BANKING SYSTEM REFORM URGED BY J. N. EDLEFSEN

(Associated Press Leased Wire)

PORTLAND, Ore., March 6.—"Horse and buggy" banking days must be transpianted with more modern practices which will enable the institution to give clients proper service and show a substantial profit for stockholders, John N. Edlefsen, vice-president of the West Coast National bank, Portland, told 600 delegates from six western states to the Pacific Northwest bank management conference yesterday.

Delegates from Washington, Oregon, Idaho, Wyoming, Utah and Montana arrived in the city last night for the first session of the two-day conference which opened today. The conference is sponsored by the commission on banking practices and clearing house functions and is similar to conferences held in Minneapolis and Chicago last year.

Banking, Edlefsen, said, must not only hold its own but maintain its position of leadership in the arena of modern business. In a survey covering the operations of banks in a number of states, he said, it was found that deposits increased more than five times as fast as the net income of these institutions.

"Everything that enters in the cost of running a bank," the Portland banker said, "has increased 80 per cent during the past two decades while the rate for its chief commodity—money or credit—is actually less than it was formerly."

Edlefsen urged more care in the extension of bank credits and purchases of securities, basing decisions on facts rather than on opinions, and analysis, rather than guess work.

"We must reform our system of banking," he said. "We must find ways and means to keep the banking business in our country on a solid foundation and place our institutions in a position to meet present day demands and still permit them to earn a reasonable return on the capital invested."

MISS PAT

A Story of Romance and High Adventure in Life of Modern Days.

By Elenore Meherin, Author of "Chickie" and Other Famous Serials

CHAPTER II.

It caught the light of heaven on its golden wings. It shimmered and flashed. Then suddenly was still.

Out of the now tremulous hush, figures were running—her father and another hurrying along the sands.

The girl felt again that mighty exultation, that moment of inspired faith.

Without a word the father dropped beside his wife. His arm comforted her. He leaned down and scanned the small, livid face of his son.

He turned abruptly, pleading: "Pat—take mother away."

This frightened her. "No—we will not!" Because when everyone else gave up, she would still hope—still work. She had read of strange, incredible recoveries. The drowned brought back to life. She would make them true.

Everyone now became unreal. The air tingled. Her father and this tall visitor from the skies were god-like. They were setting magically to work. They would bring Dickie back.

The young pilot knelt beside her brother. He seemed to glow, to sparkle with beautiful, clean vitality. To be pouring his strength into the chilled veins of the child.

He glanced once into Pat's hungry eyes and smiled. He said softly: "The heart beats."

Did you hear this? Did she only hope it?

Life Flows Back Into Face of Boy

The next moment she, too, was on her knees. And again the pilot looked at her. And she cried out, weeping: "Dickie!"

Life flowed faintly into her brother's face; flowed from one to another in streams of beautiful joy. The little boy opened startled eyes. He lived.

In an amber twilight, Pat walked through the redwood lane. The tall young pilot swung along at her side. He looked down at her. His eyes were laughing. The whole world laughed and was gorgeously different and unreal.

She wouldn't speak lest the marvelous dream should vanish. Lest she find herself again just plain Pat, planning a week-end visit from gawky, reliable old Peter Thompson.

Now she walked on radiant mountain tops and the man beside her was a thousand times more wondrous than magazines had ever pictured.

It wouldn't last, of course. But it was an hour to remember. For always. When she was an old, old lady, she would tell of the day little Dickie went down in the water and for hours seemed dead. Then a man like a god came down from the skies. He brought life with him. He was beautiful.

"Of what are you thinking?" asked the shining youth.

"Oh," said Pat exaltedly. "I feel so raised up—so grateful, as though I can never be good enough from now on all the rest of my life."

"What an awful tragedy. But the visitation wil probably pass."

"Afraid to Fly With You, No!"

