

New Fall Styles

The Ladies Shoppe

Successor to Minnie L. Bell
The Bell Millinery

Ladies are invited to inspect Fall Opening of Newest Merchandise

On Display Saturday

100 Newest Styles of Ladies Coats, Dresses and Skirts

On Display Saturday

Season's Newest Creations in Millinery

On Display Saturday

Fail to visit this store Saturday and see these new

The Ladies Shoppe

Merchandise of Merit

What God Says about MONEY (No. 2)

"This poor widow hath cast more in than all they which have cast into the treasury."

Jesus was watching the money as it dropped from the hands of the people into the treasury of the Lord.

He saw the rich cast in much. But that was nothing. He didn't call his disciples to see that. But along came a poor widow, and her half-cent offering went into the box—a whole heart and a half-cent lying side by side in the treasury—He said what you have just read.

There you have it. That's God's estimate of the relative value of money in His work. It's the whole heart with the money that pleases Him. Paul said the same thing when he told the church at Corinth that the Macedonians in their giving had first given their own selves to the Lord.

Now, don't you fret, timorous Christian. God's work won't suffer if it only gets the gifts of men and women who are wholeheartedly His. Some things that have a semblance of God's work may fail for lack of that kind of giving. And some others may seem to succeed that ought not, because giving is not wholehearted and intelligent.

Not that a man with a million cannot give in the same spirit and with the same abandon as the woman did who had all to give in a half-cent. What God wants is the whole heart, well knowing that if He gets that He has everything a man possesses.

*Mark 12:43.

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"Is public worship necessary?" Text "Now the parable is this: The seed is the word of God." (Lu. 8:2). Are men obliged to adore God by public acts of worship? Is a religion of the heart sufficient? Would you care to live in a community that did not publicly recognize God? By professing to practice a religion of the heart without manifesting it externally by public acts of worship in some church, are you not trying to hoodwink the public? These and other questions will be briefly discussed in our sermon. We invite the men especially to come and worship with us Sunday. Regular choir practice on Friday evening at 7:30.

The International Bible Students' Association will meet at the Moore hall at 10:30 a. m. Beginning Sunday our study will be the "Fact and Philosophy of the Atonement." It is because justice and love are the basis of the Divine government that atonement for man's sin is made the foundation of the Christian. Or what does differentiate the religion of the Bible from all other religions? Do Christian believers generally understand this, or appreciate the philosophy of the atonement set forth in the Bible? If not, why not? What is their disadvantage, and what should they do to put on this part of the armor of God, to be ready for the testing of "this evil day?" All are welcome.

The First Baptist Church, corner of Lane and Rose streets; H. L. Caldwell, pastor. 9:45 a. m., the church school; O. P. Coshaw, superintendent. This Sunday will begin the year's work with the new assignments and places having been made. Classes for all ages will be open for enrollment. A new class is being formed for the young married people. All young married people are invited to enroll. 11:00 a. m., morning worship; message by the pastor. A Junior assistant will be on the platform to help the pastor. Juniors and Intermediates especially invited to be at the service. Solo by Miss Sarah Christensen of the high school faculty. A cordial welcome to all. 6:30 p. m., young people's meeting; Miss Louise Jennings, president. Good, live meetings are the rule. Come and see and help. All young people invited. 7:30 p. m., evening worship; message by the pastor. Special music by the choir. Baptismal service. A cordial welcome to the public.

The Presbyterian Church, Lane and Jackson streets; L. Bowring Quick, pastor. 9:45 a. m., Bible school. H. L. Eddy, superintendent. You will be interested in the new line of Bible study that begins this coming Sabbath. It is "The Whole Bible S. S. Lesson Course" that was recommended by the World Conference on Christian Fundamentals. We invite you to join one of the classes. 11:00 a. m., morning worship. A Junior service. Sermon topic, "The Greatest Theme in the World." Quarterly communion service will be observed at the close of the sermon. Every member urged to be present. 3:00 p. m., Junior and Intermediate Endeavor societies will meet. 6:30 p. m., young people's society. Topic: "Lessons from the Psalms." Dorris Day, leader. 7:30 p. m., evening worship. Sermon topic, "Himself." There will be a fifteen-minute song service led by Mrs. F. L. Strang, choir leader. We will be glad to have you worship with us.

