

YOUR INCOME TAX
No. 10

A debt discovered to be worthless and charged off the books of the taxpayer for the year 1924 may be deducted from the gross income in computing net income for that year. The return must show evidence of the manner in which the worthlessness of the debt was discovered and that ordinary and legal means for its collection have been or would be unavailing.

Bad debts may be deducted in whole or in part. When deducted, the taxpayer must be able to show with a reasonable degree of certainty the amount uncollectible. Partial deductions are allowed with respect to specific debts only.

A valid debt proved to be worthless may not always be a proper deduction. For example, unpaid amounts representing wages, rentals, or similar items are not allowed as deductions unless included as gross income in the creditor's return for the year in which the deduction is sought or in a previous year. The fact that expected income was not received does not reduce the amount of taxable income of the creditor.

Unpaid loans made to needy relatives or friends with little or no expectation that they would be repaid are not deductible, but are regarded as gifts.

Mrs. Mary Gilkey was given a birthday dinner at her home Sunday, by a number of relatives living here.

YOUR INCOME TAX
No. 9

Losses arising from fires, storms, shipwreck, "or other casualty," or from theft, whether or not connected with a taxpayer's business, may be deducted from gross income in his 1924 income tax return. If his home or automobile is destroyed by fire or his property damaged by storm, the loss is deductible for the year in which it was incurred.

Loss of property by theft or burglary is an allowable deduction, and need not be incurred in the taxpayer's trade or business.

A loss from embezzlement is also deductible. All losses are deductible only to the extent by which they are not compensated for by insurance or otherwise.

Notice!

To members of the Red Cross

On March 18, 1925, at 7:30 p. m., in the County Court House in McMinnville, Oregon, the members of the Red Cross for Yamhill County, Oregon, will hold a meeting for the purpose of electing officers for the ensuing year, and for transacting any other business as may properly come before the organization.

S. S. Duncan, President.
J. G. Eckman, Secretary.

Electric Sparks

Uncle Sam is a millionaire even in laws.

Some people think home is merely a place to stay away from. John W. Davis has about fully resumed where he left off in Wall Street.

Those who say business men should run our government do not understand how quickly Washington can turn a business man into a politician.

All fads go by cycles except this cross-word puzzle craze, and it goes by cyclopedias.

If it be true, as an item states, that scarlet fever germs are transmitted when the boys shout at each other and the girls whisper to each other, the scarlet fever germ will never lack for transportation facilities.

McAdoo says he prefers California to the White House as a place in which to live, which explains why he pouted when Davis was given the preference.

The German foreign minister says three grave dangers menace world peace. Germany is two of them, what's the other one?

Scientists are debating whether an extinct species can be revived. Let's have a few remarks from the cross-word puzzle-makers. They revived the ancient moa, the auk and the dodo.

Many sealin coats being sold this winter were worm by rabbits last winter.

Why do not people who contemplate suiciding just take up residence in Herrin, Illinois instead?

The postoffice department seems to think that the newspapers would be all profit if the newspapers could get their second class postage free.

A man isn't old until he begins constantly to feel a draft somewhere.

SHE WAS SAFE. Margaret—"Can a person be punished for something he hasn't done."—Teacher—"Of course not."—Margaret—"Well, I haven't done my geometry yet."

People of the United States would own 87 per cent of the world's autos if they were paid for.

President Coolidge is reported to advocate the use of suspenders. He always did believe in placing responsibility where it belongs.

That Kansas governor who is charged with paroling convicts for pay must have confused the word parole with pay-roll.

A food research expert has discovered that sauerkraut contains more than one-half of one per cent alcohol. This dangerous intoxicant will have to go.

Business with pleasure. A Bloomington, Illinois cross-word puzzler who telephoned a doctor for a seven-letter word meaning "wind pipe" received the answer "trachea"—also a bill for two dollars for professional services.

Chinese leaders are meeting in Peking to consider pressing financial affairs. The recent war must have played hob with laundry collections.

A sunshiny spirit at breakfast is evidence of youth or good sleep, conscience and digestion.

Another thing Eve never had to put up with from Adam was long-winded stories about the girls of the good old days.

A five dollar bill has been found in the craw of a Colorado chicken. The featherless species, however, devours them much faster than that.

Over \$3800 in Awards

Given for Your Artistic and Studios Work on this Puzzle

1st Grand Prize—Model 20 Atwater-Kent Radio Panel



SECOND PRIZE—\$200 CREDIT on any NEW Kimball piano in the McCormick Music Co. store, at f. o. b. factory sale room prices.

EACH OF NEXT 50 will receive with every radio set purchased from us, a \$19.95 6-watt "A" battery free, or a 10% credit on any new Kimball-made piano, f. o. b. factory sale room prices. Delivered in your home without extra charge.

