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EQUITABLE SAVINGS SOUND INVESTMENT

Fred M. Rowley, Special Agent of the Equitable Savings and Loan Ass'n makes known some interesting facts pertaining to the investing of money.

But few people realize the difference between the Rental power and the Earning power of their money. Some are contented with a small rent for the use of their money, while others not content with a reasonable rent for the same, invest it themselves in some highly speculative investment and they thereby not knowingly overwork their capital.

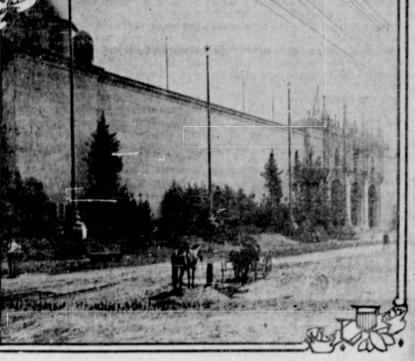
The Earning power of money is best known by the real financiers, they study this all important question and they are thereby best qualified to know, as this knowledge comes only by years of careful study and experience.

There is a common fallacy that while for legal advice we go to lawyers and for medical advice we go to physicians, and for the construction of great works to engineers-financing is everybody's business. As a matter of fact it is the most profound and complicated of them

Just now a revolution in the financial world is going on to the profit of the careful investor and now is the time to act, start at once, take one of our savings certificates, compel yourself to save just so much. Just so often you will profit by doing this and will soon begin to realize as hundreds have already realized that the difference between the rental power and the earning power of your money means a competency for life.

We have over \$3,000,000 in assets. Our securties which are held by the state consists of nothing but Realestate First Mortages on homes and back of this is a quarter of a century of successful business operations. What we have done in the past 25 years is the best promise of what we will do in the years to come.

WILL TAKE EXAM



World's Greatest Agricultural Display to Be

Made In Vast Palace of Agriculture at Panama-

Pacific Exposition, San Francisco, 1915

HE accompanying photograph was taken of the Palace of Agriculture before the Esplanade was given the asphalt pavement which it now has. This facade of the Palace of Agriculture looks out upon the Marina and the waters of San Francisco bay,

The outside height of this building is ninety-six feet. It is 579 by 639 feet and was erected at a cost of \$425,610. The opening at the left opens on the

Court of the Universe, which is to be one of the architectural wonders of the entire Exposition. The portals shown at the right are beautifully wrought and rich in color.

The central niche is occupied by a sculptured figure of the Conquistadera. On either side of this in slightly lower niches are figures of the Firate, which stand eleven feet high.

The wall surface is of imitation Travertine and present a pinkish ocher tint. At the eaves other tones are used, and the dome shown here is of orange. while the base of the dome bears a blending of pinks, copper green and blue.

This palace is directly opposite the yacht harbor, which is to be the scene of thrilling events in 1915.

A PLEASANT NEW YEARS PARTY

J. W. Mayo, wife and baby returned There was a pleasant New Yest's bouquet of pink and white carnations, al communities, will buy their necessfrom their holiday trip to the Rogue party at the home of Nick Zimmer- while the bridal veil was decorated aries, tools, implements etc. now it has received an appeal from the Ore-River Valley on Tuesday morning of man's on New Year's night where with white hyacinths. this week-That is Mrs. Mayo returned about 75 or 80 took part in dancing and Only the immediate family, a few rush and everything will be fairly Clubs, asking him to tell their hospital ing, and Mr. Mayo would A fine lunch was served card games.

NEW COUNCIL TAKES UP WORK OF OLD

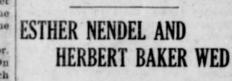
On Monday night of this week the tion at that place on Monday, and her Id city council met for the last time many friends in Stayton and Sublimity and cleared the table of all unfinished will be glad to learn that she is doing business before the retiring members recovery. She was accompanied by gave place to the new. A review of her sister, Miss Minnie Hassler, who is the past year's work by the Mayor staying in Salem with her during her howed that considerable had been done and that there was much more to do in the future.

After the new members of the counalter the new members of the coun-il, Mrs. Emma Wilbur and C. D. Stay- ROCK POINT NEW on had been escorted to their places by the retiring members, E. Roy and Geo. Spaniol, Mayor Beauchamp thanked the latter for their hearty co-operation and help in the past two years that they had been with him. Shortly after the council adjourned. the Rock Point neighborhood was held

ouncil for 1915 was the next night, I. B. Carter and was thoroughly enjoy-Tuesday, January 5. Little real business was done but Those present were T. J. Hill and many things were talked over and com- wife, B. Wagner and wife, F. C. Smith \$355.72, Cash on hand.

mittees appointed to investigate sever- and wife, C. B. McElhaney and wife, detail at the next meeting, which ter, F. M. Fresh and family, Mrs. El- to \$1.50 per \$1000 per year. all be the first Tuesday in February. mer Downing and daughter, E. C.

