

# 6% loans to farmers!

Loans made by this bank may be paid off any time after five years—and the borrower may enjoy the unusual privilege of taking 33 years to repay his loan in installments. The loans are made under supervision of the Farm Loan Board—a bureau of the United States Treasury.

Do you want money on a non-maturing mortgage at 6% interest for a term of from 20 to 33 years, under an amortization plan, to

- refund an existing mortgage;
- improve the property you now own;
- buy more land;
- purchase equipment or live stock;
- provide buildings for your farm;—or for some other agricultural purpose?

Then write direct to us.



## California Joint Stock Land Bank

CAPITAL \$700,000.00

Corner Montgomery and Clay Streets  
SAN FRANCISCO

or DOUGLAS ABSTRACT CO. Roseburg, Oregon  
GUY CORDON

### Local News

Mrs. Chas. G. Stanton, teacher of Piano, Phone 75-J, 792 S. Pine.

**Leaves for South—**  
Mrs. Mary Brown of Seattle, who has been lecturing in this city on moral education, left this morning for Weed, where she has been scheduled to talk to high school students. Mrs. Brown was the guest of W. C. T. U. during her stay here.

**Painless extraction of tooth at room 9, Maschio Tompko, Dr. Neelak.**

**At the Grand—**  
Among the guests registering at the Grand hotel last evening were: N. G. Penning, Tillor, Guy E. Penning, Tillor; C. H. Hoosen, Eugene; M. H. Hopkins, Spokane; Lee Varsha, Eugene; Mrs. Florence Sether, Glendale; Mr. and Mrs. W. F. Fisher, Flint, Mich.; Roy Davis.

Seattle: Wade Y. Lewis, Corvallis; A. J. Bouck, Corvallis; J. T. Thompson, city; J. V. Anderson, Camas Valley.

**E. R. ROISE, TEACHER of violin, Call Moore Music Studio.**

The ladies of the M. E. church are planning for a bazaar to be held on Nov. 24th in the Jas. O. Newland garage building on Cass St. They will have on sale at that time many beautiful and useful things as well as home cooking.

#### At the Douglas—

Among the guests at the Douglas hotel last evening were W. V. Johnston, city; T. E. O'Connor, Portland; C. P. Cottonhook and wife, Portland; J. L. Blacksmith, Portland; E. M. Durland, Portland; Bert Smith, Portland; R. L. Walter, Portland; Barney Peterson, Portland; Mr. and Mrs. F. B. Rice, Ellensburg, Wash.; Theo. R. Mayes, Portland; B. F. Stevens, Walla Walla; F. E. Swank, Walla Walla; J. H. Smith, Glendale; Mr. and Mrs. W. J. Barbone, Ashland.

Mr. and Mrs. Earl V. Barbone, Ashland.

**Pruning expert. Prune grapes now. Right time, Louis Bergold, Roseburg.**

The Hot Mineral Baths at Dowell Mineral Springs are just the thing for your Rheumatism, Stomach or Kidney Trouble. Good Hotel. Clean wholesome food. For rates and reservations inquire of Barton Hedwell, Secy., Peoples Supply Co.

#### The New Motor License—

Application blanks for 1923 licenses have been mailed by the secretary of state to all motor vehicle owners in Oregon, so as to permit them to apply for and receive such licenses before January 1, 1923. Motor vehicle owners will avoid much trouble, annoyance and unnecessary delay by promptly applying for their 1923 licenses upon receipt of the application blanks. Deferring applying for licenses until about the first of the year only costs the owner of the secretary of state's office and may result in the arrest of the car owners by traffic officers for failure to have the 1923 license on their cars after January 1 next. License plates for 1923 will have a dark blue background and white figures and letters.

Self-consciousness, lack of police, poor English, are AFFLICTIONS that can be overcome in the Business Girls classes of Bertha Elizabeth Hodge-Carl or phone Heinline Conservatory regarding the new classes beginning soon.

#### SKIPWORTH ENDS SNAKE.

KLAMATH FALLS, Ore., Nov. 18.—The Main street courthouse, was declared Klamath's official courthouse in a decision filed here today by Judge Skipworth, of Lane county. The county court is permanently enjoined from spending any money on the Hot Springs courthouse, an uncompleted building.

#### PIANO MUST BE SOLD.

We have in storage here a very fine piano that we will sacrifice for immediate sale. Will give your terms to an established home. Par full particulars and where it can be seen address Geo. C. Will Music House, Salem, Ore.

