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THE 100 PER CENT PURE WOOL LINE AND NO COMPROMISE

HILL'S DEPARTMENT STORE
Quality and Service

HOW TO GET A FARM LOAN

(Continued From Page One.)

age in a given period, tables have been prepared. The following table shows the amount of the annual payment required to extinguish in the period indicated a \$1000 loan bearing interest at 5, 5 1-2 and 6 per cent:

Term	Rate of Interest.		
	5 P.C.	5 1-2 P.C.	6 P.C.
10 years	\$129.50	\$132.67	\$135.37
15 years	96.34	99.33	102.06
20 years	80.24	83.65	87.18
25 years	70.95	74.55	78.23
30 years	65.65	68.31	72.65
35 years	61.07	64.97	68.97
40 years	58.25	62.32	66.46

The use of the borrowed money is limited to the following purposes: To purchase land or additional land; to pay off existing indebtedness; to purchase livestock or to make any productive improvements such as clearing fences, drainage, buildings and machinery.

The object of amortization is to enable a farmer to turn a mortgage into an investment. When he can borrow at a less rate than it yields him he is able to pay off his indebtedness out of the profits of his investment. A long time loan enables him to use his money judiciously so that it will contribute to increased value of his land and its increased producing power.

Henceforth farmers have not been able to borrow for long periods. This discouraged investment in livestock and for many other purposes because returns are slow. Short term loans made a speculator out of a farmer.

So the farm loan act in addition to providing a way for the farmer to borrow to the limit of safety, induces him to put his borrowed money to productive uses and provides a way for him to get out of debt from the profits of the investment.

Thus the farm loan act places within the reach of the farmer the means to help himself and stimulate his business initiative. The long time loan with its small annual payments puts a stigma on the terror of mortgage foreclosure.

Editor's Note—Tomorrow's installment will explain the character of investments provided under the farm loan act.

Are Your Sewers Clogged?

The bowels are the sewerage system of the body. You can well imagine the result when they are stopped up as is the case in constipation. As a purgative you will find Chamberlain's Tablets excellent. They are mild and gentle in their action. They also improve the digestion.

HERE'S A CHANCE FOR THE BEST GIRL CLOWN IN THE COUNTRY TO GET A JOB

New York, Jan. 17.—(United Press)—There will be a thousand pretty girls in the girl circus to be given by the Vacation Association of America at Madison Square Garden, March 7 to 10, inclusive.

Samuel McCrackin, who's directing the affair, which will be the regular, rip-roaring, three ringed affair with trapeze performers, wild animals and everything, is looking for a good girl clown. Any girl in the country may try for the job.

"But she's got to be genuinely funny," said McCrackin today. "She's got to look funny, she's got to stand funny, she's got to walk funny and she's got to be a pantomime artist that gets across. A comic wink would be an asset too."