EACH OF NEXT 50 will receive an award of 10% to apply on any merchandise ordered at one time, from our stock. "Contract goods not included." EACH OF NEXT 100 will receive award of 25.00 to apply on any new Kimball piano at f. o. b. factory sale room prices. Pianos will be delivered in home without extra charge.

IN CASE OF A TIE on 1st or 2nd prize, each of the successful contestants will receive the prize in full for which they are tied.

RULES

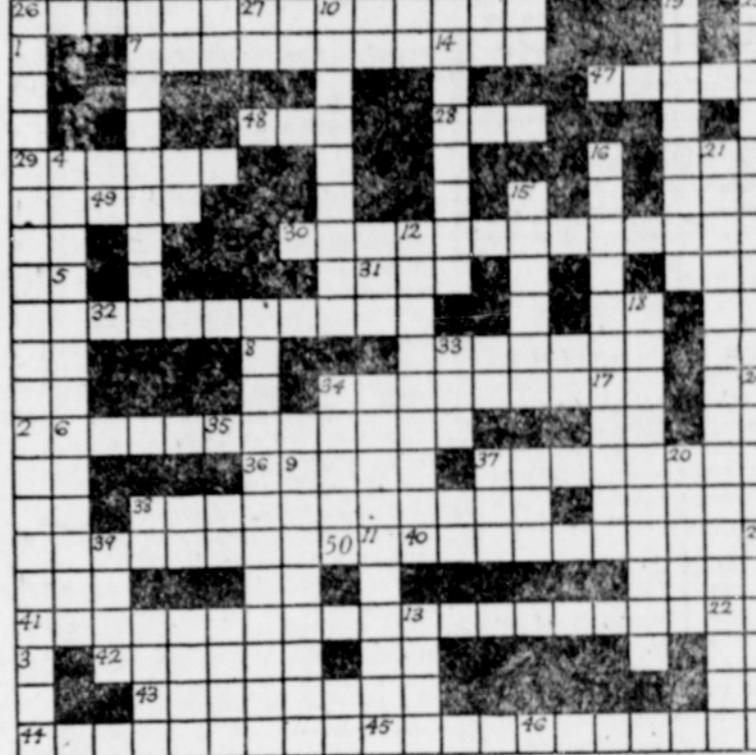
First prize will be awarded to the most ARTISTIC-CORRECT answer received. Consecutive prizes will be awarded from the standpoint of artistic, correct answers. Award committee will be composed of one member from each of the four daily papers. All answers must be in the hands of the committee by not later than Monday, March 23, at 10 A. M.

Send or write to the McCormick Music Co., 187 Broadway, Opp. Journal, Portland, Ore., for a printed sheet giving complete information on all merchandise featured by them. You may thus secure the information necessary for the correct solving of the puzzle. Enclose stamped, self-addressed envelope, if you write.

Address all answers to cross word puzzle, to the Advertising Department, McCormick Music Co., 187 Broadway, Portland, Ore.

A complete list of 292 awards will be given in this contest.

Employees of the McCormick Music Co. and their families are not eligible in the contest.



Vertical

- Eleven letters. Start with "N." An essential qualification of a tuned-radio-receiver that applies to Atwater-Kent, Spittler and Thompson receivers.
- Five letters. Something that is dispelled after trying an Atwater-Kent receiver.
- Five letters. Name of a state. Use three letters.
- Four letters. Material used in manufacture of Kimball pianos, known for its resilience, lasting qualities, and ability to stand hard usage.
- Four letters. Tone desired in any radio, and necessary in loud speaker work.
- Five letters. Noises that are not heard in Atwater-Kent radios.
- Two words, 8 letters each. Name of internationally known musician who lives in Portland and endorses the Kimball piano.
- Seven letters. Name of standard piano manufactured by W. W. Kimball Co.
- Four letters. Proper way to handle any radio to get best results after getting a station.
- Two words, total 8 letters. Late important improvement in Kimball pianos.
- Five letters. Covering of keys used in Kimball pianos.
- Four figures. Key to the age of the W. W. Kimball of organist pianos.
- Four letters. Number of years a Kimball piano is guaranteed.
- Seven letters. Newest departure from the old standard key covering on Kimball pianos.
- Five letters. Wood used in Kimball pianos.
- Five letters. Most popular panels produced by the Atwater-Kent Radio Manufacturing Co.
- Five letters. Style of Atwater-Kent radio selling for \$70 without equipment.
- Two words, 10 letters. Instruments built by W. W. Kimball Co. for use in churches, etc.
- Five letters. Popular line of phonographs sold by McCormick Music Co.
- Four letters. Article included with every piano sold by McCormick Music Co.
- Compound word, 12 letters. Most comforting fact about the use of an Atwater-Kent radio.
- Four letters. Length of guarantee on Atwater-Kent radios.
- Seven figures and letters. Address of the Portland distributor, wholesale and retail, of Kimball pianos.
- Five letters. A comforting fact realized after you have paid for your Kimball piano on easy terms at McCormick's.
- Five letters. Name of phonographs sold by McCormick Music Co. on easy terms.
- Five letters. Something you do not like to do to use an Atwater-Kent Radio.