Pat stole a look at his chuckling face and grinned. She said, a little wistfully: "Just the same I feel soppy with happiness. Airplanes are wonderful. When we heard your wings today it was beyond bearing—the suspense—the hope he had promised. But when it arrived she was overcome.

She climbed out of the old machine and up the long steps of their cabin in such unconscious and radiant excitement her mother was alarmed.

"Why, what do you think, mother, he's an artist too! Isn't it perfectly wonderful? Look at that drawing. Isn't it marvelous? Did you ever know anyone like that?"

Laura Dawn surveyed the proud, beaming girl. Her own youth with its ardent expectance came back to her. An hour ago Laura herself was 19—joyous and wildly eager. Love had come. She wanted Pat to know it in this way—glorious and sweet. A thing that would last—would grow.

Not the madness of a moment.
But each has his life to live.

Pat's prompt, excited answer raised the young pilot's complacence to a sparkling and slightly dangerous level.

"Home Tuesday. Ready to fly immediately. At once. Or sooner if such could be arranged. Please have the stars out and the moon all lighted up."

He tucked the card in his pocket and whistled. Tonight! Late sunset and sweet, windless skies.

Pat, burning with adventure and snugly buttoned into her heaviest sweater, went to the hall door and listened intently. She would make a running sprint for it and be out of the house before anyone suspected the thrilling flight she was to take.

She had been exceedingly careful when he phoned this morning. She spoke in such nonsense-like tones he could hardly hear her. But, then, Laura was in the living room. Laura might just put her foot down and refuse to let her go.

Father, Dickie Join in Adventure

She tiptoed swiftly down the steps. She had reached the landing when her father, shrugging into his overcoat, came out from the hall.

"All set?"

She eyed him haughtily. "What for? Did I have a date with you?"

"No. I've one with you. I'll drive you down to the port."

"You're not invited! I should think you'd have more dignity."

"Than to play chauffeur to my daughter? Oh, I don't mind."

In a sudden blank fear: "He didn't ask you, too, did he? You're not going to prevent me from going?"

She had just recovered from this prospect and was stiffly accepting her father's escort when Dickie came running from the dining room. He had a big bulking coat buttoned up to his neck and a cap tied down over his ears. He stopped short, seeing his father. "Gee—didn't know you were going!"

"I suppose you were counting on it!" Pat demanded. "I can't stir out of the house without one of you before me and the other tagging behind."

She climbed into her father's car. "Well—come along," she said sharply to the crestfallen youngster. "You might as well be there to catch me, too!"

Ten minutes later her huff gave way to a rapt excitement. Guy Elliott stood beside his plane. He came forward and greeted her gally. Just as tall—just as glorious as she had fancied him. She half expected to find him shrunken—find him ordinary.

She waved a trembling hand to her father—then ran back and kissed him.

Fly Over Mountains, Seas, She Dreams

Tremendous zoom and whirr. Lifting from the earth.

She sat upright—every nerve on fire. Oh! the sense of rising—of wings spread out.

They began to climb. They were going into the clouds.

"Look down. Sunset on the ocean. Pools of fire over there. Lovely mountains. Like it?

His face framed in the sunset seemed more than ever glowing.

"I don't want to go down again—ever."

"We don't have to," he shouted back.

They both laughed. Their joy had a crystalline sweetness.

Now she felt free—utterly unafraid. Once the plane banked sharply. The young man laid his hand a moment on hers, pressed it reassuringly.

"Can't keep you too long? Papa get mad?"

"Will you take me again?"

"Tomorrow—"

But he sailed higher. He tossed his head and laughed. She wished to fly and fly—over mountains. Over many seas. On and on.

"Now what—was it as big a thrill as you expected?" he asked as they finally landed and he kept her a moment sitting beside him in the evening dark.

She raised starry eyes and murmured: "A thousand times more . . . the most beautiful time I ever had."

"Glad I gave it to you." And as Pat continued gazing joyously into his eyes, he stooped, let his lips brush lightly on hers. So a man claims the girl who has not loved before.