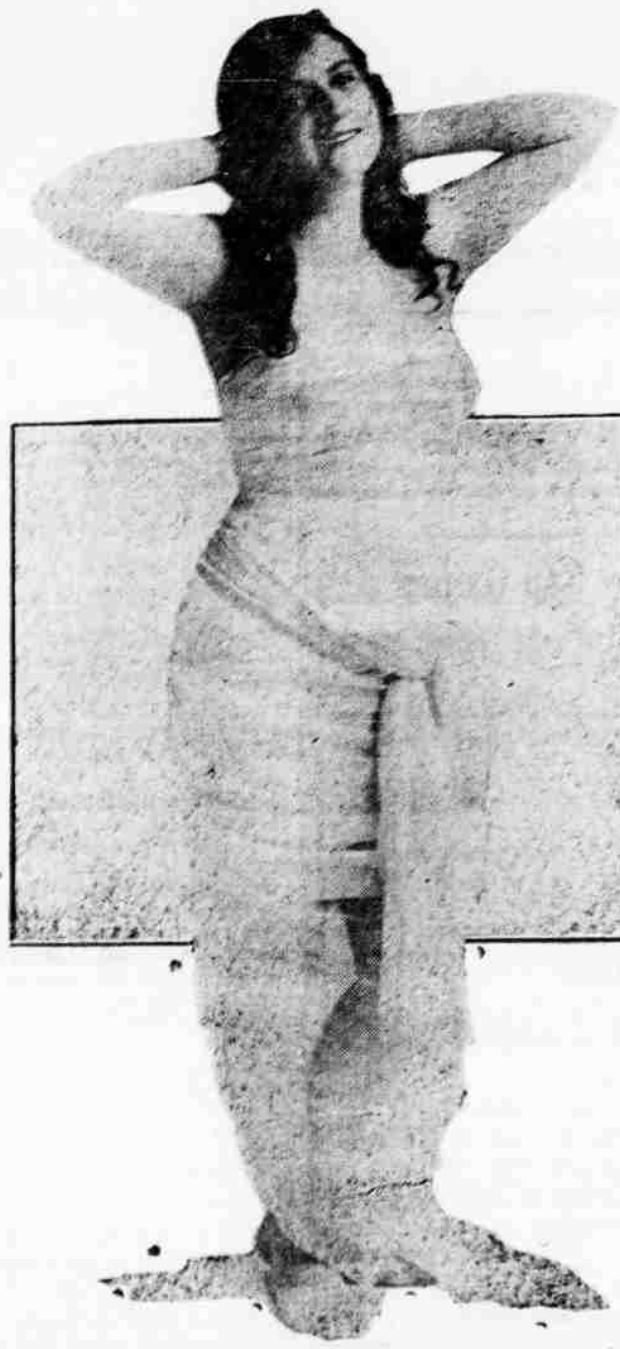
Paderewski, Kreisler and the Boston Symphony orchestra are going to give a concert to raise funds for the circus, at the Metropolitan opera house tonight.

Singer Sewing Machines.

New and second hand machines sold on easy terms. No interest. Repair work a specialty on all machines. Chas. M. Shapland, agent, Foley Hotel Bldg. Phone Red 451. 1-1757

Our Want Ads get replies.

MOLL, CECILE PAQUIN AND COMPANY AT THE ARCADE



The feature attraction at the Arcade theatre today and tomorrow will be Mollie Cecile Paquin & Co., presenting a beautiful posing act. Cecile Paquin is known as the international artists' model and has been the subject of a number of famous paintings, notwithstanding the fact that this exquisitely formed young woman is but in her twenty-second year.

Special scenery, lighting effects and paraphernalia are shown in each picture. Correct reproductions of famous masterpieces are shown, such as "Kakama," "The Dawn of Love," "The Castaways," "Winter," "The Crystal Gazer," etc., as well as several original poses.

This act has just arrived from Australia, where it has been featured in the principal cities for the past two years.

At the Earls' Court Exposition, London, England, Cecile Paquin won the gold medal for the most perfectly formed female under 20 years of age

ARCADE

H. B. WARNER AS MAN OF MYSTERY IN WORLD-WAR

"Shell 431" New Triangle-face Release, Shows Noted Star in Role of Spy, Whose Mission is Hidden Till Finish.

What is announced as one of the most unusual photodramas seen in months will be offered at the Arcade theatre today and tomorrow, when Triangle-face presents H. B. Warner and Edith Markey in "Shell 431" by G.

others establishing him as a German secret service agent, and still others vouching for his commission as a lieutenant in the English army. The secret of his mission is not divulged until the last tragic scene, when the veil of mystery enshrouding his identity is lifted and he is shown in his true light.

Warner, of course, has the role of this human enigma, and he is declared to have contributed an intriguing performance. His naturally stalwart physique and graceful carriage helped him authoritatively in rendering a remarkably realistic interpretation of the difficult part.

Miss Markey shares honors with

At Arcade Today and Tomorrow.



H. B. WARNER IN "SHELL 431" LATEST TRIANGLE PRODUCTION.

Gardner Sullivan. It constitutes the initial appearance together of these two popular stars and is said to be a most fitting vehicle for them.