Horizontal

- Five letters. A class of records sold extensively by McCormick Music Co.
- Five letters. Style of Atwater-Kent radio selling for \$90 without equipment.
- Two words, 11 letters. Result of the latest improvement in Kimball pianos as noted in vertical 10.
- Three letters. Wood used in building Kimball pianos.
- Five letters. Style of Atwater-Kent radio selling for \$115 without equipment.
- Two words, 19 letters. Desirable case designs used in all Kimball pianos.
- Number—two figures. Number of keys on all Kimball pianos.
- Five letters. Wood used in Kimball pianos.
- Five letters. Duty assumed, usually upon purchase of a Kimball piano.
- Five letters. Result of ownership of a good radio in the home.
- Five letters. Desirable point in the tuning in an Atwater-Kent radio.
- Five letters. Name of internationally known piano, high-grade, sold by McCormick Music Co.
- Number of different standard pianos sold by McCormick Music Co. and manufactured by W. W. Kimball Co.
- Five letters. Important line of merchandise handled by McCormick Music Co.
- Five letters. Used articles of which the McCormick Music Co. has a large stock for sale at less than half the original prices.
- Five letters. Name of a piano built by the W. W. Kimball Co.
- Two words, 19 letters. Instruments manufactured by W. W. Kimball Co. and used principally in homes.
- Three words, 19 letters. Type of look-up descriptive of both Atwater-Kent and Spittler radios.
- Five letters. Necessity for continued efficient results in any piano.
- Five letters. Descriptive of operation of disks on all Atwater-Kent pianos.
- Two words, 11 letters. Result of the latest improvement in Kimball pianos as named in vertical 10.
- Five letters. Means of securing use of a piano, radio or phonograph from the McCormick Music Co.
- Five letters. The most popular line of records and phonographs in the world, handled by McCormick Music Co.
- Five letters. Best and most satisfactory way in which the McCormick Music Co. will give you the use of any merchandise in their store.
- Five letters. Is the Kimball organization under the same ownership of the same high-class nature as always?
- Five letters—Style of Atwater-Kent piano selling for \$90 without accessories.
- Five letters. A material of the finest steel used in all Kimball piano.

Painted floors look better—



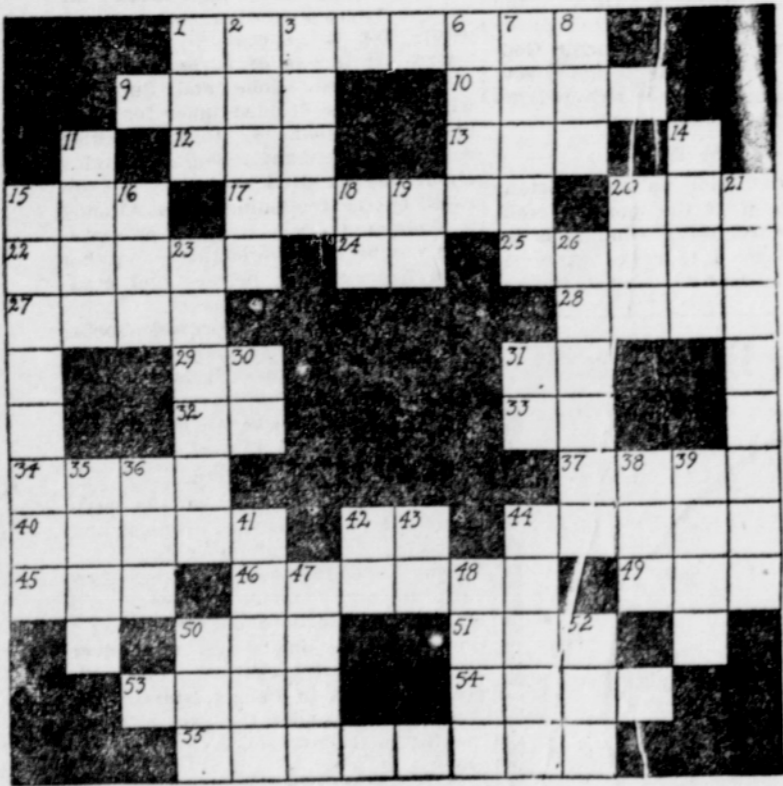
Don't put up with unsightly, unfinished or worn floors when it is so easy to make them spick-and-span and attractive with Acme Quality Floor Paint. This famous finish both beautifies and protects. It gives floors a bright look of newness that adds to the appearance of the whole

house. Besides it imparts a glistening high-gloss finish that is easy to keep clean and sanitary with a damp cloth or mop. Acme Quality Floor Paint is just one of many finishes made under this famous label—each one the best for its particular purpose. Come in and see color cards.

