

# Three of Life's Problems Solved

You believe in life insurance of course. If you stop to analyze this belief you find so many reasons for it that they crowd over one another seeking utterance. The United States Government placed the stamp of its approval on the principle of legal reserve life insurance when Congress passed the Soldiers and Sailors War Risk Insurance Act. The great mass of the people have been placing their stamp of approval on this great principle for nearly a hundred years. When the great influenza epidemic took its toll of half a million lives, American Life Insurance through private companies and the Government, contributed over a quarter of a billion dollars in the settlement of death claims for this one cause alone. American legal reserve life insurance companies have paid to policy holders and their beneficiaries and now hold for their use and benefit more money than they have ever collected in premiums. Truly, life insurance is the most beneficial scheme of finance that the human mind has evolved.

When you buy life insurance you should seek to provide against two contingencies, one of which is bound to occur. These contingencies are Death and Old Age.

Under the terms of most policies that make adequate provision for the second contingency—Old Age—it is necessary to make comparatively large premium deposits in order to accumulate a fund that will be available when old age comes on. If the first contingency—Death—occurs during the earlier years, however, the fund so created is unnecessary and the insured would have saved money by buying a cheaper form of insurance.

West Coast Service seeks to meet all contingencies of life, and in this particular the Company has evolved a policy that offers an ideal solution to the difficulty. In its I. T. I. policy it provides against the contingency of both death and old age. In the event of the death of the insured during the producing period of his life, the fund that has been thus far accumulated to provide for old age independence is used to provide for more life insurance instead, so that the dependents of the insured are in the same position from an insurance standpoint as though he had purchased the cheapest form of insurance.

If the insured lives and makes the twenty annual payments which the I. T. I. policy contemplates, he can then either take his old age fund in cash or use it to purchase paid-up insurance for an amount in excess of the original face of the policy. He can borrow against the paid-up policy or surrender it for its full cash value at any time. It is always available.

There is a third contingency not heretofore mentioned, but just as vitally important as the other two—the contingency of Total and Permanent Disability. If a man lives and keeps his health or does not suffer an accident that permanently incapacitates him, he can continue his insurance in force as easily as he can discharge any other of life's obligations. But if he becomes totally and permanently disabled, he ceases to be a producer and becomes, instead, a burden on the community unless he has an independent income. West Coast Service steps into this contingency and provides the independent income with the I. T. I. Policy, in addition, it waives any further premium deposits, but the value of the policy continues to increase in the same way as though such premium deposits had been regularly made.

The I. T. I. policy is the ideal form of insurance service. It has 100 per cent value in every provision. For detailed information at your age, either see local agent or fill out the coupon and mail it direct to the Company.

A policy holder insured by an I. T. I. Contract under complete West Coast Service is entitled to the following benefits:

- 1st. Double the original face of the policy for accidental death.
- 2nd. For the accidental loss of limbs or sight, the original face of the policy in cash immediately and a monthly income thereafter for life, and at death the face of the policy to the beneficiary or estate.

See Dolly Hodges- Local Agent or Mail Coupon

(Coupon)

West Coast Life Insurance Company.  
Central Oregon Branch, 824 Wall Street, Bend, Oregon.

Please give me further particulars regarding the I. T. I. Policy.

I was born on the ..... day of ..... 1.....

My Occupation is .....

My address is ..... State of .....

Name .....

## STANDING SOLIDLY



and resisting all unsound principles and methods of banking. This has been our past record and our officers must and will rigorously adhere to that policy in future. Deposit with us and you'll always feel safe plus prompt service and attention.

# CROOK COUNTY BANK

### COMPENSATION FOR DISABLED SOLDIERS

The time rapidly approaches when those who were disabled in service during the World War can no longer make claim for Federal Compensation.

Under the Act of National Laws, it is necessary to present this claim within one year from the date of discharge.

It is not necessary to claim compensation. That may be done within one year. But if you were disabled in the service, or have disabilities growing out of wounds injuries or sickness, it is necessary to establish that fact now.

There are reasons to believe that there are a number of exservice men who have not yet taken this action, by reason of not being familiar with the procedure.

The Government provides a set form for establishing disability. It is known as Form 526 and may be obtained by applying in person or writing to the State Vocational Officer, Department Headquarters, The American Legion, 226 Morgan Building, Portland, Oregon.

All ex-service men are urged to bring this information to the attention of all Buddies with whom they may come in contact.

WILLIAM B. FOLLETT  
Dep't. Commander

### O. A. C. FUTURE IS BRIGHT

The future of the Oregon Agricultural College is bright as a result of the vote of confidence given by the people of Oregon when they approved the millage measure which made it possible to put the institution on a strictly business basis.

The administration is now able to carry out a definite building plan to meet the increased demands of the institution. It is also in a position to procure the very best talent available for instructional and investigational work.

