

# CASH BUYING IS ADVOCATED

ELIMINATE CREDIT IS ADVISED.

Government Urges People to Pay at Time of Purchase as Avenue to Success in Every Household.

By H. J. Power (Of J. C. Penney Co.)

Never before in the history of the United States, especially so far as buying and selling is concerned, will business show such marked changes than this and coming years. The government is urging the business principle of buying for cash as the best, cheapest and most business like for everybody.

Realizing that the credit business has tended toward more failures in business and caused more trouble with customers, it is the aim to foster the cash paying idea for all commodities. It is not necessary to discuss at length the merits of paying cash for all goods. Stability is one of the first things that is noticed when it comes to the change from credit to cash. The buyer has a different attitude when he is paying cash. He thinks more carefully about quality. He is more unwilling to take cheaper goods. He is paying cash and will receive the exact worth of his money. Credit business tends toward prodigality—one of the greatest abuses of credit. To be able to go to a merchant and to know that extension of credit will be given tends toward extravagance, which militates against both buyer and seller. No merchant wants to load up a customer just because he is willing to buy. The customer often, unthinkingly, exceeds an allowance. What the people today need is to get on a cash basis of buying. Habit in this may, at first, be difficult to establish, but in the end it is safer, surer and all around more satisfactory for both. The average buyer may not realize that it is far cheaper for him to go to a bank and borrow the money with which to make cash purchases. By doing this the buyer knows at once just where he stands. He knows when a note has to be met and he does, as a rule. Regarding the credit basis of doing business, the buyer has little or no idea where he stands and he finds it difficult ever to rise out of the hole of debt. If every family would attempt to budget itself—that is, to estimate what its expenses for a coming month would be, at the same time setting aside a sinking fund for emergencies—there would be fewer debts. The average household, as it is generally conceded, is not run on a business like basis. We do not make comparisons and estimates. We just buy and buy without regard to the future. A business house doing business on this basis inevitably would fail. That is why so many households fail, financially.

To get on a cash basis means self-respect, stability and prosperity. About this, we all concede the point. Start paying cash this year.

Put it in "THE BULLETIN."

We Have DIAMONDS From \$10 to \$1400.

The Gift with a value as well as a sentiment.

The birthstone for April.

Larson & Co.

## FROM KHAKI TO CIVIES.—IT'S SOME "GRAND AND GLORIOUS FEELING" BOYS

(By One Who Knows.)

Khaki has been the all-American cloth for the last two years. It was good to get into them. You have no idea how helpless you are until you get into the uniform of the United States army. You may have been a \$10,000 a year man; you may have managed the largest office in the state from which you came; you may have been United States senator, or you may have been just a common every day American, who works like the devil with his hands and feet. It makes no difference. They are all alike.

Well, to refer to army clothes. I remember the first day I lined up for clothes. You may have never seen an army camp. There they dish out the clothes, equipment and food to you just as though Americans were all of the same size, weight and capacity. There is but one exception and that is in the case of shoes.

I have seen six-footers draw clothes that would be small for a man five feet five. I have seen the chap five feet five get an O. D. shirt that would just about fit Jess Willard. Fit means nothing to one of the quartermaster corps sergeants. They look you over with a nonchalant eye, much the same as a buyer does a horse. He calls out "seven" when he glances at your dome; "four" when he looks at your neck; "eight" when he takes a hasty glance at your shoes; "three" on underwear and "two" on uniform. You are slid through the mill like a Ford being assembled. As to putting on these duds you know little. Type for type and quality for quality, leg every time. Half your buttons are left unbuttoned, which always calls forth the rasping voice of the "Searg." You stand and feel like you did the first time you spoke a

poem on Washington's birthday. To express it correctly I would say it is anything but a grand and glorious feeling.

Misfits are numerous. You are self-conscious beyond conception. You feel as if everybody was looking at you, and you alone.

You can't put your hands in your pockets because that is distinctly unmilitary, and anything that is unmilitary is unbecoming to a gentleman. You wish you never had been given hands. The campaign hat was not made to fit your particular cranium. The shoes feel like tons of brick, but comfortable, that is sure. But the fit. You swear that if you can ever get that sergeant out alone at night you will beat him to death.

The best little thing you can do is to stay in bed some Saturday, send your uniform to the tailor and get the necessary alterations. However, sooner or later, you feel at home. The uniform sure makes you want to stand up.

I have seen fellows that have been walking behind the plow. You knew the step they have—yards long.

I have seen the lad who has been working in the office. You know—the hollow chest and round shoulders. Well, they all straighten out when they get in the uniform.

The neater your uniform looks, the better shine you get on your shoes, the cleaner your leggings and shirt, the better soldier you, yourself feel you are.

And now to come back to "civies." That's the grand feelin'. No leggings to strap up in the morning. No worry about those buttons. A clean white collar and a shirt that suits your fancy. Gee! But it's good to get back to the free and easy clothes you can buy now.

wear it in the present method of wearing. This altogether makes the fashion.

