

## AMORTIZATION PLAN FOR PAYING DEBTS

By Canby Correspondent

In a recent conversation with Arthur Graham, cashier of the Canby State Bank, and secretary-treasurer of the federal loan system, I learned that under the amortization plan, the farmer of Clackamas County had to date, received in the way of loans, approximately \$400,000.

This plan has an advantage over the old system of borrowing, in that the interest, in the course of 34 1/2 years at 6 1/2 per cent consumes both principal and interest. In other words, the interest consumes the principal and at the end of 34 1/2 years the debt is cancelled.

It may be said that the borrower need not return the money loaned him, if he pays the 6 1/2 per cent for a stated period. Under the old plan of borrowing money the farmer has paid an average of 8.9 per cent. \$1000 at this rate, for 34 1/2 years gives a total of \$3070.50 paid as interest, and the borrower would still owe the principle of \$1000; which added to the amount paid as interest makes a total of \$4,070.50, which the farmer must hand over to the loan shark for the use of \$1000 in meeting his needs upon the farm. And yet we wonder why so many boys are leaving the farms.

In the course of a conversation a bond salesman said that the Morrison street bridge in Portland was built on the bonding system, and that the city of Portland had borrowed \$750,000 with which to build this bridge, and have paid back to the bond holders the sum of \$750,000 in interest, and still owe the \$750,000 principal. City folks as well as farmers, act the fool, and pass to their children the heritage of their folly.

By the new method, or the amortization plan, the borrower of \$1000 to be used in building, clearing, seeding, paying off debts, buying implements etc., has a saving to his credit of \$1,828.08 on a \$1000 deal.

## Funeral Services Held For Mrs. Mary E. Case Tuesday P. M.

Funeral services for Mrs. Mary E. Case, widow of the late Martin C. Case, were held from the Methodist church, Tuesday afternoon at 2 o'clock. Rev. A. H. Lathrop, pastor of the church, officiating. During the services a quintet—Mrs. Walter Wentworth, Mrs. George Bannan, Mrs. Naomi Armstrong, Warren, Mrs. W. C. Green and Miss Dorothy Terrill—sang, "Abide With Me." Miss Florence Andrews was the accompanist. Lyman Warnock sang, "No Night There."

Mrs. Case died Sunday evening at her home in Gladstone. She came west from Mt. Morris, where she was married to Martin C. Case, June 27, 1867. Mrs. Case was a member of the Methodist church of Oregon City, the Ladies' Aid society, and the Women's Relief Corps.

## FINAL SERVICES HELD FOR WILLIAM H. ENGLE

Funeral services for the late William Harold Engle of Molalla were held from the I. O. O. F. hall, Friday afternoon, at 1 o'clock, under the auspices of Odd Fellows' lodge, with the Rev. S. J. Kester, pastor of the Methodist church, assisting.

Deceased was the son of Samuel and Nancy Engle, and was born in Molalla fifty-nine years ago. He is survived by a son, Gilbert Engle, and a daughter, Bernice Engle, the latter living at home.

Hezekiah Johnson, III. The many friends of Hezekiah Johnson will be sorry to learn that he is at the Emanuel Hospital in Portland, ill with pneumonia.

## LAND-CLEARING METHODS DEMONSTRATION ON LARGE SCALE

Big stumps must be more economically removed. It is even more important that the roots of such stumps be eliminated from the cultivated depth of farm lands. Land clearing methods are progressing too slowly under the high cost of present better known methods.

The Zysset Method of clearing big-stump lands has been investigated for six years by the Oregon Agricultural College, with time and cost studies made thereon. It was found that this method is successful in quickly firing the stump with a fire that will, when properly managed, satisfactorily consume the stump and roots. Any successful method must remove the roots from below plow depth. The Zysset device is simple and durable.

To show these burners in operation in real stump land in Clackamas County there will be two big demonstrations. On January 6th, there will be a complete exhibit of land clearing at the S. A. Cordill farm one mile west of Molalla. The program will begin at 11 a. m. in Molalla with an indoor show of lantern slides covering all phases of the burner and its operation.

The entire program to be handled by Geo. W. Kable, land-clearing specialist of the O. A. C. Extension Service. This part of the program should not be missed. At noon there will be a hot lunch, after which the actual clearing in the stump patch will be shown. Five batteries of burners will begin operations a week before the demonstration so those attending will have an opportunity to see all phases of the Zysset Method. Arrangements are being made to show the use of pullers and blasting powders.

On January 13th, there will be a similar demonstration in the vicinity of Boring, the exact location to be announced soon.

For further information in this connection interested parties may address the County Agent at Oregon City.

