

Capital Journal

Salem, Oregon
An Independent Newspaper, Published every evening except Sunday
Telephone 31; news 23
GEORGE PUTNAM, Editor and Publisher

Camouflage

The five great naval powers, Britain, America, Japan, France and Italy have agreed among themselves to abolish submarine warfare against merchant ships, and other nations are asked to subscribe to the decree as a new principle of international law.

Similar principles were set forth at The Hague Tribunal, in the effort to make warfare more humanitarian, and subscribed to by all the great nations. This however, did not prevent the prompt repudiation of all rules of war first by Germany and then by all the belligerents in the world's war, and the abolition of the code of chivalry as developed during 5,000 years of human history—and the complete relapse to barbarism.

War has been taken out of the hands of the professional militarist, who succeeded the mercenary of ancient civilizations, and who reflected the progress of humanity by observing a code of honor in operations; war has become a national affair. It is no longer the army and navy alone that does the fighting, it is the entire nation, and the army and navy can remain intact, yet the war be lost.

War is simply savagery-scientific savagery, and all the good resolutions in the world to make it a civilized sport will go by the board as soon as occasion arises. Necessity knows no law and people fighting for existence will use any and all means for self preservation—all the laws to the contrary notwithstanding.

The war code will work fine on paper. It will perhaps aid us in kidding ourselves in the belief that the world is growing better. It may save the tax-payers some money by lessening expenditure, but on declaration of war, it will become a "scrap of paper" just as the war rules of the Hague became in 1914.

It is questionable whether it would not be better to recognize the brutal truth, discard all camouflage of chivalry and legalize the savagery of war. When it is fully comprehended by every man, woman and child in all the nations, that war really means, as it always will henceforth mean, not only the killing of armed men, but the ruthless extermination of entire populations of non-combatants by submarines, poison gas, airplane bomb, plague bacteria, starvation through blockades, and a hundred other means of agonized death, war will cease. Efforts to respectabilize war are pathetic in absurdity, childish in credulity and futile in accomplishment.



Starlight

by THE NOTED AUTHOR
Idah M'Clone Gibson
The Thrilling and Dramatic Story of Virginia Fairfax's Ambition!

An Old Acquaintance.
"Yes, Herb, I think you are worthy of Gloria," I assured him, "principally because you understand her worth. Rita is a modern product. She is the kind of a girl—"
"She is the kind of a girl, Virginia, that suits me down to the ground," interrupted Herb and the tone of his voice made me feel that he thought I was about to slight her with faint praise.
"She also suits me down to the ground, Herb. She is just the kind of girl I wish I were; and the kind of a girl I never can be because I'm in me are generations of women who have been taken care of and protected by the men of their families. While the women back of Rita have helped to make her the wonderful young woman she is by their splendid fighting against odds."
"What an incorrigible little feminist you are, Virginia?"
"Am I? I really don't know what that means, but if it means an appreciation of Rita and girls like her who reach out and snatch success—"
"Meaning me," said Herb with a grin.
"Oh, come on, silly, let's go to dinner."
"Gee, I wish she were here now. I don't like this kind of a wedding. This is worse than Fannie Hurst. She at least eats breakfast once a week with her husband and I haven't eaten with my wife since I married her. It makes me so mad every time I think of Gloria taking that little vamp away and caring for her that I just want to go there and bring her back. Kitty, you can be sure, will make it a dreary job for Rita. I'd give her a bunch of money and tell her to go to the devil. I had nothing to do with her drinking wood alcohol and she knows it; but she also knows that she couldn't get any money out of Fred Herter in a million years. I am an easy mark for a girl like Kitty."
While he had been talking, Herb had been wrapping my lovely fur coat about me and we went down to the car. I was thinking that the next morning Hollywood would be agog with "Herbert Richardson has a new girl friend."
It was with some self-consciousness that I walked into the dining room of the Alexandria.
"Herbert bowed right and left. As we sat down at the table he remarked:
"In a few minutes cast your eye discreetly to the table in the corner. You'll see Theodore Stratton. He must have arrived today. They've been expecting him."
To save my life I could not have helped turning quickly and I saw the same partly-clothed, sparkling-haired man that I had thought of as the grand old man's pastore.