quarterly report will be found in anoth- ily, Mr. and Mrs. John Carter and er column of the Mail,



On New Year's Day a quiet but very BUY EARLY MOVEpretty wedding was solemnized at the ome of Mr. and Mrs. Wm. Nendel. when their daughter Esther and Herbert A. Baker, an estimable young man residing near Eugene, were united in marriage, H. E. Rossell officiating.

movement called the "Buy it Now" The bride wore a charming gown of movement. It is said that if all pertaffeta and shadow lace, and carried a sons, especially those in the agricultur-

FIRE RELIEF ASS'N HAS GOOD YEAR

(Special to the Mail)

On January 2, the Farmers Fire Relief Association of Sublimity Oregon, held their 19th annual meeting at Sublimity. The meeting was well attended and all of the members took an active interest in its proceedings.

The Sec-Treas. report showed that there were more policies for insurance issued during the last year than in any vear previous.

There were 63 policies issued, insuring 92 buildings and contents for the amount of \$51,460, and December 31, 1914 there were 434 policies in force insuring 702 buildings and contents for \$303,774.

The Treasurer's report showed that January 1, 1914 there was in the Treas-The first regular meeting of the city at the country home of Mr. and Mrs. urers hands \$473.57. Received during the year \$92.40. Fire loss during the year, only \$3.50. Total salary and incidental expenses, \$201.26, leaving

During the last 19 years the average al different subjects that will come up Mr. and Mrs. T. B. Patton and daugh- cost for fire loss and expense amounts

This low cost is principally attributed Quite a crowd was present at both Downing and family, Willis Caldwell to having their own directors as soliciouncil meetings, among which was a and family, Mr. and Mrs. J. T. Hunt tors, thereby preventing hazardous and number of ladies. The Treasurer's and daughter, Albert Griffith and fam- over insurance risks.

There were provisions made to have grandson of Lebanon, L. W. Potter ample reserve funds in the future, so and wife of Salem, Walter Heater, as to pay all claims promptly on dewife and son, W.H., Carter and family, mond. E. C. Carter and wife, Hazel Geer,

2'he following officers were elected for the ensuing year; F.A. Bell President, Sublimity; Chas. Hottinger Sec-Treas, Sublimity; Directors-W. H. Downing, Shaw; B. Minton, Seio; P. C. Freres, Klumb; Henry Steinkamp, Aumsville; John Bender, Jordan.

WHO KNOWS OF A CRIPPLED CHILD?

County Superintendent W. M. Smith will start the spring trade up with a gon State Federation of Women's committee about any crippled children

young Blakely and Smith, while Beau- lieve him. champ expects it to be his last one, and to return a full fledged druggist.

assisted in the operation.

Salem spent New Year's Day and the John Sandner Jr. was operated upon week-end at the home of their daughter for appendicitis in the Salem hospital Mrs. M. J. Crabtree. J. R. Gardner

1-12 Double Disc Van Brunt Drill. Reg-

\$83.00

1-14 Double Disc Van Brunt Drill. Reg-

ular Price \$95.00. Sale Price

ular Price \$110.00. Sale Price

at Crabtree's.

Paul Blakely, Harvey Beauchamp a few hours in Cottage Grove, expect- selves and at a late hour departed for ent. and Lester Smith will go to Portland ing to join his wife in Albany by a la- home hoping to meet again to enjoy After "Love's Old Sweet Song" had than hot air back of it, for no doubt medical treatment of the most modern Sunday, January 10, and take their ter train but failed to do so. He says more such good time. Those present beed rendered by Wilma Ware in her the wheat acreage will be greatly en- scientific kind in all cases where the exam on the week following in Phar- that he went asleep in the depot and from Stayton were: The Laux brothers usual pleasing manner, the bride and larged this year, and many more im- family income is not sufficient for exacy. This will be the first exam for missed his train, and of course we be- and sisters, John Willing, John Lulay groom accompanied by Bessie Wade as plements will be demanded by the pensive consultation with specialists.

Special Implement Sale For

MISSES TRAIN IN COTTAGE GROVE

and daughter Mary and son Henry, bride's maid and Roy Nendel, brother growers. Also there will be a greater Mr. and Mrs. E. E. Matten of near ter Bender.

Mrs. S. H. Burson this week.