#### HOLIDAY STATIONERY.

Place your order now for engraved Christmas announcements. This is a clever way to remember your friends. The News-Review is showing a beautiful line of engraved goods, both in Christmas announcements, calling cards and wedding stationery. Call and see our line of fine engravings.

#### DAILY WEATHER REPORT.

T. S. Weather bureau, local office, Roseburg, Oregon, 24 hours ending 5 A. M.  
Precip. in inches and Hundredths. Highest temperature yesterday... 43  
Lowest temperature last night... 33  
Precipitation, last 24 hours... 0.0  
Total precip. since first of month 2.64  
Normal precip. for this month... 4.27  
Total precip. from Sept. 1, 1922... 11.00

#### BLACK SILK STOVE POLISH

Black Silk Stove Polish makes your stove shine like a mirror. It is the best for all stoves, and it is the only one that does not leave a greasy film. It is the only one that does not leave a greasy film. It is the only one that does not leave a greasy film.

#### LET'S LINGER

Black Silk Stove Polish makes your stove shine like a mirror. It is the best for all stoves, and it is the only one that does not leave a greasy film. It is the only one that does not leave a greasy film. It is the only one that does not leave a greasy film.

WILLIAM BELL, Observer.

### State Press Comment

#### Music in the Home.

Speaking before the City club, Judge Jacob Kessler of the court of domestic relations stated a most important fact when he said that the influence of music in the home makes for good discipline in the family and prevents much juvenile delinquency.

Not only the charm of the music, he says, but the discipline the child undergoes in learning to play a musical instrument trains him to obedience and good will toward authority.

Those of us who grew up in the old-fashioned home will remember with a swelling of the heart the evenings of song about the cottage organ or piano, where every member of the family, from father and mother to the smallest tot that desired to take part, contributed something to the evening's pleasure.

Such singing is a real family bond, a real entertainment, and more than an entertainment in that no one serves only as audience, but all have a hand in making the evening joyful.

Grating the noise of "canned music" it must be admitted that since the piano-player and the phonograph became an important part of the home equipment, the organ felt by sister to practice her scales is much weakened; and when brother can listen to any song he wishes, from cheap clappers to Caruso, by buying a record of it, he also is more inclined to sit and listen than to learn to sing his part, and hearing the same songs ground out all day after day by machine, he is more inclined to put on his cap and go out to spend the evening than to stay at home and sing the Victrola to grinding.

We now have music thrust upon us, and it has come to be half-chance.

Parents go far toward regarding their children from infancy when they insist on their home application to vocal and instrumental practice in the home of songs that may be profitably sung in the home. —Portland Telegram.

#### What They Learned.

Like so many other unfortunates, Ernest Crabtree and Wayne Dimmick made their discovery too late. They found that crime did not pay.

They had heard of the "easy" money in a life of crime. In theory something sounded attractive. Huge sums were to be made, there was no work and little danger, they thought.

So the pair purchased revolvers. That was their first step. Then, they executed one robbery and made a payment on an automobile. That was to be used in their operations. They went forward with their plans.

First a robbery was committed here and a holdup there. From one part of the state to another they went. They were industrious and unafraid. But—after extensive operations—they found that the business was not a huge success.

The big sums that they had anticipated were not forthcoming. There was considerable danger; they found, of a sudden, they decided to return the automobile, get rid of the guns and get back to legitimate work. They had even located jobs.

But at the end of the game came the worst. They were arrested. Now they are behind the bars, awaiting trial in several counties, perhaps, on charges of burglary. Eight crimes charges are pending against them. They are held at their dear. They are reported to have confessed, and are now, apparently, at the mercy of the courts.

It is too late for Crabtree and Dimmick to help themselves now. The crimes are committed and the facts are there, but it is not too late for other young men who are thinking of other young men who are thinking of crime to estimate on what Crabtree and Dimmick learned in a few short weeks. —Oregon Journal.

#### College Health.

Critics—such as college and within the halls of academies—have maintained much in recent years about the comprehensive of college life. Out side activities, social affairs and higher scholastic standards have all been threatened so many times that peace and quiet and moderate and good health were supposed to have been crushed out. Some of these critics were not surprised to hear of the physical collapse of a star athlete.

#### Makes Stoves Shine

Black Silk Stove Polish makes your stove shine like a mirror. It is the best for all stoves, and it is the only one that does not leave a greasy film. It is the only one that does not leave a greasy film. It is the only one that does not leave a greasy film.