1921 Big Year For Merchants

(Continued from page one)

furniture company, a drug store proprietor, a leading automobile dealer, the manager of a general merchandise store, the head of a grocery company, a shoe store proprietor, a prominent restaurateur, a dealer in men's clothing and an official of the Salem Business Men's league.

Obviously, the details secured were many. Briefly, the conditions during 1921 were these:

Volume Is Bigger.
The people bought, but they bought carefully. They knew that prices were steadily declining. Merchants were forced to take their losses as they came. Depreciation of goods continued regularly throughout the year and, although they disposed of their goods, they were forced to do so at a loss of from 5 to 50 per cent. Thirty per cent was held to be the average drop in merchandise. Only two merchants, of those interviewed, said that their volume of business—that is, the amount of goods which passed over the counter—was smaller than in 1921 than it was in 1920.

On the other hand, the managers of two large clothing stores, realizing that their names were not to be published, declared that their volume of business had increased no less than 20 per cent during the last twelve months and that their gross receipts were virtually equal to those of 1920.

Prospects Held Bright
"What does it mean?" one of the merchants said. "It means that Salem, especially during the last six months of 1922, will in all probability do a greater business than at any time in its history. Its stores should prosper wonderfully. Depreciation of goods is becoming less and less. Where we were forced to make cuts of 25 and 30 per cent in merchandise, we now must take five or seven, and these drops come less regularly. Prices are becoming more settled and we have taken our heaviest losses. In the near future work should open up in Marion county, and if we get a fairly decent fruit crop, people of this vicinity should be prosperous. Confidence is returning to eastern manufacturers, money will be more plentiful there and the west can market its goods in the east. The prospects for 1922 are nothing short of rosy."

Drops are Explained
Many Salem housewives are ready to take issue with the Salem merchant who declares that prices have dropped 30 per cent. But the merchant—the clothier, the grocer, and, no doubt, the candlestick maker, is ready on a moment's notice to prove to them by figures that the drop in prices actually has taken place.

Here are a few articles, selected—so he said—at random, by a prominent dealer in dry goods.
Mustins, one year ago, sold at from 32 to 35 cents. Today they can be bought for from 13 to 17 cents. Percales, retailed a year ago at from 27 to 35 cents, now bring from 15 to 25 cents. Gingham, which were measured out at from 27 to 35 cents, now are worth from 19 to 25 cents.
Other Goods Cheaper
He mentioned other articles. Overall shirts, a year ago, were sold for \$2.49, now retail at from \$5 to \$1.19. Work shirts which cost the buyer \$1.49 last year can now be bought for 95 cents. Underclothing which sold for from \$2.98 to \$3.50 is now selling at from \$2.19 to \$1.98.
The grocer was equally positive concerning his accomplishments in reducing the high cost of living. "The layman may insist that some groceries are exactly where they have been for the last two years," he said. "Furthermore, he is right. Certain articles have not dropped in price, but, largely, these articles are of the type seldom purchased."
Future Rosy, Belief
He elaborated. A can of corn cost 25 cents last year, he said. It also cost 25 cents this year. A roll of butter, however, which brought 60 cents last year is now worth 45 cents. The point, as emphasized by the grocer, was this: Five rolls of butter are bought, where one can of corn is purchased. In other words, a family purchasing the two articles in the ratio mentioned, would save about 75 cents this year over last year.
Among the merchants interviewed there was none who did not believe 1922 will be better than any of the recent years.
"Give the community a good pruned crop, decent crops in other lines, and we'll fracture a number of records," was the consensus of opinion.