(Continued tomorrow)

Makes You Look Years Younger

The skin of youth lies in every box of new wonderful MELLO-GLO Face Powder. The purest powder made—its color is passed by the U. S. Government. No pastiness, flakiness or irritation. A new French process makes it spread more smoothly and prevents large pores. No more shiny noses—it stays on longer. Use MELLO-GLO. Nathan Fullerton.—Adv.

No More Piles

Pile sufferers can only get quick, safe and lasting relief by removing the cause—bad blood circulation in the lower bowel. Cutting and salves can't do this—an internal remedy must be used. Leonhard's Hem-Roid, a harmless tablet, succeeds because it relieves this blood congestion and strengthens the affected parts. Hem-Roid has a wonderful record for quick, safe and lasting relief to Pile sufferers. It will do the same for you or money back. Chapman's Drug Store, and druggists anywhere sell Hem-Roid with this guarantee.—(Adv.)

New Kind of Salts Taking Country by Storm

They Revitalize the System—Induce Youthful Activity—Keep Body in Splendid Condition—Free From Fat.

It doesn't take long for Americans to wake up to a good thing—only a few months ago Kruschen Salts were introduced into this country and the welcome news of their superior goodness and swift rejuvenating power traveled so fast that at one time the supply was many carloads behind the demand.

All of which goes to prove that Americans know good salts when they take them and want their friends to benefit also.

Kruschen Salts are taken for their health building value all over the world—they are the largest selling medicinal salts in Great Britain today.

Kruschen Salts are different from other salts—Kruschen is six salts in one—the very same six salts that nature put into the human body at the beginning of creation and demands you keep them there or your health won't be as good as it should be.

Unlike most salts Kruschen isn't simply a laxative—if that's all you want any old kinds of salts with any kind of a label will do—but is that all you want?

When you take Kruschen Salts you not only stimulate your bowels, liver and kidneys to function naturally and perfectly, but you supply every internal organ, gland, nerve and fibre in the body with nature's own revitalizing and rejuvenating minerals.

A bottle of Kruschen Salts that lasts 4 weeks costs but 85c at Nathan Fullerton's Rexall store or any drug store in America—take one-half a teaspoon in a glass of hot water every morning before breakfast—in just a few days indolence changes to activity and life grows brighter.

Before the bottle is empty you'll feel years younger—eyes will brighten—step grow sprightlier—nerves steadier — you'll sleep sound, enjoy your meals and after a hard day's work you'll be ready for wholesome recreation — one million Americans know all this—ask your druggist.—Adv.

ADMINISTRATOR'S NOTICE

In the County Court of the State of Oregon for Douglas County.
In the matter of the estate of Melinda A. Applegate, deceased.

Notice is hereby given that the undersigned has been duly appointed administrator of the estate of Melinda A. Applegate, deceased, by order of the above entitled court and that he has duly qualified as such administrator. All persons having claims against the estate of said deceased are hereby required to present them with proper vouchers duly verified as by law required, to the undersigned at his office in the First State and Savings Bank Building in Roseburg, Douglas County, Oregon, within six (6) months from the date of the first publication of this notice which is February 27, 1930.

CARL E. WIMBERLY,
Administrator of the estate of Melinda A. Applegate, deceased.

NOTICE OF FINAL SETTLEMENT

In the County Court of the State of Oregon for Douglas County.
In the matter of the estate of Botelda Johnson, deceased.

Notice is hereby given that the undersigned administrator of the estate of Botelda Johnson, deceased, has filed in the above entitled court and matter the final account of her administration of said estate, and that said court, by an order duly made and entered, has fixed Saturday, the 8th day of March, 1930, at the hour of ten o'clock in the forenoon of said day as the time, and the county court room in the court house in Roseburg, Douglas County, Oregon, as the place for hearing objections, if any, to said final account or to the settlement of said estate.

Dated and first published February 6, 1930.

