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Has Its Share of the Proof That Kidney Sufferers Seek.

Backache! Kidneys weak! Distressed with urinary ills! Want a reliable kidney remedy? Don't have to look far. Use what Cottage Grove people recommend. Every street in Cottage Grove has its cases.

Here's one Cottage Grove man's case.

Let G. A. Lambert, 231 Second St., tell it. He says: "I don't know of anything better for kidney trouble than Doan's Pills. My work was a strain on my back and I had attacks of lumbago which hurt me to bend or stoop and it was just as hard to straighten again. My kidneys acted irregularly, also, until I used Doan's Pills. They were just what I needed for they made my back strong and well and put my kidneys in good order."

Price 60c, at all dealers. Don't simply ask for a kidney remedy—get Doan's Pills—the same that Mr. Lambert had. Foster-Milburn Co., Mfrs., Buffalo, N. Y.

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## POPULAR ECONOMICS SERIES

By Bank of the Manhattan Company, New York City

### "The Greatest Family in the World"



Forty million persons engaged in gainful occupations

Illustration by Raymond Perry

#### ARTICLE FIVE

#### MILLIONS OF CAPITALISTS

There are forty million persons in our country "engaged in gainful occupations." About the same number of people are investors in Life Insurance and these investors have thereby created an investment fund of eight billion dollars.

Now see how this works out. Those engaged in "gainful occupations" are divided into many groups, according to the work they do. Let us take two or three of these groups to illustrate the effects of Life Insurance, as a source of capital, upon the economic life of the country.

Consider first the railroads. They need money with which to carry on their vast and ever-expanding business, so important to the prosperity of the country. If they cannot get capital, they cannot buy cars and engines, and build stations and maintain their tracks. For financing new equipment and track improvement the railroads must sell their stocks and bonds. Right here come on the scene our good citizens who have gotten together in their life insurance companies, money enough to buy two billion dollars of these railroad stocks and bonds.

**Two Billions of Capital**

Among the forty million policyholders are many railroad men, including all grades from the president down. If the railroads could not get capital these railroad men would either be out of a job or would have to work for reduced wages and salaries. But these very men have helped through their investment in Life Insurance to create a fund which supplies their roads with two billion dollars of needed capital. So they help themselves twice over: first, their life insurance policies have purchased security and happiness for themselves and their families; second, through the investment of a part of this insurance fund in railroad securities, they have helped to finance the very railroads which provide them with their livelihood.

Now, give a thought to the farmer. He has joined with many other farmers in buying Life Insurance. He and his fellow farmers need new capital for buildings, for more land and equipment. Once more the surplus is provided by insurance funds created by farmers and others who have invested in Life Insurance.

Those farmers who pay Life insurance premiums have helped to help their fellow farmers, for one and a quarter billion dollars of life insurance funds are loaned upon farm mortgages.

**Financing New Homes**

Think for a moment of the city man who wants a roof over his head that he can call his own. If you don't build houses, you can't have homes. Still less can masons and carpenters and plumbers and painters and all the other building craftsmen make a living. Many a person can pay for a part of the cost of a home at the time it is built, but the balance must be paid off over a period of years by means of a mortgage. This is better than paying rent in most cases, but it cannot be done unless someone will loan him the money with a mortgage as collateral.

So the home-owner and the mechanics who build the house for him turn to the fund which they all have helped to create when they joined the great company of investors in Life Insurance, a billion and a quarter dollars of which has been invested in mortgages on city property.

When you think this thing through it looks like a good system of self-help as the world contains. But beyond this it helps other individuals and classes and groups throughout the nation. It is a perfect example of ideal cooperation.

This simple statement of facts, which anyone can easily verify, throws a good deal of light on what some earnest, well-meaning folks among us call "the menace of capital."

Let us consider, for a moment, what "capital" actually is. Before man emerged from the earliest savage state there was probably no capital. Our first ancestors lived as best they could "by the day." If a man killed a bird he ate it; if he found nothing for a week he could starve. After a while he learned to preserve food, and at a later day to cultivate grain, so he could put something aside for future needs. If everybody saved the same things, there was no chance to exchange goods, for everybody would have a surplus of what nobody else wanted.