The Woman of Poise

Once a rarity, is now to be observed and admired upon every head. Indeed, no other woman can flourish long in the midst of this modern, complicated life, the woman who is serene and confident wins, while the nervous, flustered individual wastes her talents and gets nowhere. Of course, poise is dependent mainly upon sound health and steady nerves. If you feel that you are being kept back in this way, why not turn to that great woman's remedy, Lydia's Pinkham's Vegetable Compound, which was manufactured from a thorough understanding of the nervous system of women?

IN THE CHURCHES SUNDAY

JASON LEE MEMORIAL M. E.—Corner North Wicker and Jefferson streets. Thomas A. Roberts, pastor. Regular services will be held at this church January 8th with all departments functioning. As a special feature of the day we are pleased to announce that the choir will repeat several selections of the Christmas music at both the morning and evening services. At 11 a. m. Rev. Officer will meet the junior church in the primary room, subject, "Things that Devote." At the same hour the pastor will meet the adult church in the auditorium. Subject, "Human and Divine Partnership." Sunday school will convene at 9:45 with C. Roberts in charge of the upstairs department and Mrs. Chas. Hagemann in charge of the primary department. The inter-class contest has started. Let everybody get in on the movement. Start in today and bring your friends. Public worship at 7:30. Evangelistic meeting, good time expected. Wednesday night is our occasion for getting together in good fellowship. Be present at 7:30. Good attendance and classes full of help and interest for all. Public invited.

FIRST METHODIST EPISCOPAL—Corner State and Church streets. Blaine E. Kirkpatrick, minister. Class meeting 9:15 a. m. in the northwest corner room downstairs. Sunday school at 9:45 a. m. E. B. Foster, superintendent. We have accepted challenges for an attendance contest with the Sunday school at Corvallis, between now and Easter Sunday. We should have an average of 600 every Sunday. Start in today and only to help win the contest, but to give yourself a real advantage in regular religious training. Morning worship, 11 o'clock. The choir will back in full force, and will present its usual great music. The pastor will preach on the subject, "The Supreme Need of the Hour." Epworth leagues will meet at 6:30 o'clock. Senior league in the league room, and the intermediate league in Epworth at 7:30. Evening service 7:30 o'clock. A program of unusual interest is in store. Miss Lulu Rosemond Walton will give the sacred reading, "Adah," a tale of the time of Christ. Those who have heard it have been greatly interested and deeply impressed. A silver offering will be taken. The public is cordially invited. Do not miss this splendid program. Sunday school supper and meeting Monday evening, 7 o'clock. Church night begins again this week. Everybody plan to be present the first night, and enroll for the semester.

COURT STREET CHRISTIAN—Corner North 17th and Court streets. E. L. Putnam, pastor. We are launching into the program for the new year. It is a program that challenges the best in us all, yet not too hard of attainment. Come hear it all about it today, by the morning message. Bible school 9:45. A well organized school for all ages. E. B. Fluke has been re-elected superintendent, so let's all be there to hear his program for the coming year. Junior following committee at 9:45. Service each Lord's day. Two divisions, one for boys and one for girls, under competent leaders. Volunteer Band meets at church 2 p. m. to make arrangements for visitation of sick. Intermediate C. E. 5:30 p. m. Senior C. E. 8:30 p. m. Both are live societies with interesting meetings. Young people are invited to come. Evangelistic singing, 7:30. You will want to hear this sermon on the "Five Baptisms of the Bible." Midweek school Thursday 7-9 p. m. The Bible study is growing in interest each week. Will organize classes in training for the year. Evangelism! This week, a certificate given to one who graduates. Strangers are welcome. Come once and you will always want to come. Come let us worship the Lord today.

NAZARENE—Nineteenth and Marion, one block south of Center on Nineteenth. Chemeketa car. A. Wells, pastor; Florence Wells, deaconess. Sunday school at 9:45. C. W. Barry superintendent. Classes for all ages with good teachers and separate rooms. Young people's meeting at 5:20 followed by the regular prayer at 7. All other services are taken up for the special evangelistic services which are being conducted every night by "The Smith Family." These meetings are growing in numbers and interest. Large crowds in attendance every night and souls are praying there and being saved. We expect the capacity of the church will be filled by Sunday morning so we invite you to come early to get a good seat. The preaching and the singing is better than ever, come once and hear the "old time gospel song and preached."

