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CASH BUYING

IS ADVOCATED

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.)

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

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 pay-

ing 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 dif-

ferent attitude when he is paying

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 satisfac-

tory 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. Regard-

ing the credit basis of doing busi-

ness, the buyer has little or no idea

where he stands and he finds it dif-

ficult 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

He thinks more carefully

like for everybody.

cash.

Never before in the history of the

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

(By One Who Knows.) poem on Washington's birthday, To Khaki has been the all-American express it correctly I would say it sloth for the last two years. It was is anything but a grand and glorgood to get into them. You have no ious feeling

idea how helpless you are until you

state from which you came; you may

Well, ato refer to army clothes. I

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 ca-

pacity.There is but one exception and

I have seen six-footers dray

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 quar-

termaster 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 uni-

form. You are slid through the mill

like a Ford being assembled. As to

putting on these duds you know little.

that is in the case of shoes.

alike.

Misfits are Numerous

ELIMINATE CREDIT IS get into the uniform of the United You are self-conscious beyond con-States army. You may have been a ception. You feel as if everybody was \$10,000 a year man; you may have looking at you, and you alone.

You can't put your hands in your managed the largest office in the pockets because that is distinctly unhave been United States senator, or miltary, and anything that is unmiliyou may have been just a common tary is unbecoming to a gentleman every day American, who works like You wish you never had been given the devil with his hands and feet. It hands. The campaign hat was not makes no difference. They are all 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 remember the first day I lined up for 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 know the step they have-yards long.

I have seen the lad who has been warking 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 leggins and shirt, the better soldier you, yourself feel you are.

And now to come back to "civies." That's the grand feelin'. No leggins type for type and quality for quality, to strap up in the morning. No worry leg every time. Half your buttons about those buttons. A clean white are left unbuttoned, which always collar and a shirt that suits your calls forth the rasping voice of the fancy. Gee! But it's good to get back "Searg." You stand and feel like to the free and easy clothes you can

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 goode deal of ribbons and some ornaments.

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

NOVEL SILKS IN SKIRTS

 Total income
 \$ 827,754,25

 Disbursements.
 Disbursements.

 Not losses paid during the year including adjustment expenses.
 251,099,44

 Dividends paid to policyholders during the year
 244,430.46

 Inspection Charges and salaries paid during the year
 89,175.30

 Taxes, licenses and fees paid during the year
 10,415.00

 Amount of all other expenditures
 51,929.67
The young miss will wear a hat with a wide ribbon streamer down the back. The demand is almost exclusively for this style hat.

Total income

Loans on mortgages and collat-eral, etc. Cash in banks and on hand. Premiums in course of collection written since Sept. 50, 1918. Interest and rents due and se-crued . Synopsis of the Annual Statement of the Pennsylvania Lumbermens Mutual Total assets Less sporial deposits in any state \$ 667,048.85 46,723.15

Total assets admitted in Oregon.\$1,190.722.91 Liabilities. Gross claims for losses inpaid \$ 18,027.69 Amonut of unearned premiums on all outstanding risks. Due for commission and brok 18,027.69 113,987,75 2,897.93 All other liabilities ... 837,754.25

122,500,00

82,052.21

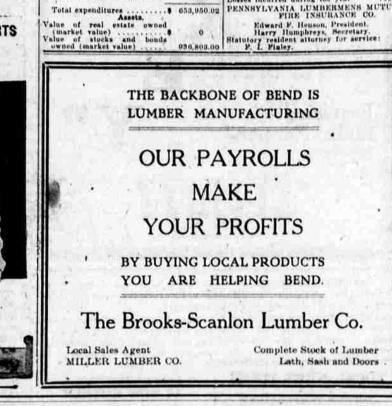
13,998.66

5,281.56

81,195,954.47

Total Habilities, exclusive of capital stock of \$ 0 (Mut-ual Company) # 450,144.20 Business in Oregon for the Year. Gross promiums received during the year. Premiums returned during the 0,846,02 157.65 739.48 701.82 Losses paid during the year Losses incurred during the y PENNSYLVANIA LUMBERMENS MUTUAL FIRE INSURANCE CO.

Edward F. Henson, President. Harry Humpbreys, Secretary. Statutory resident attorney for service: F. L. Finley.



you did the first time you spoke a buy now. FEW CHANGES **NEW THREE-PIECE SUIT**

Here is one of those, three-piece suits in which a satin middy 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 cont is a new model and insists upon disclosing its



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

At present the crept 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

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Easter Modes=Newer Styles=BetterValues

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?



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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

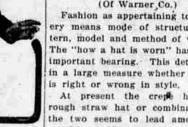
Hundreds of New Patterns of New

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 satin companion.

households fail, financially. To get on a cash basis means selfrespect, stability and prosperity. About this, we all concede the point. Start paying cash this year.

would fail. That is why so many

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.

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

ELKS, ATTENTION!

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

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Name Address Mail this coupon to W. C. COOPER, Bend, Oregon Classy Neckwear, - 50c to \$2.50

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

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

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The Golden Rule

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