First M. E. Church. At 9:45 the Sunday school will meet in regular session. This will be promotion day for a number of the classes. New classes will be formed and important changes for the good of the Sunday school will be inaugurated. At 11:00 a. m. the Sunday school will give its interesting Rally Day program. "Growing a Christian World." Do not miss this service. A Junior League and Intermediate League will be formed. Mrs. Martin will have charge of the Juniors and Miss Mills will look after the Intermediates. The Epworth League will meet at 6:30. Topic: "The Naturalness of Prayer." Mr. Paul Trueblood is leader. The male quartet will sing. The League is taking on new life. An advance program has been adopted. The young people are asked to rally round the new standard. At 7:30 the pastor will preach on the theme: "The sin of self-absorption." This is a challenging theme and is worthy of a good hearing. A cordial invitation is extended to all to attend these services. Come with a zeal for service. Joseph Knotts, pastor.

St. George's Episcopal Church; Rev. A. O. Dodge, rector. The nineteenth Sunday after Trinity. Early communion service at 7:30 a. m.; church school at 9:45 a. m.; solemn communion service and sermon at 11:00 a. m. Subject of sermon:

ASSOCIATIONS TO MARKET BIG CROP

Cooperative associations will market considerably more farm products in 1923 than they did last year, it is indicated in reports to the department of agriculture. While it is impossible to estimate how much business they will do, the fact that new associations are being formed and old ones enlarged is ground for the belief that the amount of the year's crops to be marketed cooperatively will exceed all former figures. A big factor in promoting cooperative marketing is the improvement made in credit facilities recently.

First steps toward better credit accommodation for cooperatives were taken in 1921, when congress enlarged the powers of the war finance corporation. Up to date that organization has authorized advances to cooperatives amounting to more than \$190,000,000. Although only \$38,500,000 of the money has been actually used, the fact that it was available has been a powerful beneficial influence, say officials of the department.

Many cooperative associations are opening up lines of credit at the new intermediate credit banks, because the war finance corporation will cease making advances on February 29 next. It is believed the new institutions will function much as the war finance corporation has done in giving confidence and loosening up additional outside credit. They have already authorized advances of about \$5,000,000 to farmers' cooperative associations handling cotton, wheat, wool, tobacco, and canned fruits.

It is pointed out that the real service of the intermediate credit banks, like that of the war finance corporation, can not be measured merely by the volume of their discounts or advances. Their chief value is seen in the fact that the credit made available by them often induces or encourages private financial institutions to offer credit accommodation, when otherwise they might stand aloof. Some cooperative marketing associations in the last two years have been offered adequate credit from private sources only after they had obtained pledges of accommodation from the government agencies.

The intermediate credit banks seem likely nevertheless to operate soon on a bigger scale than was expected. Each of the twelve institutions was provided with a capital of \$1,000,000 from the treasury immediately it was organized. Five of them have since called for additional capital to a total amount of \$5,000,000 so that the present paid-in capital of the twelve banks is \$17,000,000. Moreover, an issue of debentures to the amount of \$10,000,000 has been sold in anticipation of a large demand for discounts and advances in the coming marketing season. Discounts of agricultural paper for banks have been made to the amount of \$1,000,000 by the intermediate credit institutions.

For the present, the federal farm loan board, which supervises the banks, is limiting loans and discounts to terms of nine months. Borrowers, however, have the practical assurance that the terms will be renewed when necessary. Reliance on renewals from the intermediate credit banks, according to officials of the department of agriculture, has a stronger justification than is the case where loans of commercial banks are concerned, because the latter are always under the obligation of protecting their deposit liabilities.

Although financing of cooperative associations probably will call for considerably more money this year than ever before, managers of such associations are confident all necessary accommodation will be available. They report that bankers all over the country are readily taking cooperative paper. One cooperative organization leader in Arizona says many associations in that state have not needed to borrow from the war finance corporation or the Intermediate Credit Banks, because ample funds have been available to them from private bankers on very favorable terms.

Some cooperative associations that borrowed heavily from the war finance corporation two years ago are now doing the bulk of their financing at private banks. Cotton associations in the south are getting funds in New York, as well as from local banks. An association in Alabama raised \$30,000 last year from the war finance corporation, and an equal amount from private banks. It probably will rely to a greater extent this year on private institutions. From Arkansas comes a report that an association which arranged a line of credit with the war finance corporation was not obliged to call for a single dollar, so favorable had general conditions become as a result of the mere existence of adequate credit facilities. How much credit financing will be done by cooperative associations this year can not be foretold, but government officials believe the amount will break all records. Cotton cooperative associations marketed about 758,868 bales last year, much of it through credit arrangements with the war finance corporation or commercial banks. Several new associations have recently been organized, and the older ones are increasing their membership. In the northwest, farmer-owned country elevators are doing considerable financing with the intermediate credit banks.

