

## Advertisers Give Information

You want a home of your own—everybody does. You want to know about the cost or how to finance the building. Perhaps you want to buy the lot, or it may be to inquire about the furnishing of a room. Just ask the advertisers—they'll know.

# BUILDING AND REAL ESTATE PAGE

## Figure It Out For Yourself

The chances are good that if you have been keeping house in an apartment or a cottage you have paid out enough in rentals since you have been married to have built a good home, and you don't have a thing in the world to show for it. Just figure it out.

## DIRECTORS

E. N. Ewart, Pres.  
M. E. Ritter, Appraiser  
Carl E. Wimberly, Attorney

B. W. Bates, Vice-Pres.  
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## Umpqua Savings & Loan Association

ORGANIZED 1917

Under State Supervision

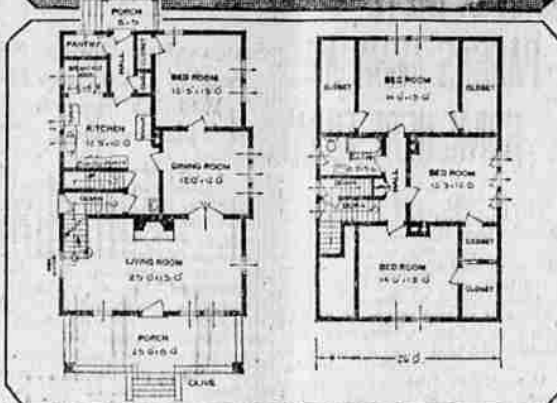
Earnings for years 1925 and 1926 9%. Earnings 1927 8%. Earnings past 9 years 8% or better. Not a single foreclosure or piece of property taken for non-payment of principal or interest since organization.

Investigate our monthly savings plan. An account may be started with a deposit of one dollar.

Schedule showing monthly payments required for loans from \$500.00 to \$5,000 under our monthly payment plan.

| Amount Borrowed | Prin.   | Int.    | Monthly Payments |
|-----------------|---------|---------|------------------|
| \$500.00        | \$5.00  | \$3.31  | \$8.31           |
| \$1000.00       | \$10.00 | \$6.67  | \$16.67          |
| \$1500.00       | \$15.00 | \$10.00 | \$25.00          |
| \$2000.00       | \$20.00 | \$13.34 | \$33.34          |
| \$2500.00       | \$25.00 | \$16.67 | \$41.67          |
| \$3000.00       | \$30.00 | \$20.01 | \$50.01          |
| \$3500.00       | \$35.00 | \$23.34 | \$58.34          |
| \$4000.00       | \$40.00 | \$26.67 | \$66.67          |
| \$4500.00       | \$45.00 | \$30.00 | \$75.00          |
| \$5000.00       | \$50.00 | \$33.33 | \$83.33          |

### Endearing to a Mother's Heart— "The Olive"



Dear to the heart of the mother who likes cozy comfort is the bungalow that contains space in its compact proportions. Such a compact, livable home is "The Olive," of dark wood with white trimmings, under a low, arched roof.

This is the kind of a house that facilitates home-making to the nth degree, even furnishing a bedroom on the first floor for mother's nap or to stow baby Susie, so she won't have to run up and down stairs all day long.

Of course there's a porch—and other desirable such as a breakfast nook, plenty of closet space, a great big pantry, and cute dormer windows that are irresistibly cozy with bookshelves built underneath. But almost best of all is the price—from \$5000 to \$6000.

For further information about "The Olive" write the Standard Homes Company, Colorado Building, Washington, D. C.

### Consider the Kind and Size of Room

Another factor which should be well considered before making a final selection is the kind and size of a room in which the furniture is to be placed. Occasional pieces and small suites, decorated in the warm tones, contain more glow or light, and serve to bring the walls of a room closer together, while furnishing a room completely with pieces done in the cool tones will make the backgrounds retreat.

This has been proven by decorating two rooms of identical proportions, one in red red, the other in a clear blue fibre. The one done in blue seemed at a casual glance to be more than twenty-five per cent larger than the one in red, helping to establish the fact that furniture decorated in any of the cool colors is well adapted for use in small rooms. The proper application of these color laws tends to determine the successful interior.

# LOANS

We will loan the money to build your home and you can pay it back like rent. We also make loans on city and country property.

Our loans are on definite plan from one to ten years and can be paid at any time. When you have made the payments as agreed the loan is cancelled and is not dependent on maturity of shares. You know just how much you have to pay and when your loan is paid.

We have the loan that gets you out of debt and helps you to save and own your home. It will pay you to see us if you want a loan.

## DOUGLAS BUILDING AND LOAN ASSOCIATION

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## DIRECTORS

B. L. EDDY  
GEO. KOHLHAGEN  
J. E. MCCLINTOCK  
B. W. STRONG  
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DR. E. B. STEWART

ROSEBURG, OREGON

147 Jackson St.

Phone 245

### Color and Its Importance in the Home

Color plays an important part in the art of decoration. By its correct use, articles of good form may be emphasized, and one's surroundings made more completely cheerful and soothing. As color finds its original source in light it is important to observe the appearance of a certain color under natural, as well as artificial, lighting. It is disappointing to some to find that under artificial lights, blue, for example, becomes green, and that mauve sometimes turns red,

or even gray. The absence of white, or natural light, helps to intensify any color; consequently a night light will make any color appear more powerful and perhaps more pleasing. When selecting furniture, it is well to remember the color rules; that colors of warmth—the reds, yellows, oranges, and browns—are best suited to rooms where a cool gray exposure is dominant. Blues, greens, grays, and taupes are colors admirably suited to sunny, bright rooms and porches.

their way to work, home for lunch, and back to work again. Cycling paths have been built nearly everywhere, many of those paralleling the main highways. The bicycles are taxed about a dollar each, this fund for road improvement, amounting to about \$2,500,000 annually.