1-50 Tooth Guaranteed Spike Tooth Har-

1-60 Tooth Guaranteed Spike Tooth Har-

row. Regular Price \$15.00. Sale Price

row. Regular Price \$16.00. Sale Price

32c

\$12.75

have been with her but as he stopped at midnight. Everybody enjoyed them- which she was a member, were pres- With May wheat at better than \$1.30 in this county who could be aided by a

of Oregon grape, while the wedding extent.

march was played by Idris Rossell. Mrs. Ella Williams of Seattle visited paired to the Christian Church where in their history; the lumber trade is any other crippling cause, to write the on New Year's Day. Dr. Beauchamp and wife also spent New Year's Day at the home of her parents, Mr. and was spread a wedding feast prepared looking brighter every day and the details of the case to Mrs. Millie R. expression of the high esteem in which In the meantime the careful buyer land, Oregon. these young people are held.

er part of the boquet. The newlyweds departed for their new home near Eugene amid a shower wishes of their many friends. Many Mr. and Mrs. Preston Wood of West beautiful and useful presents were re- Stayton, December 28, and a boy to ceremony.

friends and the Sunday School class, of humming by the first of May

WILL RECOVER HEALTH

Mrs. H. J. Mutschler, who was taken

to Salem Sunday by her husband, successfully underwent a surgical opera-

nicely and is in a fair way to complete

YEAR'S DINNER GIVEN

(Special to The Mail)

The Annual New Year's Dinner of

Roy Carter and Mr. and Mrs. Carter's

The Eastern states have started a

MENT IS NOW ON

daughter Sylvia, who lives in Salem.

convalecense.

ed by all.

the proposition has something more state-wide organization to furnish free The Federation, which includes a John VanHandel and family and those of the bride, as best man, marched to call for help from the wheat areas, hundred women's clubs in all parts of from Jordan were August and Silves- their places beneath a beautiful arch which will improve business to no small the state, asks anyone who knows of a little victim of an accident, of spinal

The automobile companies are premeningitis, of infantile paralysis, of After congratulations the party re- paring for the biggest year's business tuberculosis in the bones or joints, or by the Loyal Sons and Loyal Daughters. prospects are encouraging for a year Trumbull, Secretary Child Welfare The bountiful table was only a slight of unprecedented industry everywhere. Commission 2501 Third Street, Port-

The club women maintain that these was over it was found that Lettie needs. Better call in and look them the deaf, the blind, the feeble-minded Weddle was in possession of the great- over before the other fellow beats you and even the delinquent, are also the most curable if treated in time, and the most able when so treated to make good, strong, useful citizers instead of

Misses Mamie and Josephine Laux Jordan Dec. 31.

will scan the markets and newspapers A s the bride and groom left the for bargains in what he wants, and the little cripples, besides being the most church to prepare for their final depart- farmer of the Santiam valley should pitiful of all cases of helplessness, and ure, the bride's bouquet was thrown not overlook the fact that the Deidrich besides being entirely without organizinto a crowd of about twenty five Hardware store of this city has put on ed assistance in contrast with the young people. After the scrambling a bargain sale of just such things as he great state institutions which care for

to it. of rice and old shoes, and with the best Dr. Beauchamp reports a boy born to charges on public charity all their lives.

ceived by the young couple before the Mr. and Mrs. Floyd Humphreys of Un- and Mary Lulay attended the dance at

Cloakings Reduced

ion Hill on December 31.

Regular \$3.00 value,	Black and	Green	Plaid	Zibiline	reduced	to	\$2.38	yd.
Regular \$2.50 "	" "	"	**	"	"	"	\$1.89	"
Regular \$2.95 Heavy	Mixed Cl	oaking	latest	patterns	"	"	\$2.38	"
Regular \$.250 "	"	"	"	"	"	"	\$1.89	"
Regular \$1.50 Mixed	Grey-SI	PECIAI	-Re	duced to	only .		. \$.98	yd
ALL	SWEAT	TERS	RED	UCED	25%			
EXCLUSIVE AGE	NT'S FOI	R ROY	AL	WORC	ESTER	C	ORSE	TS

\$93.00 \$13.75 1-10 ft. Self Dump Hay Rake. Regular 1-14 Tooth Steel Cultivator. Regular Price Price \$33.50. Sale Price \$7.00. Sale Price \$28.50 \$5.00 1-No. 50 Full Chilled Plow with Jointer. 1-7 Tooth Steel Cultivator with Guard Regular Price \$17.50. Sale Price Wheel. Regular Price \$7.50. Sale Price \$16.50 \$5.50 1-5 Tooth Steel Cultivator with Guard 1-14 in Steel Beam Full Chilled Plow with Jointer. Regular Price \$17.00. Sale Price Wheel. Regular Price \$7.00. Sale Price \$15.00 \$5.00 1-14 in Wood Beam Full Chilled Plow with Solid Steel Adjustable Wagon Tongue. Jointer. Regular Price \$17.00. Sale Price Regular Price \$7.50. Sale Price \$15.00 \$6.50 939 American Field Fence Per Rod Wire Nails---100 lbs. Base

\$2.85

Deidrich's Hardware Store

こうちょうちょう しょうちょうちょうちょうちょうちょう ちょうちょうちょう Thomas-Mayo Co.