FIRST PRESBYTERIAN—On Church street between Chemeketa and Center. Sabbath school meets at 9:45 a. m. C. A. Kells, superintendent. Session will meet at 10:30 a. m. on any Lord's day you wish to unite with the church. At 11 a. m. the sacrament of the Lord's Supper will be observed, and there will also be the public reception of members. At 7:30 p. m. the minister, Walter Willis, will speak on the topic "When? What? Whither?" In the morning the choir will sing "Nearer My God to Thee" by Spence, and "He Has Despaired" by Hosmer, and in the evening "The Day of Jesus," by Thomas, and "Draw Me to Thee" by Nevin. The junior, intermediate and senior Christian Endeavor societies will meet at their regular hour. Prayer meeting on Thursday at 7:30 p. m.

UNITY—Cottage and Chemeketa streets. Rev. Martin Forchheimer, A. M. B. D., minister. Church school at 10 a. m. Graded instruction. Class for adults led by the pastor. League and discussion. Devotional services at 11 a. m. Sermon topic, "Who is My Neighbor?" Beginning with next Sunday morning, Mr. Forchheimer will preach a series of sermons on spiritual laws and disciplines, such as Faith, Hope, Self Sacrifice, Conviction, the Confession, etc., from the modern psychological point of view. Mrs. M. F. Ferguson, organist, soloist, will offer the choir solo, "Heavenly Father, Thy Dwellings," G. Liddell, Mrs. W. A. Denton at the organ.

HIGHLAND FRIENDS—Highland street and North Church Liberty and Center street. W. C. Kanier, minister. 10 a. m. Sunday classes for all ages under competent teachers. Room for all not attending elsewhere. Come and join this school. W. I. Staley, superintendent. 11 a. m. "The Present Christ," followed by Holy communion. 6:30 p. m. Christian Endeavor. Interesting meeting. 7:30 p. m. This is Masonic night at this church. All Masons and their wives are cordially invited to this service. Address by the pastor. Good music at all services.

FREE METHODIST—North Winter and Market. E. L. Harrington, pastor. This is our regular quarterly meeting week end. The Rev. W. N. Coffey will preach at 7:30 Saturday evening and at 11 a. m. and 7:30 p. m. Sunday. Sunday school will be at 9:45 a. m. the regular hour. Luther D. Cook, superintendent. Prayer meeting 7:30 Thursday evening. You will not miss it if you hear our district elder.

CENTRAL CONGREGATIONAL—Corner 19th and Ferry. Gladys Judt, minister. Concluded school service. Mrs. E. E. Edwards, superintendent. 10 a. m. We emphasize the place of religious education and place it on a par with worship by combining them. If you are thinking of coming to enter, we invite you to come and see us. Visitors and new pupils always welcome. Our special features will interest you. Intermediate Christian Endeavor, Robert Ashby, president, and the newly elected officers of the church, will meet in separate rooms at 6:30 p. m. Evening service of song and worship at 7:30. This will be a special young people's evening. An installation of new officers of the church will be held at 7:30. The intermediate and senior societies will take place. The sermon will be addressed to young folks, based on the thought, "The Hope of the Future." A meeting of the men's club will be held Tuesday evening, W. A. Marshall will speak and the glee club quartet will sing. You are welcome to all our services.