As civilization advanced and wants multiplied, barter became possible. One man could exchange some extra corn for another's piece of pottery or bit of woven cloth. Those who had nothing to offer but the labor of their hands were in a bad way; at best they could get food and shelter for the day. Slavery was one institution where the worker needed no capital, and without capital, that is what these workers became—just slaves.

As soon as the worker could be paid in something he could exchange for other things—he began to taste the joy of independence. It made no difference whether he was paid in copper or silver or in paper—provided people would accept it at a stable value.

If this worker spent every cent he received for his daily needs or comforts, he was little better off than before, except that, as he could bargain, he could get food or shelter of better quality. The first man who did not spend all he made, who put aside ever so little for another day, was free! He had learned to save.

#### Becomes a Capitalist

When he put these savings to some other use, so that instead of being eaten or worn they were invested, he became a capitalist. He might have bought an acre of ground, or the grain to seed it. He might have paid a neighbor to drain his land, or he might have loaned a little to another for an extra consideration. In any case, his savings began to work for him just as before he had worked for his savings.

Capital, therefore, is today's surplus. It is what gives us a better start tomorrow than we had today. If we don't save it, we don't have it, and when we have it, it is useless until it is put to work.

If thrift is right, then it is right that people should acquire funds as the result of their industry and self-denial. But money that is merely hoarded is like water that becomes stagnant; it is harmful, not helpful. When money is put to work, it is like water power; it turns the wheels of industry, increases employment and raises the general level of comfort.

Where every producer can create a surplus and that surplus can be gathered into a common fund and put to work for the common good we shall have reached an ideal condition. Towards this goal the forty million who have cooperated in building up life insurance funds are showing the way. These millions already are "capitalists" in principle and in fact.

(Next Article of Series is "Adding Years to Everyone's Life")

### WEEKLY LETTER FROM STATE MARKET AGENT

S. J. Lowell, retiring president of the national grange, in his talk to the convention at Pittsburg, Pa., last month, urged farmers to organize and run their own business, rather than to depend upon legislation to pull them out. "Certain interests," said Mr. Lowell, "are more interested in providing means to make it easier for us to run into debt than they are in finding a way for us to stay out." He pointed to the necessity of joint action, not only for higher prices for farm products but protection against exploitation and gave this warning against increasing taxation: "If they keep on piling on taxation, we won't work the farms." When the farmers become as well organized as are other industries, state and national legislatures will listen to what they ask for, be it lowered taxation or other demands.

Many farmers object to grading potatoes in conformity to the United States grades. They claim they cannot make any money by grading. They do not seem to realize that only by close grading can they put Oregon back on the potato map. Yakima growers have taken advantage of Oregon's laxity and for a number of years have held the key to the markets of the north-west because they graded their potatoes, while the Oregon farmer was content, and thought he was making money, by putting in too much off-grade stock. It is the history of all marketing that those who put up the best article get the trade. The most important essential in merchandising is grading and standardization. Every manufacturer and distributor knows full well the importance of absolute standards. When the farmers realize this importance they will heartily sustain the potato grading law. Oregon has hundreds of acres of good potato land that could be made to produce abundantly if given the proper care and cultivation.

A United States senator recently made the statement that there are three times as many retail units in the United States as are necessary and that is one of the reasons why the low-priced products of the farm go to the consumer at such high prices. This condition, in connection with the great middle-handling field, makes an overhead expense too great for normal business conditions. Cooperation between producers and consumers would eliminate a big part of this load.

Every poultryman in Oregon, as well as every advocate of cooperation, should get behind the state poultry association, pull it over the crisis period and make it the real marketing association of the state.

The contracts for the new drive provide that at least 200,000 hens shall be signed up before they become effective. The association is short of the required number and there remains but a short time in which to get them. The seven years' work and experience of the association should not be permitted to die for lack of cooperation on the part of the poultrymen of the state. If such should happen, poultrymen will find themselves at the mercy of the middle dealers again and the industry will be demoralized for want of markets. The association is now on a solid business basis. For the past year it has been remarkably successful. It is now in position to become a power for the producers and it would be folly for the poultrymen to fail to support it solidly.

