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TUESDAY, JANUARY 21, 1919.

**ACCRUED INTEREST.**

With final payment shortly coming due on subscriptions to the latest Liberty loan the question of accrued interest again arises. It is also a matter to be taken into account on the sale of a bond, all bond quotations representing the market price to which accrued interest should be added.

To aid in making clear just what accrued interest is we reprint here today a statement issued by Portland Liberty loan headquarters, as follows:

"The word 'accrue' means to pile up or add to anything, and the term 'accrued interest' means the interest piling up continuously or added to the value of the bond which is earning it. Interest coupons on Liberty loan bonds are equivalent to cash on the date they mature, as shown on the face of each coupon. On these dates coupons may be exchanged for cash at full face value at any bank in the United States.

"If the holder of the bond fails to cut off and cash in an interest coupon the date it is due it makes no difference in its value, for it is the government's promise to pay on the due date or when presented thereafter for payment. Therefore, when accrued interest is calculated, it is figured from the date on which the first coupon commenced to earn interest or from the date the previous coupon matured. If several past due coupons are attached to the bond, the value of all these should be included in the amount of accrued interest.

"Each day a bond is outstanding it earns one more day's interest, and in selling or buying bonds accrued interest should be added to the selling price.

"For instance, take a \$1000 war bond of the second issue, bearing 4 per cent. annual interest, or \$20 May 15 and November 15 each year. The interest cannot be collected from the government through a bank before it is due. But suppose that John Jones had the bond in his possession until October 15 and sold it then. He would be entitled to the interest at the rate of 4 per cent. yearly from May 15, and if he sold the bond to George Smith at the market price of, say par and accrued interest, he should receive \$1000 for the bond plus the interest to October 15, the day of sale. Smith would pay to Jones five months' interest, which he would collect when he cashed in the interest upon the coupon due November 15. He also would get interest for the one month since he bought the bond from Jones.

"This is the proper method of selling Liberty loan bonds on any date other than the interest-paying date without loss of interest to the original holder."

Bend has been honored by the visit of Lieutenant-Colonel John Pringle, chaplain with the Canadian forces overseas during the great war. The true type of Christian gentleman, Dr. Pringle has the broad humanity which comes from long and varied contact with the world, tolerant and yet earnestly insistent on the simple virtues and the power of righteousness. We trust that he may return soon to Bend to make a longer stay.

Who is the most widely read and the most popular magazine writer in America today? Irvin S. Cobb. Hear him at the B. A. A. C., February 10.—Adv.

Not Just Meat But **MEAT**

O'DONNELL BROS.



WALLACE REID in "Less Than Kin" A Paramount Picture

TONIGHT AND WEDNESDAY AT THE LIBERTY.

**HONORED BY FOUR NATIONS**



Wearing decorations from France, Russia, Belgium and Montenegro, Mrs. Sinn Larry Duryea, president of the War Relief in France, has one home. Mrs. Duryea was the first American woman to cross the battlefields of the Somme, Argonne and Arras. She returned to this country to stimulate the interest of the organization's 72 branches throughout the United States in "the greatly increased need of the impoverished French people."

**TOOK NO CHANCE ON "HANTS"**

That Batch of Troopers Didn't Intend to Be Caught With the "Goods" on Them.

There was a colored labor outfit in the S. O. S. engaged in quarry work near a base port. A few weeks ago, in the course of opening up some new ground, they discovered an old Roman burying ground with many skeletons, coins and relics. The find made quite an impression on the minds of the finders, and there were many speculations as to whether the shades of the departed legionaries still hovered around in the vicinity of their last resting place. The general opinion was that a man ought to be on his guard when out late at night.

About that time the sum of 60 francs disappeared from the counter of a nearby Y. M. C. A. hut. The captain

of this outfit doesn't know a great deal about classroom psychology, but he has learned a lot about it in the field. He called his outfit together one night in the Y hut and told them of the disappearance of the money. Then he outlined the history and characteristics of the old Romans.

"Boys," he said, "there was one thing a Roman hated worse than anything else, and that was a thief. If the ghosts of those old fellows who were buried up there on the hill should learn that somebody in this outfit had 60 francs in his pocket, I don't know just what would happen. I'm going to put my hat here on the table and turn out the lights. The guilty man will know what to do."

There was quite a shuffling of feet and milling around in the hut, and then all was quiet. When the captain turned on the lights again and looked in the hat he found not only the 60 francs, but 300 more, and a few odd centimes for good measure.—Stars and Stripes.