FIRST BAPTIST—William T. Miller, D. D., pastor. A men's prayer meeting is held at 9:30 in the Aetna room, and at 9:45 the Bible school opens; superintendent, Edward Strunko. Morning worship at 11 and evening worship at 7:30. Morning theme, "The Abounding Life." Evening sermon, "Watch Us Grow or Boasting with Nothing to Back It." B. V. P. U. at 10:15. Senior and second division on topic, "Building Foundations." Intermediate meet downstairs. Leader, Alex. Kechelmer, topic, "Jesus the Children's Friend." Pastor's Bible class for adults at 6:15. League of Whimette university will have a prayer meeting will be held on Tuesday evening and meetings preparatory to the evangelistic meetings on Wednesday, Thursday and Friday of this week. On Sunday next, Dr. G. H. Lehigh, D. D. of Olympia, Wash., for years state evangelist in Indiana and southern California, will begin a series of meetings to last for at least two weeks. Dr. Lehigh is an evangelist of international note, and his coming will be a great blessing to our church and to the city.

LESIE METHODIST EPISCOPAL—South Commercial and Myrtle streets. J. O. Dixon, pastor. Sunday school meets at 9:45 a. m. E. A. Rhoten, superintendent, assisted by a corps of earnest and able teachers. New classes are being formed and other signs of growth and progress are in evidence. You are invited to attend C. E. Epworth League meeting at 6:30 p. m. A deepening of interest and an increase in numbers indicate a brighter future. Prof. J. M. Matthews of Whimette university will address the meeting Sunday night. All young people will be welcome. Morning preaching service at 11. Sermon subject, "Borderland Christians." Evening meeting at 7:30 subject, "A Fight for a Gift." You will be cordially welcomed at these services. Good fellowship and a homelike greeting. Junior league at 3. Prayer meeting and Bible class at 7:30. An unusual meeting with an open discussion of some of the great teachings of the book.

FIRST CHRISTIAN—Center and High streets. J. J. Evans, pastor. The usual interest in programs of the Bible school at 9:45 a. m. given followed by the church service at 11 o'clock. Good music by a large chorus under the direction of Mrs. Alice Wenzler, assisted by organ and violins. A most helpful feature in the worship. The pastor will preach both morning and evening. At 7:30 o'clock Frank Church will give an organ recital, assisted by Mrs. Miller, Miss Emmore, Mr. Launer, and Miss Pierce. This is one of the series of recitals under the direction of the Salem Music Teachers' association. The young people of the church meet in special gatherings at 6:30.

UNITED BRETHREN—Nebraska and Seventeenth street, take the Seventh street car line. Sunday school 10 a. m. C. P. Wells, superintendent. 11 a. m. George Chapman, pastor in charge will bring the message of the hour. "Thou shalt be hid from the scourge of the tongue, neither shalt thou be afraid of destruction when it cometh." Job 5:21. E. H. Christian Endeavor, Walter W. Wells, leader. 7:30 song service for thirty minutes and the pastor will present the word of God as the Holy Spirit directs. He shall send from heaven and save me from the reproach of him that would swallow me up. Selah. God shall send forth His mercy and His truth. T. H. Nelson of Whimette university evening prayer meeting 7:30. Bible class Friday evening 7 o'clock. W. W. Roesebaugh, leader.

SOUTH SALEM FRIENDS—South Commercial and Washington streets. Nathan Swabb, pastor. 194 South 21st, phone 11903. Bible school at 10 a. m. Beginning January 15th the hour will be changed to 10:45. Junior church school at 11:45. Morning service for worship 11 a. m. C. E. at 6:30 and preaching service at 7:30 p. m. Prayer service and Bible lesson on prayer Thursday evening at 7:30. The subject of our revival meeting which were to begin February 1 is changed to January 22. Do not forget the date. Remember that strong and experienced Christian workers will be in charge of the meetings. Walter W. Wells, superintendent of the school. Hazel Koeler president of C. E.

SCANDINAVIAN M. E.

15th and Mill streets. David C. Hasel, pastor. There will be no services on Sunday January 8 on account of the church being repaired. The Ladies Aid will hold their meeting Wednesday afternoon at Mrs. Oakenburg's, corner of Liberty and Miller streets. Election of officers, the monthly Sunday school meeting on Friday evening, January 13, at the home of Mr. and Mrs. Hessel, 950 North 20th. The church will be ready for service Sunday January 15. Welcome to those meetings.

