

**The Bend Bulletin**  
DAILY EDITION

Published Every Afternoon Except Sunday by The Bend Bulletin (Incorporated) Entered as Second Class matter January 3, 1917, at the Postoffice at Bend, Oregon, under Act of March 3, 1879.

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An Independent Newspaper, standing for the square deal, clean business, clean politics and the best interests of Bend and Central Oregon.

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TUESDAY, JULY 7, 1925

**Conditions of Forgiveness:**— 'Tut on therefore, . . . bowels of mercies, kindness, humbleness of mind, meekness, long suffering; forbearing one another, and forgiving one another, if any man have a quarrel against you; even as Christ forgave you, so also do ye. Colossians 3:12, 13.

**OIL AGAIN**

From the Eugene Guard we clip the following:

"The Bend Bulletin defends the oiling of macadamized highways. Betcha Editor Sawyer hasn't driven over one just oiled."

You lose, Editor Kelly. Said editor has driven over roads just oiled. While he was doing so he observed the oil how it smelled and spattered the car and all the time he kept saying to himself, "This is great, there's no dust and when the oil has soaked up there will be a bully road here."

On the same subject we find the following in the La Grande Observer:

"If you didn't have to drive through the oil between Pendleton and The Dalles when that road was being bound this spring, you can approve thoroughly the ultimate effect evident today. It's a marvelous highway, better than paving, and probably worth the oil splashes suffered by indignant motorists earlier in the season."

To this we say that even if one did have to drive through the oil he can now approve the result. This business of kicking about oiling the roads is a waste of breath. One might as well kick because in building a road the grade was rough, or the first course of broken stone was difficult or dangerous to drive over. Oiling has been found to be a form of main-



**CONVALESCENT**

It is pleasant, when emerging from an illness dire and fell, to behold your friends come surging, glad to see you getting well. You are tired of docs and nurses, kind and helpful as they are, you are tired of thoughts of hearse and the moaning harbor bar. You are tired of jugs of bitters and of pills in numbers vast; you are longing for the critters who were comrades in the past. So, upon the streets appearing, you behold those cordial men, yelling "Howdy!" as they're nearing, "glad to see you back again!" Saying things too sweet to swallow, but which please you just the same; "This old town seems dead and hollow, when you are not in the game! With anxiety we trembled when the docs chased to your door; you were missed when we assembled nightly at the Blue Front store. Now that all your works are choosing, and again you're on the street, we resume our basement brewing with contentment large, complete." Shut off from the world of action, aching on a dreary bed, thoughts that give no satisfaction take possession of your head. You imagine you're forgotten, that you have no comrades now; and you chew the threads of cotton hanging from your bandaged brow. And you shed some tears unmanly, others work and do or die, while you're lying, also-ranly, watching leaden hours drag by. But at last, you're convalescent and your comrades shake your hand, till your sorrow is senescent and your joy is high and grand.

tenance necessary and desirable if a macadam road is to be kept bound up and dust eliminated. A newly oiled road is disagreeable to drive over and the spattering oil messes up a car. In a few days the condition is gone, however, and the road thereafter is hardly to be distinguished from a hard surfaced road. If you do not like to drive your car over a newly constructed grade or over newly placed broken stone you keep off of it. You can keep off a newly oiled road if you do not like it.

As we recently remarked there is now a general acceptance of oil as a road maintenance material. Until something better is found we are for seeing it placed on all the macadam roads in sight and accepting the few days discomfort for the longer comfort that comes in a short time.

**Scout Party At Work Making Road to Camp**

W. Bernard Morse, local scout executive, returned late last night from Scout lake, formerly Water Dog lake, where he had spent several days with four boys from Troop 4.

The boys, Willis Danforth, Paris Daestini, Vallard Stokoe and Clifford Brown, assisted the scout executive clearing the road from the Suttle

lake road to Scout lake and in cutting a new road through the brush over a new route for part of the distance to eliminate a bad hill. This work was not entirely finished.

The party spent the Fourth of July holiday at Suttle lake, where Willis Danforth won a swimming suit in the water contests. On Sunday John Dubuis and family visited at Scout lake, walking in from Blue lake.

The party at Scout lake saw many fresh deer tracks and when they came out of their tent early yesterday morning a big doe was drinking from the lake about 100 yards from their camp.

**Gordon Thatcher Claims Arline Loomis As Bride**

Miss Arline Loomis, daughter of Mr. and Mrs. J. H. Loomis of this city, and Gordon Thatcher, also of Bend, were married at the Episcopal church last night in the presence of immediate relatives, Rev. Francis H. Ball pronouncing the marriage service. Mr. and Mrs. Thatcher will make their home in Bend at the Finley apartments.

Metal railway ties have to be used in many parts of India. Wooden ties would be eaten by insects.

**SURTAX SLASH PLAN IS TOLD**

**General Reduction Policy Announced**

**President Will Recommend Marked Decrease to Congress Members**

(U. P. Leased Wire to The Bend Bulletin) SWAMPSCOTT, Mass., July 7.—The general tax reduction policy to be recommended by President Coolidge to the coming session of congress involving a marked decrease in both normal and surtax rates and the repeal of inheritance taxes, was announced today at the summer White House.

The spokesman for President Coolidge said the administration would recommend the surtax rate which treasury figures showed would produce the greatest revenue. It was indicated this rate was expected to range anywhere from 12 to 25 per-

cent but certainly not higher than the latter figure.

Under the existing revenue bill surtaxes range from one per cent on net incomes of \$10,000 or \$14,000 gradually upward to a maximum of 40 per cent on net incomes over \$500,000.