NEW YORK, Oct. 24.—Before Magistrate Daly came an elderly man of Russian accent. "I want a summons for my wife," he said, "she won't support me any longer." The court explained that the man must support the woman in this country and refused to issue the summons.

ATLANTA, Ga., Oct. 24.—Mrs. Frances Edwards, 80, had only one friend and companion, a dog 17 years old. The pet became ill-tempered in his old age and police claimed he was vicious, ordered him shot. Mrs. Edwards pleaded for her pet, so the judge ordered that all his teeth be pulled before he was restored to his owner.

### PLUMBING AND HEATING

OUR SPECIALTY  
Let us Modernize Your Kitchen

WM. SCOTT  
116 W. Oak



## Supreme in the West's better kitchens

MONTAG Ranges have been enthroned for more than forty years.

When you visit our stove department tomorrow, see how far ahead of the times MONTAG Ranges are. Beauty of design, high class quality, and economy are embodied in every one.

The woman who owns a Montag knows why cooking need no longer be classed as a duty. No longer is she forced to stand watch over a fuel-eating heat-radiating stove. Her's is the pleasant anticipation of a well-prepared meal, well cooked.

MONTAG Ranges are built with the peculiar requirements of western fuel ever in mind. The wide and shallow Montag firebox puts the fire close to the range top; the Duplex grates are designed for western wood or western coal; the new French oven bottom holds heat better than ever. But there are so many unique features built into MONTAG Ranges which you must see to appreciate.

So don't forget to drop in tomorrow and let the MONTAG man explain why MONTAG Ranges are "The Choice of Western Cooks."

# MONTAG

## COLONIAL Ranges

McKean, Darby & Baldwin

Complete House Furnishers.

Phone 10

Roseburg, Ore.

### THEATRES

## LIBERTY

"What Price Glory" Is Remarkable Picture

Regina Cannon, of the Evening Graphic, says: "It is inspiring in its beauty, colossal in its conception and breath-taking in its realism. 'What Price Glory' will find a place in film archives. It is a masterpiece production, handled in a masterly way. The best war scenes ever filmed."

Mordaunt Hall, of the New York Times, says: "What Price Glory" is a powerful screen effort. Not only was there many an explosion of laughter last night, but two or three times the audience roared such a high pitch of enthusiasm that they appeared to be laughing.

This picture shows at the Liberty today, Tuesday and Wednesday.

## ANTLERS

Ben Lyon, who in his last picture has run the gamut from a Roman gladiator to a modern cavewoman, has a new and striking type of role in "For the Love of Mike," the new Robert Kene comedy drama now showing at the Antlers.

In this latest piece, in which he is co-starring with Ford Sterling, George Sidney, Hugh Cameron and Claudette Colbert, Lyon plays a tough East Side kid, who is brought up by three foster fathers, who eventually send him to college.

The transition of the putter kid to the polished captain of the Yale crew, and the conflict of his affections between his childhood sweetheart, a little Italian girl of the neighborhood, and the rich blonde he meets on Fifth avenue, forms the plot of this most unusual film.

## ANTLERS

An unexpected pleasure is in store for the citizens of Roseburg, for Monday Marion of the Antlers theatre announces that Maurice Gunko, the beloved singer at Radford and Victor Recording artist will make a personal appearance here tonight.

Mr. Gunko's rise to fame sounds like a fairy tale. A little over two years ago Maurice Gunko worked in a printing shop in San Francisco. He had had an elaborate musical education in his youth, but on account of extreme shyness, turned his love for music

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### AMERICAN BANKERS FOR TAX REVISION

(Associated Press Leased Wire)  
HOUSTON, Oct. 24.—Tax revision, now legislative act, educational campaigns and exposés of "gold brick financing," featured discussions at the opening of the American Bankers association convention here today.

Responsibility for the bank failures of the deflation period was charged directly to "systems" used by the various state banking departments and the comptroller of the currency by Dan V. Stephens, president of the Fremont State Bank, Fremont, Nebraska.

The business of the country now is being conducted by about 4,000 less banks than existed seven years ago when the deflation started, he asserted, and no doubt could be conducted with 4,000 less banks than are now operating.

"In other words," said Stephens, "the first and primary cause of bank failures is the excessive number of banks created by the various state banking departments and the comptroller of the treasury."

### FAMOUS JOCKEY OF BYGONE DAYS COMITS SUICIDE

(Associated Press Leased Wire)  
NEW YORK, Oct. 24.—His mind clouded as the result of a spill on the Jamaica track more than two years ago, Benny Marinelli, one of the most daring jockeys the American turf ever knew, has ended his life by inhaling gas.

The body was discovered by friends in a rooming house. A note requested that his wife be refused permission to see the body. Friends said he had been separated from his wife for the last few years.

Marinelli was 25 years old. He began riding in 1920 and during the winter of the same year, became a sensation at the Thynna course by riding more than 100 winners.

## NEW PURSE

Track velvet, with three half-inch tufts, widely spaced, fastens a new bag with rounded corners and a gold metal frame.

## HOME SITES

The Place to Build That Home of Your Own Is West Roseburg

We have a few lots left in our sub-division that will please you, which can be bought on our unique purchase plan of \$25 down and \$5 per month. The interest rate remains five per cent.

McLendon Realty Company

REAL ESTATE INSURANCE

140 Jackson Street