**Not Quite as Expected.**

"Was I rude this afternoon?" a little girl asked her mother.

"I hope not, my dear," said the mother.

Little Girl—Well, my teacher was examining us in poetry—"Casablanca," and she asked why did the boy stand on the burning deck, and I said because it was too hot for him to sit down; and she made me stand in the corner.—Stray Stories.

**If**

YOU KNOW OF

- A Visitor—
- A Departure—
- A Birth—
- A Death—
- An Accident—
- An Illness—
- OR—
- Any New Building—
- Social Functions—
- Meetings—
- A Real Estate Transaction—
- Any Improvements—
- OR—
- Anything that is of Interest

IT'S NEWS!

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The Bulletin



**Y. W. C. A. WORKER IS BIG SISTER**

Industrial Woman's Service Club Brings Home to Girls in New Factory Community.

**BLUE TRIANGLE MEANS CHEER**

Club Stands for Hot Lunches, Clean Towels, Comfortable Cots, Parties, Games and Recreation to Girl Workers.

Katherine Holland Brown.

"MY name is May Isabel Carnahan. I am eighteen years old, and I work in a big factory in Michigan. More than four hundred other girls work there too. I don't aim to tell you about our jobs. You can read about our work in the labor department reports. But I do aim to tell you about our Big Sister and of the things she has done for us.

"To begin with, our factory town isn't a town at all. It's a huge barn of buildings stuck down in the country nineteen miles from nowhere. There is a railroad siding, a station the size of a dry goods box, seven farmhouses and one general store and postoffice combined—it's pretty near as big as a hot tamale stand. And that's all. No Main street, no banks nor stores, no ice-cream parlors, not one solitary movie show, in all those nineteen miles. Lonesome? It's the rugged edge of desolation, that's what it is.

"I was one of the first enrollees of forty girls that was shipped up from Chicago. The factory was swarming with workmen putting in the machinery, and we girls couldn't begin work for a day or so, so we began hunting places to eat and sleep. That was a trifle that the employment folks hadn't thought of. The workmen were sleeping and eating in the cars that had brought them there, backed on the siding. Our only chance for beds and food was with those seven farmhouses, so we marched straight to the farmers' wives and asked for board and room.

**Farmers' Wives Hospitable.**

"I will say that those women were kind and hospitable. They fixed it up between them to feed us forty girls, and they gave us good food too. But for rooms, that was the question. They could each spare one room. That meant sleep five or six in a room. But right then along came the boss of the factory and told us the machinery was ready and he'd expect us girls to work double shifts, night and day.

"He wanted to make use of every minute, you see. But that gave us our chance as to sleeping. We fixed it up with the farm folks that we'd work double shifts and sleep double shifts too.

"So we planned it. Three girls would use a room from eight at night till six the next morning. Then they'd hustle over to the factory, and the three girls who'd been working all night would take the room and sleep till afternoon. It wasn't any luxurious slumber, believe me. The farm women had so few sheets and pillow cases that most of us went without. And towels were scarce as diamonds on blackberry bushes. As to soap—well, the general store kept yellow bar soap, that kind that is so full of rosin you could use it to cork a ship. But we made out till the next three carloads of girls came rolling in. Then we went 'most distracted. Those poor girls had to sleep in tents and in the cars that the workmen had abandoned by this time, and they were lucky if they got a straw tick and a blanket. By this time it had turned raw cold, and maybe you know what late autumn nights in Michigan feel like. To cap the climax the farm folks cut down on food, and for a week it was potatoes and beans and mighty few beans at that.

**Along Came a Miracle.**

"But, right when we were about ready to quit our jobs and beat it for home, along came a miracle. Two quiet, businesslike women climbed down from the eastbound train one morning. With them came eight workmen, a cartload of scantling and tar paper, another cartload of cots and blankets and pillows and sheets and towels—brand new blankets and beds—think of the glory of that!—and bushels of dishes and rolls of olefloc and enough burlap to carpet the country. You won't believe me when I tell you that in ten days their workmen had a scantling-and-tar-paper shack put up and burlap tacked over the walls, and the Y. W. C. A. secretary and her helper had set up board tables and coffee kettles and were serving us the grandest hot lunches every day. And back behind the burlap screens were set those rows of clean cots, with enough cover to keep you warm the coldest night that ever blew, and a towel naple for every single girl. Do you wonder that we all felt, as one girl put it, 'I'll wager the Fritz-Carlton has nothing on this!'