The president was said to feel that the fundamental element in the administration tax reduction program was the amount of revenue which could be drawn under the new bill. It was said the administration would recommend any surtax which seemed to meet this requirement so long as it was not one so high that in any indirect way it affected business.

It was indicated a 25 per cent surtax would be the maximum in the administration's bill and the highest surtax might be considerably lower.

Definite treasury figures which would permit the president to reach an exact decision on the normal and surtax rates he will recommend have not yet been received at the summer White House, but Coolidge has made up his mind on the general outlines of the administration's bill.

The president's recommendations to congress this fall will probably crystallize along the lines of a slightly reduced normal tax, a surtax maximum of 18 to 25 per cent and ultimate or immediate repeal of federal inheritance taxes.

**Father Follows Sons On Matrimonial Path**

Six weeks ago C. C. McNeely and his two sons, Emmett and James, were all single men. Today they are all married men. On May 24, the older son, Emmett, was married to Miss Florence Hardy. On June 28, James was married to Miss Leora Connarn. The elder McNeely, a widower, was married Monday eve-

ning at 9:30 o'clock at his home, 147 East Olney, to Mrs. Carrie Bernice Goodrow. All of the ceremonies were performed by Rev. Frank James, who admits today that he has done a lot for the McNeely family. M. C. McNeely is a brick mason and has lived in Central Oregon for a number of years.

Holding his putter between his chin and his shoulder, Robert Lopp, an armless golfer, won a recent putting competition in Wales.

**Statement of Condition of THE CENTRAL OREGON BANK**

At the close of business June 30, 1925

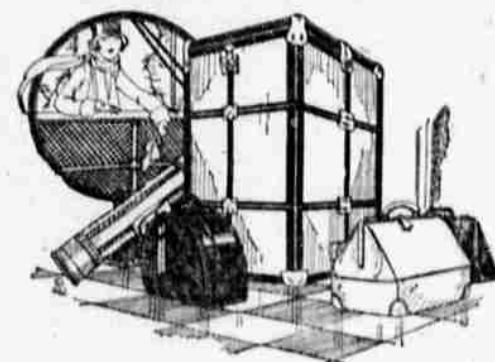
**RESOURCES**

|                        |                |
|------------------------|----------------|
| Loans and Discounts    | \$580,680.35   |
| Bonds and Warrants     | 27,547.62      |
| Furniture and Fixtures | 6,669.00       |
| Bank Premises          | 35,561.07      |
| Safe Deposit Vault     | 5,685.41       |
| Cash and Exchange      | \$162,006.32   |
| U. S. Gov't Bonds      | 208,900.00     |
|                        | 370,906.32     |
|                        | \$1,027,049.77 |

**LIABILITIES**

|                               |                |
|-------------------------------|----------------|
| Capital Stock                 | \$ 50,000.00   |
| Surplus and Undivided Profits | 46,176.54      |
| Deposits                      | 930,873.23     |
|                               | \$1,027,049.77 |

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AN ASSOCIATION OF BEND PEOPLE  
LOANING ALL ASSOCIATION MONEY IN BEND

Since the original announcement of the formation of the Investors Savings & Loan Association, by a group of Bend people, the new home of the Association has been constructed, office fixtures purchased and installed, the necessary forms and stationery secured and a personnel assembled and the organization perfected. This has taken some time but it is a necessary step before any organization can proceed successfully. But it is all done now and the Investors Savings & Loan Association is now ready and prepared to offer a cooperative financial plan of saving along an easy and generally accepted plan under which no person can fail to benefit from its program, no matter how small their income.

There are more than 10,000 Savings and Loan Associations operating at this time successfully in every part of the United States along the same cooperative lines, whereby the people of a locality borrow from each other in a logical, business-like, supervised by law method, as is available to you as a member of the Investors Savings & Loan Association of Bend. Nothing pays so fast and surely as interest compounded. Small investors can only secure compound interest through this method. Your earnings from this Association on savings and from certificates are exempt from the income and surtax up to \$300. in any taxable year.

COMPOUND INTEREST — BORROW MONEY FROM EACH OTHER — LEND TO EACH OTHER — NO SPECULATION  
**Are You Getting At Least Six Per Cent On Your Savings?**

The United States Department of Commerce has said: "Such organizations provide safety, a fair rate of interest and a systematic plan of saving—the three essentials of thrift."

**THRIFT**

You ask how we can pay such a high rate of interest. The answer is that Savings and Loan Association profits are prorated to all members.

**Plan "A"**

Paying \$10.00 per month into the Association pays you \$1000 at end of 82 months.

**Plan "B"**

Paying \$7.00 per month into the Association pays you \$1000 at end of 112 months.

**Plan "C"**

Paying \$3.50 per month into the Association pays you \$1000 at end of 180 months.

**Plan "D"**

A single payment matures your stock in a given time. By paying into the Association \$67.70 at one time you get out \$100 at end of 82 months, a payment of \$57.50 at one time matures you \$100 at end of 112 months and a single payment of \$41.10 at one time pays you \$100 at end of 180 months.

**Plan "E"**

Gives you Savings Stock on which payments can be made in such amounts and at such times as the owner may choose. The owner of this class of stock may withdraw it at any time under the conditions provided in the by-laws.

**Plan "F"**

Fully Paid Stock, requiring advance payment of \$100 per share on which cash dividends will be paid.

THIS ASSOCIATION IS UNDER THE CONTROL OF THE STATE OF OREGON

FOR FURTHER INFORMATION Call 422 or write to our office,  
**INVESTORS SAVINGS & LOAN ASSOCIATION**  
612 FRANKLIN AVE.

**WE OFFER NO SPECULATION**  
Surely you could have saved \$3.50 a month in the past. Look around at those older than you are. **HAVE THEY SAVED AS THEY SHOULD?**