

POSTAL BANK ON COOS BAY

Rules and Regulations of the New Savings Department of Postoffice.

Marshfield's new Postal Savings Bank will be opened for business on Tuesday, June 27, according to instructions from Washington. Postmaster Curtis is now in Astoria where tomorrow and next day a government official will conduct a school of instruction for Oregon postmasters teaching them how the business is to be conducted. The following are the rules and regulations that will be observed in the operation of the Postal Savings Bank:

How System Is Conducted.

Any person of 10 years of age or over may start a bank account with Uncle Sam, and a married woman may carry an account free from interference by her husband. Full details are as follows:

1. The postal savings system is established for the purpose of providing facilities for depositing savings at interest with the security of the United States government for repayment.

2. The faith of the United States is solemnly pledged to the payment of deposits made in postal savings depository offices with accrued interest as provided by the postal savings act.

3. Accounts may be opened and deposits made by any person of the age of 10 years or over in his or her own name and by a married woman in her own name and free from any interference or control by her husband. No person can have more than one account at any one time.

4. No person may open a postal savings account at any postoffice who is not a patron of that office.

5. All accounts must be opened in person by the depositor or his authorized representatives. After opening an account a depositor may forward subsequent deposits to the postoffice by mail.

6. Deposits will be accepted only from individuals, and no account will be opened in the name of any corporation, association, society, firm, or partnership, or in the names of two or more persons jointly.

7. No account will be opened in the name of one person in trust for or on behalf of another person or persons.

Service Free.

8. The service of the postal savings system is free, and no charge or fee is collected or required in connection with the opening of an account or the withdrawal of money deposited.

Privacy of Accounts.

9. No person connected with the postoffice department or the postal service is permitted to disclose the name of any depositor or give information concerning an account except to the depositor himself, unless directed to do so by the Postmaster General.

How to Open an Account.

10. When a person applies to open an account he must furnish the

necessary information for the postmaster or his representative to fill out an application, which he will then be required to sign. If the applicant signs by mark, his signature must be witnessed by a disinterested person.

Deposits.

11. Deposits are evidenced by postal denominations of \$1, \$2, \$3, \$10, \$20, \$50, and \$100, each bearing the name of the depositor, the number of his account, the date of issue, the name of the depository office, and the date on which interest begins. The postmaster or his representative will make out duplicate of each certificate issued, which the depositor will be required to sign and which the postmaster will retain in his records.

12. No account may be opened for less than \$1, nor will fractions of a dollar be accepted for deposit.

13. No person is permitted to deposit more than \$100 in any one calendar month not to have a total balance to his credit at one time of more than \$500, exclusive of accumulated interest.

14. Savings certificates can not be transferred or negotiated and will be payable only to the person to whom issued.

15. On opening an account a depositor is supplied with an envelope in which he may keep his savings certificates. On this envelope is printed information for his guidance and also a blank ledger record on which to keep an account of his deposits and withdrawals.

16. In case a savings certificate is lost or destroyed the depositor should notify the postmaster. If deemed proper, a new certificate will be issued upon compliance by the depositor with the necessary requirements.

17. Postmasters are not permitted to receive savings certificates for safe keeping.

Savings Cards and Stamps.

18. Amounts less than \$1 may be saved for deposit by the purchase of 10-cent postal savings cards and adhesive 10-cent postal savings stamps. Each postal savings card contains blank spaces to which savings stamps may be affixed from time to time as purchased, and a postal savings card with nine 10-cent savings stamps thus affixed will be accepted as a deposit of \$1 either in opening an account or in adding to an existing account.

19. Savings cards and stamps will be redeemed only by the issue of savings certificates and are not valid for postage. They will not be received in exchange for postage stamps nor will postage stamps be accepted in exchange for postal savings cards or stamps.

Interest.

20. Interest will be allowed on all deposits at the rate of 2 per cent per annum, computed on each savings certificate separately, and payable annually. No interest will be paid on money which remains on deposit for a fraction of a year only.

21. Deposits will bear interest from the first day of the month next following that in which deposited.

22. Interest will continue to accrue on a savings certificate as long as it remains outstanding, certificates being valid until paid, without limitation as to time.

23. Compound interest is not allowed on an outstanding certificate,

but a depositor may withdraw interest payable and include it in a new deposit, which will bear interest at the regular rate.