J. F. JOHNSON,
Administrator of the estate of Botelda Johnson, deceased.

NOTICE OF FINAL SETTLEMENT

Notice is hereby given, that the undersigned, administrator of the estate of L. F. Ingram, deceased, has filed his final account as such administrator with the County Clerk of Douglas County, Oregon, and that the County Court of the State of Oregon for Douglas County has fixed the time and place for a final hearing upon said account for Tuesday, the 18th day of March, 1930, at 10 o'clock A. M. of said day at the County Court Room at the Court House at Roseburg, Douglas County, Oregon. Any person or persons having objections to said account must file the same with the said County Clerk on or before said date or make the same at the time of hearing.

L. E. INGRAM,
Administrator.

NOTICE OF APPOINTMENT OF ADMINISTRATRIX

In the County Court of the State of Oregon for the County of Douglas in Probate.
In the matter of the estate of Peter Andersen, deceased.

Notice is hereby given that the undersigned has been appointed administratrix of the estate of Peter Andersen, deceased, by the County Court of the State of Oregon for Douglas County, and has qualified. All persons having claims against said estate are hereby notified to present the same to me at the office of the News-Review, Roseburg, Oregon, with vouchers and duly verified, within six months from the date hereof.

Dated and first published February 6, 1930.

Last publication, March 6, 1930.

ANNA A. ANDERSEN,
Administratrix of the estate of Peter Andersen, deceased.
Howard F. Arnest, 522 Yeon Bldg., Portland, Oregon, Attorney for Administratrix.

NOTICE TO CREDITORS

In the County Court of the State of Oregon for Douglas County.
In the matter of the estate of Agnes B. Sloan, deceased.

Notice is hereby given that the undersigned has been, by an order of the above entitled Court made and entered January 8th, 1930, duly appointed administratrix with the will annexed of the estate of Agnes J. Sloan, deceased. All persons having claims against said estate are hereby notified to present the same, verified as required by law, to the undersigned administratrix with the will annexed at the office of George J. Willett, Douglas National Bank Building, Roseburg, Oregon, within six months from this date.

Dated this 29th day of February, 1930.

ALICE S. MEAGHER,
Administratrix with the will annexed of the estate of Agnes B. Sloan, deceased.

NOTICE OF FINAL SETTLEMENT

Notice is hereby given that the undersigned Executor of the Last Will and Testament of Anna McGee, deceased, has filed his final account in the County Court of the State of Oregon for Douglas County, and the Hon. W. S. Hamilton, judge of said court, has appointed Saturday, the 15th day of March, 1930, at 10 o'clock in the forenoon of said day, in the county courtroom in the courthouse in Roseburg, Douglas County, Oregon, as the time and place for hearing objections, if any, to said final account and the settlement thereof.

All persons interested in said estate are hereby notified to file their objections, if any, to said final account at or before the time fixed for final hearing as aforesaid.

Dated February 13th, 1930.

A. CRIASON,
Executor of the last will and testament of Anna McGee, deceased.

NOTICE OF FINAL SETTLEMENT

In the County Court of the State of Oregon, for Douglas County.
In the matter of the estate of W. F. Lehman, deceased.

Notice is hereby given that the undersigned, Administrator with the will annexed of the last will and testament of W. F. Lehman, deceased, has filed in the above entitled court and matter the final account of his administration of said estate, and that said Court, by an order duly made and entered, has fixed Saturday, the 22nd day of March, 1930, at the hour of ten o'clock in the forenoon of said day as the time, and the County Court Room in the Court House in Roseburg, Douglas County, Oregon, as the place for hearing objections, if any, to said final account or to the settlement of said estate.

Dated and first published February 13th, 1930.

RAY M. LEHMAN,
Administrator with the will annexed of the estate of W. F. Lehman, deceased.

NOTICE TO CREDITORS

Notice is hereby given that the undersigned has been, by an order of the County Court of the State of Oregon for Douglas County, duly appointed executor of the last will and testament of McGrady W. Daugherty, deceased.