"Who were those women? Why, Y. W. C. A. secretaries, of course. I'd think you'd know that without being told. All over the country wherever we girls have pitched in to make aeroplane cloth or overalls or munitions or canned goods you'll find a Y. W. C. A. secretary working harder than anybody else to make the girls comfortable and to keep them happy and well. Sometimes they haven't money enough to get all that we really need. But always they stretch every cent to make it do its level best for us. Do you wonder that we girl workers have learned to call the Y. W. C. A. our Big Sister—the very best Big Sister of all?

**WHY IT IS 'CZECHO-SLOVAK'**

Sounds Awkward, but Really Is the Only Way to Correctly Express What is Meant.

Speaking of the awkward cognomen of "Czecho-Slovak," the Independent says it is partly due to linguistic accident and partly to political exigence. The old familiar name "Bohemia" has, like the name "Serbia," a territorial rather than a racial significance and is too small to cover the ethnical entity on which the modern concept of nationality is founded. The Slovak language is only dialectically different from the Czech or Bohemian, but the differences were purposely intensified during the nineteenth century to keep the Hungarian branch of the race apart from the Austrian. Even in America Slovak and Czech newspapers are distinct, although other people can read the other language. Professor Masaryk, head of the new Czecho-Slovak republic, is a Slovak. The Slovaks, being inferior to the Czechs in numbers, wealth and education, are naturally insistent upon equal rights and recognition. The spelling "Czech" is neither native nor English. It is a Polish form of the word, foisted upon the world by persistence of Viennese journalists. The True Bohemian spelling "Cech" is impossible to our newspapers for lack of type with inverted caret over the C. to represent Ch. The final ch is sounded like the German guttural or the Scottish ch as in "loch," but to the ordinary ear is hardly distinguishable from plain k.

**Turned Laugh on Jokers.**

We do not think of M. Clemenceau as the sort of man on whom practical jokes would be played, yet he was the victim of an elaborate jest some while ago—in pre-war times, needless to say—and he accepted the position with commendable grace.

A number of Parisians received bogus invitations to dine at the premier's house. Some were total strangers, and their grateful acceptance mystified M. Clemenceau until he realized the hoax.

He did not put them off. He ordered the dinner, and gave his guests a pleasant evening. Not until the evening was drawing to a close did he inform them that their invitations had been sent out by some one of whose identity he had not the remotest knowledge.

**BACK LIKE A BOARD? IT'S YOUR KIDNEYS**

There's no use suffering from the awful agony of lame back. Don't wait till it "passes off." It only comes back. Find the cause and stop it. Diseased conditions of kidneys are usually indicated by stiff lame backs and other wrenching pains, which are nature's signals for help!

Here's the remedy. When you feel the first twinges of pain or experience any of these symptoms, get busy at once. Go to your druggist and get a box of the pure, original GOLD MEDAL Liniment Oil Capsules, imported fresh every month from the laboratories in Haarlem, Holland. Pleasant and easy to take, they instantly attack the poisonous germs clogging your system and bring quick relief. For over two hundred years they have been helping the sick. Why not try them? Sold everywhere by reliable druggists in sealed packages. Three sizes. Money back if they do not help you. Ask for "GOLD MEDAL" and be sure the name "GOLD MEDAL" is on the box.

THE BACKBONE OF BEND IS LUMBER MANUFACTURING

OUR PAYROLLS MAKE YOUR PROFITS

BY BUYING LOCAL PRODUCTS YOU ARE HELPING BEND.

The Brooks-Scanlon Lumber Co.

Local Sales Agent MILLER LUMBER CO.

Complete Stock of Lumber Lath, Sash and Doors

**This Town Is Your Home**

Help to make it a better home by co-operating with it's merchants and business men

Treat your industries fairly and they must be fair to you

THE SHEVLIN-HIXON COMPANY

**A BANK ACCOUNT**

- It gives you a better standing in the community, especially among the business men, to be known as having "money in the bank."
- Strengthens one's credit.
- Besides, it is much more convenient to pay by check rather than cash.
- Look at the subject from as many sides and as long as you will, the opening of a bank account is desirable and advantageous.

Central Oregon Bank

**PORTLAND HOTEL**  
A good place to stay when in Portland  
Under the management of Richard P. Clark