Withdrawals.

24. A depositor may at any time withdraw the whole or any part of a credit with any interest payable by surrendering savings certificates, properly indorsed, for the amount deposited.

H. FINNELL RETIRES FROM BUSINESS

Closes His Doors Thursday and Friday of This Week to Prepare for the Greatest Price Cutting Event Ever Inaugurated on Coos Bay.

"On account of adverse circumstances and the completion of certain lines of business H. Finnell, one of our oldest merchants, has concluded to retire from active business.

His entire stock of Dry Goods, Clothing, furnishing goods, Hats and Shoes will be closed out at a great sacrifice so as to enable the quick disposal of the stock.

To arrange for this gigantic sale, Mr. Finnell will close his doors Thursday and Friday of this week and open Saturday with the entire stock marked to sell at prices never equalled on the Bay.

Watch The Times for the most sensational price cutting announcement ever conducted in the community.

JADINIERS, Fern Dishes, hanging baskets and flower pots at MILNER'S
BANDON PLANT SOLD.

Bond Holders Bid In Property at Receiver's Sale.

The Receiver's sale of the Bandon Electric Light Plant was completed yesterday as advertised, and was bought in by the bond holders of the company who were represented by F. P. Drinker and M. Van Alstine of Portland.

The company will, in all probability, be organized and made stronger, and in the meantime, the present good service will be continued, and will probably be made even better in the near future. Since the receivership has been in effect the plant has been under the management of A. S. Elliott.—Bandon Recorder.

WOOD Plates at MILNER'S.

TEACHERS' EXAMINATION.

Notice is hereby given that the first semi-annual examination of applicants for teachers' certificates under the new school law, will be held in the court house beginning at 3 a. m., June 21, 1911, and continuing three days.

Dated this 5th day of June, 1911.
W. H. BUNCH, Co. Supt.

POLARINE Launch Oil at MILNER'S



Manufactured by
Affiliated Benjamin Co., New York
Makers of
Benjamin Clothes

Benjamin Clothes

Made in New York;
Made in New York Style;
Backed by two guarantees;
Alfred Benjamin and ours for one solid year;
Sold at the right prices—

\$20 to \$35

By the right system of merchandising

"Money Talks"

**Rochester
Clothes
Priced
\$8.50 to \$18**

Sold in the same way

**Our Shoe Stock is
the talk of the town**

Hub Clothing & Shoe Co.

Marshfield Bandon

Would you like to have
Electric Lights in your
Country home?

Find out the number of
lights you would want and we
will be pleased to give you
all the information you ask.

Coos Bay Wiring Co.
PHONE 237-J.

PROFESSIONAL DIRECTORY

MRS. L. ERICKSON,
Professional Nurse
Rogers House, Room 20, Phone 144-L
Marshfield—Oregon.

DR. G. W. LESLIE,
Osteopathic Physician
Graduate of the American school of
Osteopathy at Kirksville, Mo. Office
in Eldorado Bldg. Hours 10 to 12; 1 to
4; Phone 161-J; Marshfield; Oregon

DR. J. W. INGRAM,
Physician and Surgeon.
209-210 Coke Building
Phones: Office 162-J; Residence 162-I

J. W. BENNETT,
Lawyer.
Office over Flanagan & Bennett Bank
Marshfield Oregon

DR. J. T. MCCORMAC,
Physician and Surgeon
Marshfield, Oregon.
Office: Lockhart Building,
opposite Post Office,
Phone 165-J

Real Estate

BUY NOW
All kinds of City and Farm Prop-
erty. Rooming house at a bargain.
AUG. FRIZZEN
68 Central Ave., Marshfield, Ore.

DRAIN-COOS BAY AUTO LINE

VIA

ALLEGANY

NOW READY FOR BUSINESS

Leaves Marshfield Daily

BOAT LEAVES ALERT LANDING, MARSHFIELD 5:30 A. M.
ARRIVE DRAIN 4 P. M. SAME DAY.

TICKETS FOR SALE AND INFORMATION AT

The Busy Corner Drug Store

PHONE 298

THE FAST AND COMMODIOUS

Steamer Redondo

(Equipped with
Wireless)

Will make regular trips carrying passengers both ways and freight between Coos Bay and San Francisco. All reservations for passengers made at Alliance Dock, Marshfield and Inter-Ocean Transp. Co., Union Street Wharf No. 2, San Francisco. For information, phone 44-J or 285. Sailing from Coos Bay, Friday at 8 a. m.