EVANGELICAL—Chemeketa street. F. W. Launer, pastor. W. A. Springer, Sunday school superintendent, desires all members of the school to be present at 10 a. m. The Y. P. U. at 6:30 p. m. The leader will be Miss Lois Miles, Rev. W. N. O'Keely, evangelist, will preach morning and evening. Rev. O'Keely is an able preacher, and a very efficient evangelist. All are invited; services every evening at 7:30.

FIRST UNITED BRETHREN—Yew Park. C. W. Corby, pastor. Bible school at 10 a. m. Come with a well prepared lesson, and spend a profitable hour with us. The pastor will review the lesson. Juniors will meet at 3, intermediates at 5:30 and seniors C. E. at 6:30 p. m. W. J. Herwig, superintendent of the Anti-Saloon league will talk at 7:30 p. m. Come and hear him. He is an orator of wide reputation and will tell you things you should know. (Additional Churches on Page 6.)

CHURCH OF GOD—1346 North Church street. J. J. Gillispie, pastor. Sunday school 10 a. m. Senior people's service, 7:30 p. m. On January 9 at 7:30 p. m. we begin our revival. W. W. Crest of Idaho will be the evangelist. He is a man of sound judgment. Come and hear him. Revival to continue indefinitely.

REPORT OF CONDITION OF THE State Bank of Scotts Mills
At Scotts Mills, in the State of Oregon, at the close of business December 31, 1921.

RESOURCES	
1. Loans and discounts, including redcounts shown in items 31, if any	\$ 32,216.43
2. Overdrafts secured and unsecured	37.25
3. U. S. government securities owned, including those shown in items 31 and 36, if any	3,053.53
6. Banking house, \$6,917.80; furniture and fixtures, \$4,199.76	11,117.56
9. (b) Amounts due from banks, bankers and trust companies, designated and approved reserve agents of this bank	5,656.11
12. Cash on hand in vault	2,564.37
Total cash and due from banks, items 8, 9, 10, 11 and 12	\$8,220.48
13. Interest, taxes and expenses paid	832.44
Total	\$ 55,477.69

LIABILITIES	
17. Capital stock paid in	\$ 15,000.00
Demand deposits, other than banks subject to reserve:	
24. Deposits due the State of Oregon, and deposits due county or cities and other public funds	3,163.22
25. Individual deposits subject to check	21,735.25
26. Demand certificates of deposit outstanding	2,035.75
27. Cashier's checks of this bank outstanding payable on demand	875.04
Total of demand deposits, other than bank deposits, subject to reserve, items 24, 25, 26, 27 and 28	\$27,759.26
Time and Saving Deposits, subject to reserve and payable on demand and subject to notice:	
29. Time certificates of deposit outstanding	6,536.98
30. Savings deposits, payable subject to notice	1,190.45
Total of time and savings deposits payable on demand and subject to notice, items 29 and 30	\$7,727.43
32. Bills payable with federal reserve bank or with other banks or trust companies	5,000.00
Total	\$ 55,477.69

STATE OF OREGON, County of Marion, ss. J. O. Dixon, cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
J. O. DIXON, Cashier.
CORRECT—Attest: ALBERT RICH, A. L. BROUGHER, J. O. DIXON, Directors.
Subscribed and sworn to before me this 5th day of January, 1922.
D. GIDLEY, Notary Public.
My commission expires Jan. 23, 1925.

