

R. A. HERCHER, Pres.
D. M. REDING, Sec.

CASTORIA

For Infants and Children
In Use For Over 30 Years
Always bears the Signature of *Chas. H. Fletcher*

WE SELL
Edison
MAZDA LAMPS

Douglas County Light and Water Co.

State to Loan Money to Farmers

SALEM, Jan. 1.—Approximately \$250,000 in common school funds will be available for loan to Oregon farmers under arrangements which have just been completed by State Treasurer Hoff. This arrangement contemplates the replacement of the common school funds which have been invested in school district bonds with funds of the industrial accident commission, releasing the school funds for loans to farmers.

Demands for loans from the states common school fund suffered a serious slump when the federal reserve banks offered loans to the farmers at 5 percent. The surplus in this fund was then invested in Oregon school district bonds drawing a 6 percent interest. Since the federal reserve board has ceased to extend loans to farmers the state department has been flooded with requests for loans from the school fund again.

Seventy five thousand dollars in school funds is being withdrawn from investment in bonds this week, and is being replaced with a similar amount from the surplus funds to the credit of the industrial accident commission. This amount, it is explained, is needed to take care of applications on file with the department for loans from farmers. Additional school money will be withdrawn from bonds for loans to the farmers as the demand justifies.

ALOHA CLUB, ATTENTION.

Next regular dance Monday night, Jan. 3rd, at Maccabee hall.

ALBANY NURSERIES—ALWAYS RELIABLE.

Prunes! Yes and Walnuts too, and Prices! Italians—on Peach—(not for low ground):
1 to 6 ft. sizes at \$40.00 per 100 or \$360 per M.
3 to 4 ft. sizes at \$35.00 per 100 or \$315 per M.
2 to 3 ft. sizes at \$30.00 per 100 or \$180 per M.
Above while they last only—hurry.
Also Logan Tips \$60.00 per 1000, \$30.00 per 500—\$15.00 per 100.
For any of above write F. E. Jordan, Spl. Agt., 360 7th St. North, Grants Pass, Oregon.

Money Received On Turkey Pool

The final check was received today for the turkeys marketed in the Christmas pool. Statements for the different consignors will be made up as fast as possible and mailed to them immediately. The county agent is very busy with the program for the farmer's week, and figuring up these accounts. He states, therefore, that he would greatly appreciate it, if the turkey consignors would refrain from using the telephone to inquire when they will receive their check for two or three days. The checks to Roseburg consignors were mailed out this afternoon while the others will follow. Until all of the accounts can be adjusted the exact price received by the respective growers for their turkeys cannot be definitely ascertained.

Farmers May Form Marketing Exchange

On Wednesday, January 5, the farmers attending the farmer's week program will discuss plans for the formation of an exchange which will be able not only to market their turkeys and livestock, but also their wool and mohair. County Agent H. E. Haslett states that it is the purpose of the program to include all classes of farm work and the women of the homes have not been forgotten. Mrs. Jennie McComb and Miss Helen Cowgill will be in attendance and will plan the home project work for the coming year.

CARD OF THANKS

I wish to thank through your paper the many friends of Roseburg and Looking Glass who so kindly assisted in the funeral and burial of my beloved husband, Rev. S. G. Bettes. May God richly bless them.

Mrs. S. G. Bettes and family.
Estacada, Ore.

AUTO OWNERS ATTENTION.

If you want to be relieved from punctures and blowouts and make a saving on your tire expense, have your car equipped with Universal Tire Filler at filler station, Cor. Oak & Rose. All work guaranteed to give satisfaction.

GOOD ADVERTISING STUNT

The Pacific Northwest Hotel News has the following to say in a recent issue: "Manager Al Pierce, of Hotel Marion, Salem, gave a banquet to an organization last week at his hotel and featured prunes throughout the menu, one of the leading fruits of Marion county. However this but reflects the interest there is being shown to the much abused prune these days. The publicity that Ray Clark, of the Umpqua Hotel, Roseburg, has given the prune from his vantage point of publicity manager of the same hotel, has been worth thousands of dollars to the growers of the state."

MUCH INTEREST IN POULTRY

Much interest has been shown in the poultry program for farmer's week, county agent Haslett says. "Many poultry raisers are interested in the work being done by the Douglas county Poultry Association. The co-operative buying of feed, by which the growers are saving from five to eight dollars a ton makes a strong appeal to many. The egg marketing feature also makes a strong appeal, as five or ten cents on the dozen of eggs helps to pay the interest or buy feed."

WE REPRESENT ONLY THE BEST. KNOWLEDGE VS. GUESSWORK.

This office specializes in insurance and gives valuable advice in formulating forms that constitute proper protection. We not only represent the largest companies but know how to give the assured the best protection. We know just what to advise in case of a loss. We make prompt and satisfactory settlements. All old line rates are the same. You should, therefore, consider the above suggestion. Get the most for your money. We also represent a very reliable farm insurance company with 16 years of splendid record. Rate is less than old line companies. See us when wanting insurance. We know the game.

RICE & RICE, Brokers.

Miss Frances Parslow returned to Eugene, where she is studying music, after spending the Christmas holidays in this city.

CHICHESTER'S PILLS

SOLD BY DRUGGISTS EVERYWHERE