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#### BLACK SILK STOVE POLISH WORKS

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#### DR. H. R. NERBAS

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**CHAMBERLAIN'S COUGH REMEDY**  
FOR THE RELIEF OF  
Coughs, Colds, Croup  
WHOOPIING COUGH, HOARSENESS  
BRONCHITIS  
—SOLD EVERYWHERE—

note or the nervous breakdown of a social chairman or an honor student.

Facts do not seem to justify these allegations. It appears, upon investigation, that there are fewer breakdowns in the approved colleges of today than there were in the more sedate institutions of earlier generations. The students, in spite of contrary opinion, accomplish as much or more intellectually, but they build up their endurance at the same time better than their predecessors did. Physical and mental education are better balanced for the average student.

This is as it should be. If education has any relation at all to life, its pursuit should be a help and not a hindrance to healthful and useful living. It is gratifying to know that, with the majority of institutions and students, this is the way it really works. —Eugene Register.

#### NOTICE OF SALE OF GOVERNMENT

Timberland. General Land Office, Washington, D. C., Nov. 1, 1922. Notice is hereby given that subject to the conditions and limitations of the Act of June 9, 1914 (39 Stat., 217), and the instructions of the Secretary of the Interior of September 12, 1917 (40 L. 1447), the timber on the following lands will be sold December 15, 1922, at 10 o'clock P. M., at public auction at the United States land office at Roseburg, Oregon, to the highest bidder at not less than the appraised value as shown by this notice, which must be followed by the approval of the Secretary of the Interior. The purchase price, with an additional sum of one-fifth of one per cent thereof, being commutation allowed, must be deposited at time of sale, money to be returned if sale is not approved, otherwise partial will issue for the balance which must be followed within ten days. Bids will be received from citizens of the United States, associations of such citizens and corporations organized under the laws of the United States or any State, Territory or District thereof only. Upon application of a qualified purchaser, the timber on any legal subdivision allowed, must be deposited at time of sale, money to be returned if sale is not approved, otherwise partial will issue for the balance which must be followed within ten days. Bids will be received from citizens of the United States, associations of such citizens and corporations organized under the laws of the United States or any State, Territory or District thereof only. Upon application of a qualified purchaser, the timber on any legal subdivision allowed, must be deposited at time of sale, money to be returned if sale is not approved, otherwise partial will issue for the balance which must be followed within ten days.

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#### BEFORE you sign an application for life insurance

consult G. McElhinny the Oregon Life man

Perhaps they have a cavity and may not eat sweets, or their teeth are sensitive to heat or cold and cannot eat such food.

And what they do eat is not relished by the full extent because their taste is dulled by decay that is present.

Their general health suffers because they do not have a properly balanced diet.

The intimate relation between diseases of the mouth and general disease are well defined.

The medical profession has demonstrated that bad teeth are one of the greatest factors in disease.

Preserve Your Teeth and You Preserve Your Health.

DR. H. R. NERBAS

OUR AUTO WILL CALL. PHONE 277.

**OLIVER CASE P & O PLOWS**  
Universal Lighting Systems  
GET OUR PRICES  
**J. F. BARKER & CO.**  
Automobiles and Implements

Study our classified ads... surprised to find that you can...



### MODERN EDUCATION

Our modern schools... put a lot of work on... ing eyes which puts a strain upon those with defective vision. Latest devices... be carefully tested... A little foreign... Keep them from wearing glasses later and not get them in their eyes. Let us examine eyes.

### BUBAR BROS. OPTICAL DEPT.

Acting Commissioner, General Land Office (PHOENIX) GEO. B. WICKHAM.

### The New Crop of Figs, Dates, Nuts, Raisins, Currants and Canned Goods have arrived.

For Fresh Goods call at the North Side Grocery Phone 324.

### HOTEL UMPQUA "Roseburg's Finest."

NEW AND MODERN. The people of Douglas county are invited to make their headquarters here. W. J. WEAVER, Prop.

### TRAVEL to the Coast by Coast Auto Line Stage

Dear New Highway to the Valley and Myrtle Beach... your time and money... Coast Auto Line. George W. Bristol, Manager, Coquille, Oregon.

### It Does Pay

To use our Dry Cleaning service regularly—You get the utmost wear from your garments.

### Imperial

OUR AUTO WILL CALL. PHONE 277.

### PHONE

Also... Economy Grocery

ECONOMY GROCERY

**BOSCH PEP and POWER for FORD**  
L. G. DeVane  
Booth Eugene  
Zeuthen Carriage