## CARSON HEIGHTS & CAPITOL HILL Mrs. Geo. Hartman

Notwithstanding the decidedly inclement weather, it was a good sized audience which greeted Mrs. Hugh Gruwell, Friday evening, at the Carson Heights church. Mrs. Gruwell is a graduate of Leland Powers School of Boston, and her rendition of "Mice and Men" proved an artistic and delightful success.

At a meeting of the Woman's Foreign Missionary society of the Carson Heights church, held at the home of Mrs. George Smith Brown, Miss Mabel Rolf, who has been overseas with our soldiers, gave a most interesting talk on her missionary work abroad.

The hostess' committee for the next meeting of the South West Portland Improvement League, which will be held at Knox hall Thursday evening, January 4, is composed of Mrs. Schlegelmisch, Mrs. Finke, Mrs. Dully, Mrs. Wandler and Mrs. Gilder. There will be entertainment and refreshments. Important announcement will be made and all members are urged to be present.

The many school chums and playmates of Mary Sims regret to know that she is ill and at the hospital.

A most distressing accident happened to Rosie, the daughter of Mr. and Mrs. D'Massa, four years old, when she climbed into the cupboard and took iodine, drinking enough to make her seriously ill. Prompt action in administering an antidote prevented the accident from proving fatal to the child.

On account of the inclement weather, the entertainment under the direction of Mrs. M. F. Hardwick at the Carson Heights church, was held over until Friday evening, December 22. The proceeds were used for the Near East relief work on Christmas toys for the little ones.

The Hill Brownies, Troop No. 1, met at the home of Brownie Catherine Lathrop to sew the bees on their Brownie caps. These bees were embroidered by the children as a part of their bee test and are the Brownies' insignia to show they are Brownies in the Ole Timers' Scout Club, composed of graduate Scouts, is now a permanent organization, consisting of over eighty-five members. Robert Meyers of Scout Troop No. 7, Carson Heights, is a member. The club's next meeting will be January 9, and will take in a visit to one of the swimming tanks of Portland.

Sunday afternoon, December 24, between 3 and 5 o'clock, at Knox hall, everyone is invited to attend the community Christmas tree. There will be a program and candy and cookies for every child, with a regular Santa Claus in attendance.

The rehearsal of the children's singing for the community Christmas tree, held last Saturday, found over thirty children in a merry gathering, under the leadership of Mr. Hartman. Another rehearsal will be held Saturday afternoon, December 22.

Sunday morning, at the church, there will be a Christmas tree and a program by the Sunday school children. Mrs. Hardwick's class will present a Christmas pantomime and all the little ones are invited.

Mr. Luse of Kilpatrick Tract, who has been confined to his bed for over a year, is enjoying a radio, which has been installed as a present from his neighbors.

Much interest was aroused at the presence of a group of men surveying across Kilpatrick Tract, across the Boones Ferry road, down the Papatine road, which proved to be work being done for the new water system being installed for Dunthorpe Acres and Abernathy Heights.

Mrs. J. H. Pos and daughter Josephine have left for an extended trip to Duluth, Minnesota, where they will visit Mrs. Pos' mother, who is quite ill. Alice Lathrop of Capitol Hill, as producer, assisted in the staging of "A Doctor in Spite of Himself," presented by the Reed College Dramatic Club in the college chapel last week.

The Orpheus male chorus, of which George Jergerson is a member, sang at the Woman's Research Club luncheon, which was held last Monday in the Multnomah hotel ballroom.

The Christmas spirit is shown at the Capitol Hill school with treet in various rooms and rehearsals for the Christmas entertainment, which takes place the day preceding the holidays.

In spite of the cold weather, building operations are under way at Hudsonson Acres, several garages going up along the Boones Ferry road. W. Mack is doing some of the work.

The little daughter of Mr. and Mrs. Wetmore is ill and confined to her home with throat trouble.

The dance held by the Owl Club was well attended and a jolly time had by all present. A feature of the evening was turkey-trotting by some of the members, and some excellent music on an accordion, played by a guest from Portland.

## COUNTY CLERKS ASK MANY CHANGES IN EXISTING LAWS

Disapproved Day Counting Plan And Change Of Registration On Day Of Election

At their annual meeting in Portland last week, the county clerks of Oregon went on record favoring many drastic changes in existing election laws.

They are opposed to the counting of votes while the day board is in session many of them expressing the belief that secrecy of the ballot is no longer possible under the present plan. A resolution was passed recommending that the counting board begin its work at 8:00 o'clock in the evening, instead of at 10:00 o'clock in the forenoon. This matter was left in the hands of the legislative committee to present.