The shapes this season average smaller than usual with a large variety of styles. There is a style for every face.

In trimmings, feathers and flowers vie with each other for supremacy in popularity. More feathers are used than usual, with a good deal of ribbons and some ornaments.

In the method of wearing, hats are worn low, as has been the style the past few seasons.

The young miss will wear a hat with a wide ribbon streamer down the back. The demand is almost exclusively for this style hat.

### NOVEL SILKS IN SKIRTS



### NEW THREE-PIECE SUIT



Here is one of those three-piece suits in which a satin middie blouse, that matches it in color takes the place of the usual shirtwaist. This blouse has a loose, narrow girdle of satin and is turned up at the bottom, forming pockets. The coat is a new model and insists upon disclosing its satin companion.

### FEW CHANGES IN HAT STYLES

BRAIDS, FEATHERS, AND RIBBONS FIGURE LARGELY IN MILLINERY FASHIONS FOR THIS SEASON.

By Mrs. C. A. Warner (Of Warner Co.)

Fashion as appertaining to millinery means mode of structure, pattern, model and method of wearing. The "how a hat is worn" has a very important bearing. This determines in a large measure whether the hat is right or wrong in style.

At present the crepe hat, the rough straw hat or combination of the two seems to lead among the novelties, while six-ply Milan braid basket weave-hat is the latest development along that line and will probably be a popular hat next year. However, no novelty is worn by the majority. The average well dressed woman will use a present style model (shape) trimmed in the present style of trimming and will

## ELKS, ATTENTION!

All Elks in Central Oregon, especially those located in DESCHUTES, CROOK and JEFFERSON counties, are hereby summoned to appear in BEND, Oregon

**APRIL 21**

to attend a special meeting and banquet given for the purpose of perfecting plans for the organization of a lodge of

**Benevolent and Protective Order of Elks**

IN BEND

FILL IN THE SPACES BELOW AND MAIL COUPON TO ADDRESS BELOW if you can come.

Name .....

Address .....

Mail this coupon to W. C. COOPER, Bend, Oregon

### Synopsis of the Annual Statement of the Pennsylvania Lumbermens Mutual Fire Insurance Co.

of Philadelphia, in the State of Pennsylvania, on the 31st day of December, 1918, made to the Insurance Commissioner of the State of Oregon, pursuant to law	Loans on mortgage and collateral, etc. . . . .	122,500.00
Capital.	Cash in banks and on hand . . . . .	90,000.00
Amount of capital stock paid up . . . . .	Premiums in course of collection written since Sept. 30, 1918 . . . . .	32,032.21
Income . . . . .	Interest and rents due and accrued . . . . .	13,998.60
Net premiums received during the year . . . . .	Total assets . . . . .	\$1,195,054.47
Interest, dividends and rents received during the year . . . . .	Less special deposits in any state . . . . .	5,251.32
Income from other sources received during the year . . . . .	Total assets admitted in Oregon . . . . .	\$1,190,722.91
Total income . . . . .	Liabilities . . . . .	18,027.09
Disbursements.	Amount of unearned premiums on all outstanding risks . . . . .	323,028.39
Net losses paid during the year including adjustment expenses . . . . .	Due for commission and brokerage . . . . .	2,807.32
Dividends paid to policyholders during the year . . . . .	All other liabilities . . . . .	97,190.06
Inspection Charges and salaries paid during the year . . . . .	Total liabilities, exclusive of capital stock of \$ 0 (Mutual Company) . . . . .	450,144.50
Taxes, licenses and fees paid during the year . . . . .	Gross premiums received during the year . . . . .	3,846.02
Amount of all other expenditures . . . . .	Premiums returned during the year . . . . .	157.65
Total expenditures . . . . .	Losses paid during the year . . . . .	739.48
Assets.	Losses incurred during the year . . . . .	701.32
Value of real estate owned (market value) . . . . .	PENNSYLVANIA LUMBERMENS MUTUAL FIRE INSURANCE CO.	
Value of stocks and bonds owned (market value) . . . . .	Edward F. Henson, President.	
	Harry Humphreys, Secretary.	
	Statutory resident attorney for services: P. J. Wisley.	

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

# Easter Announcement!

Easter Modes=Newer Styles=Better Values

For this, the season's most important event, we are prepared to meet your most exacting requirements.

ARE YOU READY FOR THE EASTER DRESS PARADE?

We have a complete assortment of advance models in Suits, Hats, Shirts and Snappy Underwear.



Easter Suits--new stunt pocket, for fitting models, \$20.00 to \$45.00

Hundreds of New Patterns of New Classy Neckwear, - 50c to \$2.50

Easter Shirts--bright new patterns in Madras, Crepes, Silks, etc., \$1.00 to \$8.50.

We are introducing a Custom Tailoring Line, that of Lamm & Co., with materials and patterns of unequalled merit and value. Every suit guaranteed for fit, all wool fabrics and newest styles, to be individually hand tailored.

An Old Firm with New Stock and Under New Management

The Golden Rule

MAC

&

REINIE