All persons having claims against said estate are hereby notified to present the same, verified as required by law, to the undersigned executor at his place of residence in Yoncalla, Douglas County, Oregon, within six months from the date of this notice.

Dated this 6th day of February, 1930.

ELMER DAUGHERTY,
Executor of the last will and testament of McGrady W. Daugherty, deceased.

NOTICE OF FINAL SETTLEMENT

Notice is hereby given that the undersigned, Administrator with the will annexed, of the estate of Mary E. Matthews, deceased, has filed his final account as such administrator in the County Court of the State of Oregon, for Douglas County, and the Hon. W. S. Hamilton, Judge of said court has appointed Friday, the 21st day of March, 1930, at the hour of 10 o'clock in the forenoon, in the county court room in the courthouse in Roseburg, Douglas County, Oregon, as the time and place of hearing objections, if any there be, to said final account and the settlement thereof. All persons interested in said estate are hereby notified to file their objections, if any, to said final account at or before the time set for final hearing.

Dated at Roseburg, Oregon, February 13th, 1930.

H. R. MATTHEWS,
Administrator with the will annexed of the estate of Mary E. Matthews, deceased.

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

In the Circuit Court of the State of Oregon for Douglas County.

The State of Oregon, represented and acting by the World War Veterans' State Aid Commission, Plaintiff, vs.

Rufus B. Wood and Maude Wood his wife, (known also as Maude P. Wood) and T. P. Byram and Marie L. Byram, his wife, Defendants.

Notice is hereby given that, by virtue of an execution and order of sale issued out of the above entitled court in the above entitled cause on February 10, 1930, pursuant to a judgment and decree made and entered in said cause in favor of the above named plaintiff and against the defendants, Rufus B. Wood and Maude Wood, his wife, (known also as Maude P. Wood), and T. P. Byram and Marie L. Byram, his wife, on the 8th day of February, 1930, commanding me as sheriff to sell the hereinafter described real property to satisfy the sum of $2504.87 with interest thereon at the rate of six per cent per annum from October 6, 1928, and the further sum of $250.00, allowed plaintiff as attorney's fees in said suit, and the further sum of $14.00 taxed as plaintiff's costs and disbursements in said suit, and the costs of any and on the writ, all in accordance with said judgment and decree, I will, on the 15th day of March, 1930, at the hour of ten o'clock in the forenoon, at the front door of the Court House in Roseburg, Douglas County, Oregon, offer for sale and sell at public auction to the highest bidder for cash in hand, the following described real property, to-wit:

Beginning at a point on the south line of East Douglas street in the city of Roseburg, Douglas County, Oregon, 655.4 feet east of the intersection of said south line of East Douglas Street with the east line of the Aaron Rose Donation Land Claim numbered 39, said south line of East Douglas Street being thirty feet southerly of and parallel with the established center line of said East Douglas Street and intersecting the east line of the Aaron Rose Donation Land Claim at a point 185.5 feet southerly from the southwest corner of the William T. Perry Donation Land Claim numbered 38; thence in a southerly direction to the southwest corner of the land deeded by S. I. Thornton and Mary V. Thornton to Edwin E. Thornton, recorded in volume 70 of Deeds at page 109 thereof; thence southerly a distance of 86 feet to the southwest corner of the tract of land deeded to Hattie V. Hanan by S. I. Thornton and Mary V. Thornton, and recorded in volume 61 of Deeds at page 134; thence west a distance of 50 feet; thence northerly a distance of 198 feet to a point on the south line of East Douglas Street 625.4 feet east of the intersection of the east line of the Aaron Rose Donation Land Claim with the said south line of East Douglas Street; thence easterly along the south line of East Douglas Street a distance of 30 feet to the place of beginning, all in Douglas County, Oregon, subject to redemption, as provided by law, and I will apply the proceeds of such sale (a) to the costs and disbursements of said suit, including attorney's fees; (b) to the payment of the above amounts adjudged to be due the plaintiff, with accrued interest thereon as specified; and (c) the overplus, if any, I will turn over to the clerk of the above entitled court for the benefit of whomsoever may be entitled thereto.