That there shall be no change of registration after the last day of the registration period was the unanimous expression of the meeting.

That election boards may be selected from the entire county instead of from within the individual precincts, was another recommendation. The reason for this change is the difficulty encountered in obtaining suitable election officials in all the precincts.

One resolution adopted would require six freeholders to "swear in" voters; and another would provide for opening registration books as early as July, instead of waiting until in September.

The suggestion that the present plan of licensing dogs be done away with and that these animals be taxed as personal property met with the unanimous approval of the clerks present.

## Brotherhood Meeting.

Regular monthly meeting of the Brotherhood of the Congregational Church will be held next Tuesday evening. Prof. W. G. Noble, head of the Political Science Dept., at Reed College, will speak on Turkey and the International Crisis. Second speaker, Dr. Elliot, First Unitarian church at Portland will speak on the Pilgrim Fathers. Supper will be served at 6:30. Tickets 50c, special music during supper hour.

Tickets may be obtained from any of the members of the Brotherhood.

CHRISTMAS GIFTS FILL OUR WINDOWS

PRACTICAL GIFTS FILL OUR STORE

## Oregon City Virgin Wool

Motor Robes Bath Robes  
Indian Blankets Lounging Robes

MAKE CHRISTMAS GIFTS WHICH CANNOT BE SURPASSED.

OUR STOCK IS COMPLETE!

FELT SLIPPERS  
75c — \$1.15 — \$1.25 — \$1.40 — \$1.50 — \$1.75 per pair.

Ideal Gifts for Men, Women, Children

We are too busy to write ads, but we have the Finest practical gift stock in many years.

Hazelia Community. The following interesting program of Xmas music has been arranged and will be given Sunday, December 24, following the study hour of 10 o'clock. The community is most cordially invited to attend.

Prelude "Adoration" Piano, Song, "Cradled in a Lowly Manger," Primary Class. Violin Solo, Duncan Christensen Jr. Song, "The Holy City" Young Peoples Class. Duet, Alto and Soprano, "O Little Town of Bethlehem" Christmas Postlude, Evangelist Christian, accompanist.

## Willamette Firemen Elect

(Willamette Special Correspondence.) At the regular meeting of the Willamette firemen, last Friday, officers were elected to serve for the coming term, as follows: President, James Paterson; secretary, Glen Epler; treasurer, H. W. Heath; foreman, Wesley Milliken; first assistant, H. Leighton;

second assistant, G. Smith; auditors, C. B. Wilson, W. L. Skidow and Charles Dollar. After the business meeting a turkey lunch was enjoyed by the members.

W. O. W. Attend Convention (Willamette Special Correspondence.) Forty-two members of the Willamette chapter of W. O. W. attended the convention in Portland, Saturday. Autos took the delegates to 11th and Alder streets, where, meeting the delegates from other towns, they moved in a body to the auditorium. After the initiation of 1,000 members, three of whom were Willamette people, the Woodmen were entertained by a troupe of players from the Pantages. W. W. Davis, Robert Mantha, and Harold White were the Willamette men initiated.

Sheepskin Coats, Beaverized Collar, at Army Store.—Electric Hotel Building.

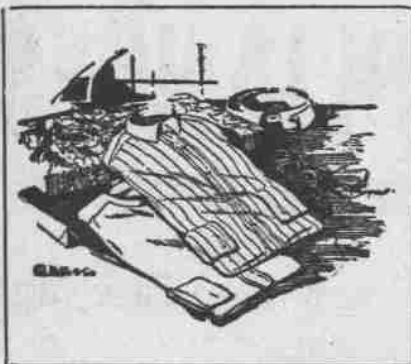
Store Open Evenings Until Xmas

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# Gifts from a man's store for a man

You'll find it no difficult task to select the right gift for "Him" if you come here for your Xmas buying. I have devoted months in building my stock so that I could offer my patrons the best assortment of standard articles suitable for Xmas Gifts.

What will appeal to you most is the cheerful service and moderate prices that prevail here.



## Shirts for "Him"

Pussy-willow Silks	\$8.50
Crepe de Chine Shirts	\$7.50
\$5.00 Broadcloth Silks	\$3.95
Silk-striped Madras Shirts	\$3.00
Fast-colored Madras Shirts	\$2.00
Fast-colored Percale Shirts	\$1.50

## BEAUTIFUL TIES

85c

A beautiful assortment of neckwear in silks and knitted. Regular \$1.00 kind.

## GIFT SLIPPERS

\$1.50 to \$2.75

A practical gift that men will appreciate. We have a big variety in all sizes.