The college is well known over the United States for the efficiency of its work, and even attracts students from many foreign countries. It is the second largest institution of its kind in the country from point of enrollment, having passed the Kansas State Agricultural college last school year. With additional school facilities made possible through passage of the millage measure, the institution will be in a position to put even greater stress on standard of work.

### "OLD MIKE" IN PRINEVILLE LAST WEEK

Mike Mulvahill, better known as "Old Mike" was in Prineville last week. His home is in the Mitchell country near Mountain Creek, in Wheeler county. He is an old rancher of Central Oregon, and a pioneer of Crook County. Mike is a native of Illinois and has been in the farming and stockraising industry for a number of years in this section.

Fifteen years ago it will be remembered he gave a Fourth of July address at the Ochoco Mines.

This was known as a wonderful piece of oratory, and was praised highly by the people who heard it. He was a member of the Athletic Club, from which the Commercial got its start, which was fifteen years ago. At that time he was over 60 years of age but physically fit to become a member of this club.

This is the first time in several years that Mike has been in Prineville, although he used to be a frequent visitor.

### THE CHEERFUL CHERUB

From mute inglorious  
Miltons — ah,  
We may miss many  
a lyric gem  
I wrote five books  
myself last year—  
And then no  
one would  
publish them.



When writing advertisers, please mention The Journal.

### COMMON WITCHHAZEL FINE FOR SORE EYES

It is surprising how quickly eye inflammation is helped by common witchhazel, camphor, hydrastis, etc. as mixed in Lavoptik eye wash. One elderly lady, who had been troubled with chronic eye inflammation for a good many years, was helped in two days. We guarantee a small bottle of Lavoptik to help ANY CASE weak strained or inflamed eyes. Aluminum eye cup FREE. Prineville Drug Co.

## A Good Store Must Have

# THREE ESSENTIALS

PRICE  
QUALITY  
SERVICE

If you have not given us a trial you do not know we have them.

## MICHEL GROCERY COMPANY

ARTHUR S. MICHEL SYLVAN O. MICHEL



### WANTED

VEAL, HOGS, MUTTON, BEEF, CHICKENS, TURKEYS, DUCKS, GEESE, EGGS HIDES, BUTTER, AND JACKRABBITS. GIVE S A TRIAL. HIGHEST MARKET PRICE GUARANTEED. PROMPT RETURNS  
GULICKSON & CO.  
Established 1912  
109 Front Street, Portland, Ore.

### REPORT OF THE CONDITION OF THE CROOK COUNTY BANK AT PRINEVILLE, IN THE STATE OF OREGON AT THE CLOSE OF BUSINESS, MAY 30, 1920.

Resources	
Loans and discounts	434,297.66
Overdrafts, secured and unsecured	2,172.68
Bonds and warrants	86,092.76
Banking house	18,353.25
Furniture and fixtures	3,000.00
Other real estate owned	9,579.34
Due from Banks not reserve banks	1,650.00
Due from approved reserve banks	26,561.20
Checks and other cash items	1,297.02
Exchanges for clearing house	233.20
Cash on hand	22,519.38
Other Resources, Victory Loan account	282.50
<b>Total</b>	<b>606,038.99</b>

Liabilities	
Capital stock paid in	36,000.00
Surplus fund	14,000.00
Undivided profits less expenses and taxes paid	24,119.09
Individual deposits subject to check	370,303.34
Cashier checks outstanding	936.51
Time and saving deposits	94,039.86
Notes and bills rediscounted	50,443.53

Bills payable for money borrowed ..... 16,196.85

Total ..... 606,038.99

State of Oregon, County of Crook, ss. I, E. J. Wilson, Cashier of the above named bank do solemnly swear that the above statement is true to the best of my knowledge and belief:  
E. J. Wilson, Cashier.  
Subscribed and sworn to before me this 16th day of July, 1920.

GEO. F. EUSTON,  
Notary Public  
My Commission expires May 15th, 1923.  
Correct—Attest:  
D. F. STEWART,  
WARREN BROWN,  
G. M. CORNETT,  
Directors.

The Backward Bird.  
The flamingo performs a number of its daily duties in a backward or upside down manner. When the flamingo dines, it rests its head in the mud on the bottom of a shallow stream, and while it strains the insects out of the water it takes both a backward and an upside-down view of the world about it.

"Picture Brides?"  
The manner of "picture bride" marriages in California is this: A Japanese sends his picture to his relatives in Japan who select a suitable maiden and in turn forward her photograph to the waiting suitor in America. If satisfactory, the relatives on both sides meet, hold a banquet and the marriage is considered a fact. The wife then joins her husband in this country.

## Your Money

BUYS  
100 PER CENT VALUES  
If you trade with us. You pay for no clerk hire or city tax. We have none. Your cost is the lowest wholesale price plus our small per cent profit. Our interests are mutual.

### HOMER NORTON

Post, . . . . . Oregon