The intermediate term financing problem is practically solved, department officials say. They assert that the attitude of private banking institutions toward agricultural finance has been greatly influenced by the action taken by congress in setting up new credit machinery, which is viewed both to help the banks and to help the cooperatives directly, and they believe that when the intermediate credit banks are in full operation the American farmer will find himself practically on a par with commerce and industry as regards credit facilities.

COLD WEATHER SUGGESTIONS

Buy your winter necessities while the stock is complete and you have a good assortment to choose from

Men's Wool Socks

An extra good buy in an Army Wool Sock, just the work sock that you have been looking for. Per pair, 25¢. Other Wool Socks..... 30c, 35c, 45c, 50c, 60c, 85¢. All extra good value—both Work and Dress Socks

Sweaters

All-Wool Navy Turtle Neck Sweaters—just the thing for the outdoor man. Special at..... \$1.95. Children's Wool Sweater Coats..... \$2.25, \$2.65, \$3.45

Men's Wool Dress Shirts, many patterns to select from..... \$1.95, \$4.75

Underwear

For Dad, Mother and the Kiddies. Always Priced Right

Leather Vests

Men's Leather-Lined Vest, leather sleeves, olive moleskin shell, leather-faced pockets, knit collar and wrists. A high-grade vest..... \$9.85

Men's Sheep Lined Vests

Leather sleeves, olive moleskin shell, leather faced pockets, knit collar and wrists. Second to none..... \$9.85

Men's Sheep Lined Coats

Large beaverette collar, double-breasted, storm sleeves, full belt, reinforced pockets..... \$9.85

Rain Test Pants

Water-repellant, double seat and knees, belt loops, extra quality. Per pair..... \$3.50, \$3.95

Blankets

Attractive and Serviceable Blankets in Cotton, Wool-Mixed and All-Wool

Cotton Blankets..... \$2.45, \$2.85, \$3.45, \$4.45. Wool-Mixed..... \$4.45 to \$6.45. All-Wool..... \$7.95 and upward. "Nashua" Comfortables, warm, washable, durable and mothproof, in assorted colors..... \$5.85

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Minerals of Maine.

It is interesting to recall that at one place in Maine, Catherine Hill of Franklin, Hancock county, there has been found every known mineral and some that, until discovered there, were unheard of. Very few people in Maine today know that there is tin in the state and that at one time a tin mine was in operation here. Such is the fact. This mine was located in the town of Winslow. That was a good many years ago, but the shaft of the mine is still to be seen.—Portland Press-Herald.

No Encore Wanted.

"And," concluded the Sunday school teacher, "if you are a good boy, Tommy, you will go to heaven and have a gold crown on your head." "Not much," said Tommy. "I had one of those things put on a tooth once."

Always first with the latest—and yours each day by mail for \$4 per year—The Roseburg News-Review.

MUSIC INSTRUCTOR HARD TO OBTAIN

The school board is experiencing a very difficult problem in trying to secure an efficient and capable instructor for the music department. The teacher who was employed failed to appear at the time of school and word has been received that she will be unable to teach here. The school board has been endeavoring for the past three weeks to obtain an instructor that will be satisfactory. At this time of year all the first class music teachers have secured positions and it has been impossible to get one. They feel that it would not be worth while to spend the money for an inefficient teacher, who would not be satisfactory. If a teacher can be secured this department will be filled immediately.

Saturday Special at The Hat Shop.

WHERE YOUR DOLLAR HAS MORE CENTS!

16 lbs. Curve Cut Macaroni for..... \$1.00

1 pkg Swansdown Cake Flour .45
1 lb. can Snowdrift Shortening .25
1 lb. Ghiradelli's Ground Chocolate .35
1 bottle Vanilla Extract..... .25
\$1.30

1 pkg. Kellogg's Corn Flakes and 1 pkg. Post Toasties..... .25
1 pkg. Post's Bran..... .15
1 pkg. Shredded Wheat..... .15
1 pkg. Zo (like Grape Nuts)..... .20
1 pkg. Crown Wheat Flakes..... .35
\$1.10

9 Cans Tall Carnation Milk, \$1.00

Our Guaranteed Hard Wheat Flour at \$6.80 per barrel is going like hot cakes, and is giving satisfaction wherever used. Everything good to eat at best possible prices

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COZY warmth for cold corners—keeps you warm and keeps you well. Your family's health gets immediate and reliable protection wherever a clean-burning, economical Perfection Oil Heater spreads its friendly glow. Let us show you our various models—in blue enamel, white enamel, and black.

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