## BELT SETS

75c to \$2.25

A beautiful gift. All leather belts with separate buckles that are guaranteed.

## SILK AND WOOL SOX

65c to \$1.25

Dozens of different weaves and colors. Some with fancy stripes.

## 4 PAIR SOX

\$1.00

Four pair sox in box, fine quality lisle. Black or Cordevan.

## WOOL SHIRTS

\$3.95

Of all-wool checker flannel. Regular \$5.00 kind. All colors.

## Other Reminders

Paris Garters	35c to 50c	Silk Handkerchiefs	50c to \$1.25
Silk Mufflers	\$2.50 to \$4.00	Initial Handkerchiefs	35c
Handkerchiefs	10c to \$1.00	Jazz Bow Ties	50c
Suspenders	50c to \$1.00	Boys' Wool Sweaters	\$5.00
Handsome Caps	\$1.50 to \$2.50	Men's Wool Sweaters	\$6.50 to \$8.50
	\$6.00 Thermo Sweaters		\$4.95

# JOE SWARTZ

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Sixth and Main Streets

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**Littles Variety Store**  
572 Seventh Street

For last minute gifts we have a complete stock of candies, ribbon novelties, cigars and tobaccos in gift packages, baskets, pottery ware, fruits and nuts.

## CHRISTMAS SHOPPING HINTS

at  
*The Rexall Store*

This store is just overflowing with desirable Christmas Gifts. They are so well displayed and so completely priced that fifteen minutes spent here will solve many of your Christmas problems.

## Here are some Incomplete Lists

### FOR HER

Vanity Case  
Hand Bag  
Silk Umbrella  
Stationery  
Ivory Toilet Ware  
Hand Mirror  
Manicure Set  
Perfume  
Gold Pencil  
Fountain Pen  
Victrola  
Picture  
Card Case  
Address Book  
Roycroft Copper Ware  
Gift Book  
Cook Book  
Recipe Book  
Candy  
Jewelry  
Travelling Bag  
Kodak  
Framed Mottoes

### FOR MOTHER

Leather Purse  
Leather Bag  
Leather Shopping Bag  
Hair Brush and Comb  
Rubber Gloves  
Hot Water Bottle  
Silver Table Ware  
Box of Stationery  
Shears or Scissors  
Alcohol Lamp  
O'cedar Floor Mop  
Hoover Sweeper  
Victrola  
Bible  
Book  
Calendar  
Umbrella  
Candy  
Perfume  
Toilet Water  
Framed Picture  
Luster Ware Vase or Bowl  
Serving Tray  
Electric Iron  
Electric Hot Plate  
Framed Mottoe  
Fountain Pen  
Travelling Bag  
Thermometer  
Roycroft Copper Ware

### FOR FATHER

Safety Razor  
Shaving Materials  
Cigars — Pipe  
Ash Tray  
Smoking Set  
Books  
Fountain Pen  
Eversharp Pencil  
Sectional Book Case  
Fishing Tackle  
Suitcase  
Travelling Bag  
Umbrella  
Diary  
Bible  
Watch Chain  
Knife  
Collar Bag  
Kodak  
Loose Leaf Memo.  
Purse  
Bill Fold  
Brief Case  
Flashlight

### FOR KIDDIES

Dolls—Rag  
Dolls—Imported  
Dolls—Unbreakable  
Dolls—Mamma  
Tinker Toys  
Blocks  
Games  
A. B. C. Books  
Teddy Bears  
Rubber Toys  
Rattles  
Baby Set (comb & brush)  
Baby Set—Comb and Brush  
Picture Books

### FOR BOYS

Knife  
Books  
Football  
Indoor Ball  
Punching Bag  
Gym Shoes  
Brownie Camera  
Flashlight  
Carrom Board  
Radio Set  
Pitt, Fling  
Arithmetic Game  
Fishing Rod  
Fountain Pen  
Drawing Set  
Eversharp Pencil

### FOR BROTHER

Bill Fold  
Wallet  
Card Case  
Purse  
Travelling Bag  
Suitcase  
Kodak  
Books  
Bible  
Loose Leaf Memo.  
Fountain Pen  
Sharpshooter Pencil  
Cuff Links  
Stick Pin  
Smokers' Goods  
Collar Bag  
Knife

Umbrella  
Razor  
Shaving Outfit  
Gold Knife and Chain

### FOR GIRLS

Candy  
Books  
Kodak  
Toilet Articles  
Manicure Set  
Work Basket  
Sachet Powder  
Umbrella  
Pictures  
Games  
Fountain Pen  
Eversharp Pencil

## Huntley-Draper Drug Co.