"Shell 431" is a unique narrative of cunning in the European war. It concerns the adventures of a young man of mystery who possesses papers which prove him to be the correspondent of a big American newspaper,

Warner in the role of Adrienne von Altman, daughter of a baroness. Members of the supporting cast include Margaret Thompson, Jack Gilbert, George Fisher, Louise Brownell, J. P. Lockney and Charles K. French. The production was directed by Reginald Barker and photographed by Charles Kauffman, with art direction by Robert Branton.



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10-Pound Bucket \$1.95

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10-Pound Bucket \$1.65

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1-Pound Jar 35c, 3 for \$1.00

TEA GARDEN JELLY—Any Flavor.
Per Glass 20c

HEASTA JELLY—Any Flavor. Per Glass 15c

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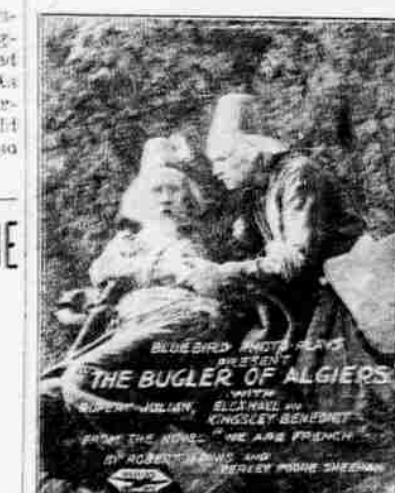
PHONE MAIN 70 FARMERS PHONE B. 192
408 North Fir Street, Cross Track

SHERRY'S

SHERRY'S

After an absence of three months from the screen, pretty and talented Ella Hall will again appear at the Sherry theatre last night tonight co-starring with Robert Julian and Kingsley Benedict in "The Bugler of Algiers," a patriotic story of love and loyalty. Little Zoe Rae, stay of "Gloriana," a recent Bluebird, will also have an important role. The original story, under the title of "We Are French," was written by R. H. Davis, editor of Munsey's magazine, and Percy Poore Sheehan. The scenes are

AT SHERRY'S.



laid in Europe during martial times and stirring battle scenes will lend a tinge of excitement to an altogether engaging story of love and loyalty. Two friends volunteer to serve their country; they are presumed to have been killed in battle. One of them performs a most heroic act, and in later years is selected to be decorated by his

country with signal honors. His old friends goes with him to the ceremony but on the way the hero dies. Going through with the command, the surviving soldier received the decoration and then pinned it to the breast of his dead comrade. Briefly there's the story—but illustrated in picture form. It provides a beautiful and inspiring subject.

The Whipp Concert.

Hartbridge Whipp, Oregon's noted baritone, accompanied by Lenora Fisher Whipp, will give a song recital at the Methodist Episcopal church on Tuesday evening January 30. Command Bos, the well known vocal coach and accompanist who recently appeared in Portland as accompanist with Madame Julia Culp, the famous Dutch Lieder singer, and with whom Mr. Whipp had duet lessons, said "Mr. Whipp's voice is perfectly pleasing and I predict for this young man a wonderful career as a concert and operatic artist."

Seen Over His Cold.

Everyone speaks well of Chamberlain's Cough Remedy after having used it. Mrs. George Lewis, Pittsfield N. Y., has this to say regarding it: "Last winter my little boy, five years old, was sick with a cold for two or three weeks. I doctored him and used various cough medicines but nothing did him much good until I began using Chamberlain's Cough Remedy. He then improved rapidly and in a few days was over his cold."

German Signs in England.

London, Jan. 17.—(United Press)—Signs printed in German and hung in Charing Cross station have been removed by the railroad authorities. These signs merely cautioned German travelers to "beware of pickpockets," but wounded British Tommies arriving in hospital trains said they grated on their shattered nerves.

FOR RENT SIGNS—For sale at The Observer office.

NEW ARRIVALS

- KLINGER'S BUCKWHEAT
 - BUCKEYE CORN MEAL
 - STEEL-CUT OATS
 - STEEL-CUT WHEAT
 - NICE WHITE COMB HONEY
 - SALTED ALMONDS AND PECANS
- Fresh Vegetables are hard to get and the quality is not very good

J. G. Snodgrass Grocer

PHONE MAIN 43
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