ACME QUALITY FLOOR PAINT

E. Demaray Hdwe.

CROSS-WORD PUZZLE No. 14



Horizontal.

- Glaring
- King of the beasts
- Lure
- Expressing negation
- End of day
- Drain
- Midday nap
- To affect with pain
- Staring
- Proceed
- Cowboy's rope
- Roman emperor
- Beehive (abbr.)
- Perform
- Like
- Not out
- Greek letter
- South American Indian
- Test
- Small divan
- Near
- Fray
- Possessed
- For a short time
- A boy
- Period of time
- Consumed
- State
- Variety of apple
- One who hires workers

Vertical.

- Appendage of a fish
- Not tight
- Opposed to
- Encourage
- Pertaining to a fleet of ships
- To make a knot
- Salary
- To get up
- Pleasant dulcency
- Equal
- For example (abbr.)
- Thus
- Inquire
- Crooked
- Imaginary belt in the heavens
- Confess
- Over
- Part of "to be"
- Biblical character
- Food brought back to be chewed
- Second time by an animal
- Unit of measurement
- Tidy
- Woman's quarters in a Mohammedan residence
- Ejaculation
- Titanium (abbr.)
- Unit of length
- To twist out of shape
- Resembling lace
- The first woman
- Organ of hearing

The solution will appear in next issue.

Solution of Puzzle No. 13.



University of Oregon, Eugene, March 12.—(Special)—Oregon and Stanford debating teams will "go on the air" in the second intercollegiate radio debate in the West, March 25, the Oregon men arguing the question of the Japanese immigration law from station KGW, Portland, and the Palo Alto due from station KIX, Oakland, Cal. The teams, although approximately 800 miles distant from each other, will follow the ordinary form and convention of the usual debate.

Oregon has the affirmative of the question, "Resolved, That the Present Immigration Law Should Be Amended to Permit the Entrance of the Japanese on a Quota Basis."

The Oregon California radio debate last year attracted wide attention. The Bok peace plan was the issue then

The teams spoke from the same stations which will broadcast the debate this month. Radio fans gave the decision by mail vote, and Oregon won by an overwhelming majority. Decision in the Oregon—Stanford debate will be by mail, the radio listeners north of the California line sending their ballots to station KGW and south of the boundary to station KIX.

According to plans, the first Oregon speaker will deliver the affirmative speech. The Portland station will then remain silent while the negative speaker for Oakland station broadcasts. Then will follow the two remaining speakers and a rebuttal.

Frazor debated against California and last winter was a member of the team that defeated Oxford. Houston, a senior in economics, will enter his first intercollegiate contest against Stanford.

S. P. Railway Co.

TIME TABLE

Effective Sept. 7.
Trains will arrive as follows:

To Portland	
No. 356	5:53 A. M.
No. 354	8:10 A. M.
No. 358	11:13 " "
No. 352	3:40 P. M.
No. 360	6:32 " "
From Portland	
No. 351	9:28 A. M.
No. 357	11:05 " "
No. 359	2:40 P. M.
No. 353	6:00 " "
No. 355	7:10 " "

355 and 356 Daily except Sunday
Sundays a special leaves Portland at 6:45 arrives Dayton 8:05; arrives Corvallis 9:15.

Z. Spangle

BARBER SHOP

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Agency for Newberg Laundry

G&S

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Dayton, Oregon.

T. A. Snook, M. D.

Physician and Surgeon

Office, Phone Red 79, Res. 78x3

Dayton, Oregon.

Milton A. Palmer

THE DAYTON DAIRY

Dear Patrons:—By thoroughly sterilizing the milk bottles and returning them promptly you can greatly assist us in giving you the best of service.

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Dayton, Oregon

COL. WILMER TAYLOR

Livestock

and

General Auctioneering

The Snappy

High \$ Salesman

Dayton, Oregon

Can You Beat It?

Where can a man buy a cap for his knee?

Or a key for a lock of his hair?

Can your eyes be called an academy?

Because there are pupils there?

In the crown of your head what jewels are found?

Who travels the bridge of your nose?

Could you use in shingling the roof of your mouth?

The nails on the end of your toes?

Could the crook in your elbow be sent to jail?

If so, what did he do?

How can you sharpen your shoulder blades?

I'll be darned if I know, do you?

Could you sit in the shade of the palm of your hand?

Or beat on the drum of your ear?

Does the calf of your leg eat the corn on your toe?

Then why grow corn on the ear?