Date of first publication February 13, 1930.

Date of last publication March 13, 1930.

V. T. JACKSON,
Sheriff of Douglas County, Oregon.

ADMINISTRATOR'S NOTICE OF FILING FINAL ACCOUNT

In the County Court of the State of Oregon, for Douglas County.
In the matter of the estate of Theodore Littrell, deceased.

ONotice is hereby given, that the administrator of the estate of Theodore Littrell deceased has filed in the County Court of the State of Oregon, for Douglas County, his final account as such administrator, and that the court has fixed Saturday the 15th day of March, 1930, at the hour of ten o'clock A. M. of said date as the time, and the office of the County Judge, in the Court House at Roseburg, Douglas County, Oregon, as the place for the hearing of objections to said final account, if any, and the settlement thereof.

Dated and first published February 20th, 1930.

M. E. RITTER,
Administrator of the estate of Theodore Littrell, deceased.

JOIN THE RADIO CLUB

Help us to clear this city of radio interference. Send your dues to the club secretary, Vernon M. Orr at the Roseburg National Bank.

DUES $2.00 PER YEAR

Oregon State College

BAND

CAPTAIN H. L. BEARD, Directing

Will appear in a concert and dance in Roseburg

Saturday, March 22

This military band is composed of 45 selected musicians who will entertain with a varied program consisting of concert numbers, solos, comic dialogues, quartet specialties, and "movies."

"Collegiate Atmosphere."

Concert—Oriental Gardens—8:00 P. M.

Dance — Oriental Gardens — 9:00 P. M.

8-Piece Collegiate Dance Band

BOOKS FREE

Call at 120 West Lane street for books on "The Romance of Vanilla" and "Spices from the Orient." These books are worth 25c each but will be given free to adults only. Mrs. J. M. Ashcraft, the Watkins dealer.—Adv.

Eat barbecue sandwiches and live forever. Brand's Road Stand.

Stomach trouble? drink **"Ficgo"**

The most wholesome, palatable Coffee-Substitute you ever had!

Good for your Stomach and your Nerves

It relieves Constipation!

1 lb. Pkg. It always pays to buy the Best.

Authentic New

SPRING FASHIONS

There is an appealing feminine quality—a youthful charm—about these first Spring fashions that make them irresistible! New models are arriving every day from New York—developed in Spring's fresh colors—exclusive in style, yet not expensive.

The First Of The New Frocks

$9.75

—sponsor the new silhouette, skilfully adapted for early Spring, in the leading colors and fabrics.

The Jacket Frock pictured combines a white sleeveless princess dress with a youthful little jacket of vivid orange.

The Silk Print, pictured at the right below, features a fitted hipline, adorned with perky little bows lined with cream silk.!

Sports Coats Are Belted

$14.75

Coats for sports wear defy the feminine mode with their jaunty tailored lines.

The Coat Pictured is of soft basket weave with smart rounded lapels and clever cuff straps. Sizes 14 to 40.

Children's Frocks In Gay Prints

98c

Any little girl will love a dainty percale dress with a modernistic design in rose, white and blue—or a blue and white gingham trimmed in white pique. Sizes 2 to 14.

The Millinery Mode Favors Brims

$1.95

In keeping with the feminine mode, the hats for Spring are demurely brimmed—in soft flexible straw, straw trimmed felt, or satin. Come in and see our smart copies of new French models!

Misses' Hats 98c

Striking New Shoe Designs

$3.19 to $4.98

Graceful patent leather slippers with cutout designs and tiny decorative buckles are smartest for dress wear. Trim kid ties are worn with sport costumes.

Other Models . $1.98 to $4.98

MONTGOMERY WARD & Co.

315 North Jackson Phone 95 Roseburg, Ore.