INTER-OCEAN TRANSPORTATION COMPANY.

"THE FRIEND OF COOS BAY"

S. S. ALLIANCE

CONNECTING WITH THE NORTH BANK ROAD AT PORTLAND
SAILS FROM COOS BAY, FOR EUREKA,
WEDNESDAY, JUNE 22nd
NORTH PACIFIC STEAMSHIP COMPANY.
PHONE 44 C. F. McGEORGE, Agent

EQUIPPED WITH WIRELESS

STEAMER BREAKWATER

ALWAYS ON TIME

SAILS FROM PORTLAND AT 9 A. M. ON JUNE 5, 10, 15, 20,
25, 30,
SAILS FROM COOS BAY AT SERVICE OF THE TIDE ON JUNE
2, 7, 12, 17, 22 AND 27.
L. H. KEATING, AGENT PHONE MAIN 35-L

FAST SERVICE TO ROSEBURG

Our stages leaving Marshfield at 6 o'clock every morning connect with evening train to Portland, the same as auto lines. Fare \$6.
COOS BAY ROSEBURG STAGE LINE
OTTO SCHETTER, Agent, C. F. BARNARD,
120 MARKET AV., Marshfield. Agent, ROSEBURG, Ore.
PHONE 11



Parties Desiring Monu- ments to be Erected

Would do well to call at the Pacific Monumental Works, South Broadway and make selection from the large stock now on hand. Mr. Wilson has in his employ the only practical marble and granite cutter in Coos county. And none but the best work is turned

We Work And Advertise

To bring a customer here the first time, after that he comes of his own accord. You know why.

REMEMBER
There is no kink, or cue that we can't do.

"THINK IT OVER MARY."
Coos Bay Steam Laundrs
PHONE MAIN 57-J

Blanchard's Livery

We have secured the livery business of L. H. Heisner and are prepared to render excellent service to the people of Coos Bay. Careful drivers, good rigs and everything that will mean satisfactory service to the public. Phone us for a driving horse, a rig or anything needed in the livery line. We also do trucking business of all kinds.
BLANCHARD BROTHERS.
Livery, Feed and Sales Service,
141 First and Alder Streets.
Phone 138-J

Have That Roof Fixed NOW

See **CORTHELL**
Phone 3121

WATCH! NOTICE

Home! Mauley, one of the drivers and the collector for us is out for laundry. Watch him! he is liable to stop you on the street and explain all details of Laundry and also to be at your home any time. He knows Laundry business from A to Z.
Marshfield Hand and Steam Laundry
PHONE 229-J

Good Livery Service

Fancy new rigs, good horses and careful drivers are now at the disposal of the Coos Bay public at **REASONABLE RATES.**
Rigs or rigs with drivers ready for any trip anywhere any time. Horses boarded and rigs cared for.
New horse and special accommodations provided for funeral parties.
W. L. CONDRON'S
LIVERY AND FEED STABLES
PHONE 273-J

SAFE INVESTMENTS.
For information concerning high-class bond investments, bearing 6% interest net, write O. B. Hinsdale, care J. H. Adams and Company, Los Angeles, California.

Snappy Individual Styles

With the Fit and Hang that come usually only with custom made clothing. That's

High Art Suits

Either Business or Outing Styles. Excellently made, with clinging collar and hand made lapels, roomy chests and neat fitting backs.

Perfect fitting Suits—that's what you get here.

Make this store your store for men's furnishings and you will always be correctly dressed.

The Toggery

Formerly Geo. Goodrum.

Columbia BRAND Hams and Bacon

are asked for by name, and those who have once eaten Columbia Brand Hams and Bacon invariably insist upon this same brand. "Columbia Brand" is a trademark. It distinguishes the best. There is a delicious, savory flavor to Columbia Brand Hams and Bacon, peculiar to this brand alone. The mention of Columbia Brand in connection with Hams or Bacon causes ones month to water for a taste. Order Columbia Brand today.

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Union Meat Company, Portland, Ore.
Floor Producers of the Pacific