When the American people learn cooperation as Denmark has learned it, then will producers get living prices and consumers lower prices.

**Cow With Ice Cream Attachments.**

Before prohibition struck the country a Missouri farmer arranged with the editor of his country weekly to have some sale bills printed. The weather being dry and hot, the editor took a snifter from an ice-cold jug, then took another to quench his thirst. His legs felt kinda wobbly but his head was clear as a bell and to work faster he set type with both hands. When the farmer started posting his bills he discovered that they were more than ordinarily interesting and read as follows:

Twenty-five cows, broke to work; 41 head of registered cultivators; 10 head of shovel boars with scoups by side; 3 piano mares; late model DeLavel cow with ice cream attachment; McCormick binder, in foal; Poland China bobbed due to farrow in April; 14 head of chickens with grass seed attachments, in good working order; two J. I. Case

**Stop Coughing**

The simplest and best way to stop coughs, colds, croup, bronchial, "flu" and lagrippe coughs is to take

**CHAMBERLAIN'S COUGH REMEDY**

Every user is a friend

OUR PATRONAGE of the past year has made our Christmas a merry one, for which we express our sincere appreciation.

We extend to you best wishes for a

**Merry Christmas and a Happy, Prosperous New Year**

**Bradley's Service Station**

## Greetings of the Season

Our many patrons have made the past year pleasant for us. We wish for them and our other friends the happiest of holiday seasons and the most prosperous of New Years.

## The White Pharmacy

# Gift Suggestions at C. J. Breier Co.

**Give Him Hosiery**

Silk and wool Sox in all colors, priced

**60c and Up**

**Christmas Gift Slippers**

Warm, comfortable slippers for men, women and children in the most satisfying assortments.

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We have a nice assortment of ties in all patterns at all prices. Large assortment of bow ties.

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A sport coat is a garment whose uses are many and various. We have them in all styles and colors, priced from \$4.50 to \$7.50

**LADIES' DRESSES—GIVE HER A DRESS FOR CHRISTMAS**

We have all wool dresses in very smart patterns priced from \$7.85 to \$15.00

Silk dresses priced at \$10.00

**CHILDREN'S SLIPPERS**

Felt slippers with comfy soles, in bootee and low top styles; priced \$1.15, \$1.25 and up

**CHILDREN'S DRESSES**

All wool dresses for the children; what a suitable gift! Blue serge and other colors, priced \$4.50 and up

**DOLLS! DOLLS! DOLLS!**

of every description—smartly dressed dolls, big dolls, little dolls, sleeping dolls undressed dolls—and at very low prices. Come and look them over.

**MEN'S SLIPPERS**

Felt slippers with comfy soles or leather soles; colors, gray, brown and black; priced \$1.50, \$1.65

**HORNS, SAXOPHONES, CORNETS**

Horns of every kind, priced 20c and up. Accordions, 75c. Stoves, \$1.00. Tennis Rackets, 50c.

**WOMEN'S SLIPPERS**

Felt slippers with comfy soles or leather soles in all the desirable colors; priced \$1.25, \$1.45, \$1.65

**LADIES' HOSE—GIVE HER A PAIR OF SILK HOSE**

The colors are brown, black, white, gray, beige and all colors; priced the pair \$1.00 to \$1.95

Wool hose for warmth. Colors, brown, black, blue and tan; priced the pair 65c to \$1.25

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S. P. Watch Inspector  
Cottage Grove Oregon

**November December**

—two more months this year! What will these be—pleasant months or bitter ones? If you are a car owner, and you've had top trouble, we hope you'll let us help to make life for you more pleasant by securing one of our special tops—now!

Don't wait until next year. November and December bring some nasty weather and it's up to you whether these months will bother you or comfort you. Play safe!

Get a top now and dismiss the problem from your mind!

**George Hohl**  
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The tonic for the business world—live wire wantads. xxx

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