Hamman Auto St

Three Stages Daily
Leave Salem 10:30 a. m.
Leave Salem 11:30 a. m.
Leave Mill City 7 p. m.
Leave O. B. depot Salem
Leave at 11:30 and leave
at 1 p. m.
Wayside stops at Gooch,
Mamah, Stuyton, Sub
Aumville, Turner, Sub
pinal, Cottage farm.
Jos. H. Hamman
Phone 304

SALEM-SILVERTON STAGE

Leave Salem
O. B. depot
7:00 a. m.
11:00 a. m.
6:00 p. m.
SALEM-INDEPENDENCE
MONMOUTH STAGE
Leave Salem O. B. depot
at 11:00 a. m.
Leave Monmouth hotel—
m. 1:00 p. m.; 6:15 p. m.
Leave Independence hotel—
a. m. and 3 p. m. only.
Special trips by appointment.
Seven passenger car for hire.
J. W. PARKER, Prop.
Res. phone 615. Business phone

Salem-Dallas Stage

Leave Salem O. B. Depot
9:10 A. M.
5:10 P. M.
Leave Dallas
11:30 P. M.
6:30 P. M.
FARE 50 CENTS
Daily and Sunday
Leave Dallas Gail Hotel
Round Trip 90 cents

Hartman Glasses

Easier and Better. Wear
and see
HARTMAN BROS
Phone 1255 Salem, Or

RIMS

and Rim Parts for all C
Free Expert Advice
Springs for all cars in st
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150 South High Street

L. M. HUM

Care of
YICK SO TONG
Chinese Medicine and Tea
Has Medicine which c
cure any known disease
Open Sundays from 10 a.
until 8 p. m.
153 South High Street
Salem, Oregon. Phone 21

Square Dea

Hardware & Furniture U
220 N. Commercial Stre
Formerly Patton's Plumbing
Large stock heaters and ra
trunks, furniture, builders h
ware, cooking utensils, silver
dishes and plumbing suppl
All goods sold on small m
which means low prices to

Ride in Comfo

On these cold days you m
as well be comfortable while
the car.
We can repair and fit your
curtains at a small expense
make your car snug and c
fortable.
We make the curtains o
with the door on all make
cars.
We make radiator cover
warm up the engine and keep
warm while standing.
SEE US
Hull's Top Sho
Back of Y. M. C. A.
Phone 809

DO NOT GAIN EX

PERIENCE AT THE
COST OF A DEP
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If you buy our mortg
gages you eliminate the
consequences of mistak
es or changing condit
ions in connection with
your investments.
First mortgage
investments
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ROBERTS
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Salem, Oregon

United States National Bank
SALEM OREGON

January Dividends
In these days of almost universal investment in securities, many residents of this community will receive dividends during January.

Unless you have in mind immediate investments, let us suggest that for large sums a United States National Time Deposit Account pays good interest, while small sums will boost your Savings Account.

The important thing is to keep all your money working all the time.

Hamman Auto St

Three Stages Daily
Leave Salem 10:30 a. m.
Leave Salem 11:30 a. m.
Leave Mill City 7 p. m.
Leave O. B. depot Salem
Leave at 11:30 and leave
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Wayside stops at Gooch,
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Aumville, Turner, Sub
pinal, Cottage farm.
Jos. H. Hamman
Phone 304

SALEM-SILVERTON STAGE

Leave Salem
O. B. depot
7:00 a. m.
11:00 a. m.
6:00 p. m.
SALEM-INDEPENDENCE
MONMOUTH STAGE
Leave Salem O. B. depot
at 11:00 a. m.
Leave Monmouth hotel—
m. 1:00 p. m.; 6:15 p. m.
Leave Independence hotel—
a. m. and 3 p. m. only.
Special trips by appointment.
Seven passenger car for hire.
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Res. phone 615. Business phone

Salem-Dallas Stage

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FARE 50 CENTS
Daily and Sunday
Leave Dallas Gail Hotel
Round Trip 90 cents

Hartman Glasses

Easier and Better. Wear
and see
HARTMAN BROS
Phone 1255 Salem, Or

RIMS

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We make the curtains o
with the door on all make
cars.
We make radiator cover
warm up the engine and keep
warm while standing.
SEE US
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Phone 809

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If you buy our mortg
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First mortgage
investments
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