

Medford, Oregon,

Estimated Population 6,756, is located near the center of the Rogue River Valley, on the Main Line of the S. P. Co. Medford is the largest city, most important financial, trade and shipping center of the county

The city has a good water system, gas and electric lights, several two and four story concrete and brick office buildings, a public park, library, hospital, natatorium, passenger depot, several hotels, including two five story hotels which rank with the best hotels in the state. Four banks, and an opera house. Medford is headquarters for the Crater Lake National Forest Service, also chief outfitting point in the county for Crater Lake, automobiles making regular trips during the season. Medford has good fire department, schools, business college, music conservatory, golf and country club, and an active Women's Civic Improvement club, Federal building, Elks building, public market, good churches and large fruit packing plants. The key station of the United States Weather Bureau for Southern Oregon is also located here.

A GREAT BUSINESS THAT IS PATRONIZED BY ALL CLASSES.

That the people in general recognize the necessity of fire insurance is evidenced by the fact that the people of Oregon during the year 1920, bought an amount totalling \$685,737,935.00.

The losses sustained during the same period were somewhat in excess of three and a quarter million dollars, and this in spite of the fact that all during the war period an active fire prevention campaign had been conducted throughout the state.

Present reports indicate that the year 1921 will eclipse this amount although the standard of values are lower this year than they were last.

Through the efforts of the state fire marshal's office the fire prevention campaign is still being waged and should receive the hearty support of every loyal citizen. Our motto should be: "Prevention, then protection."

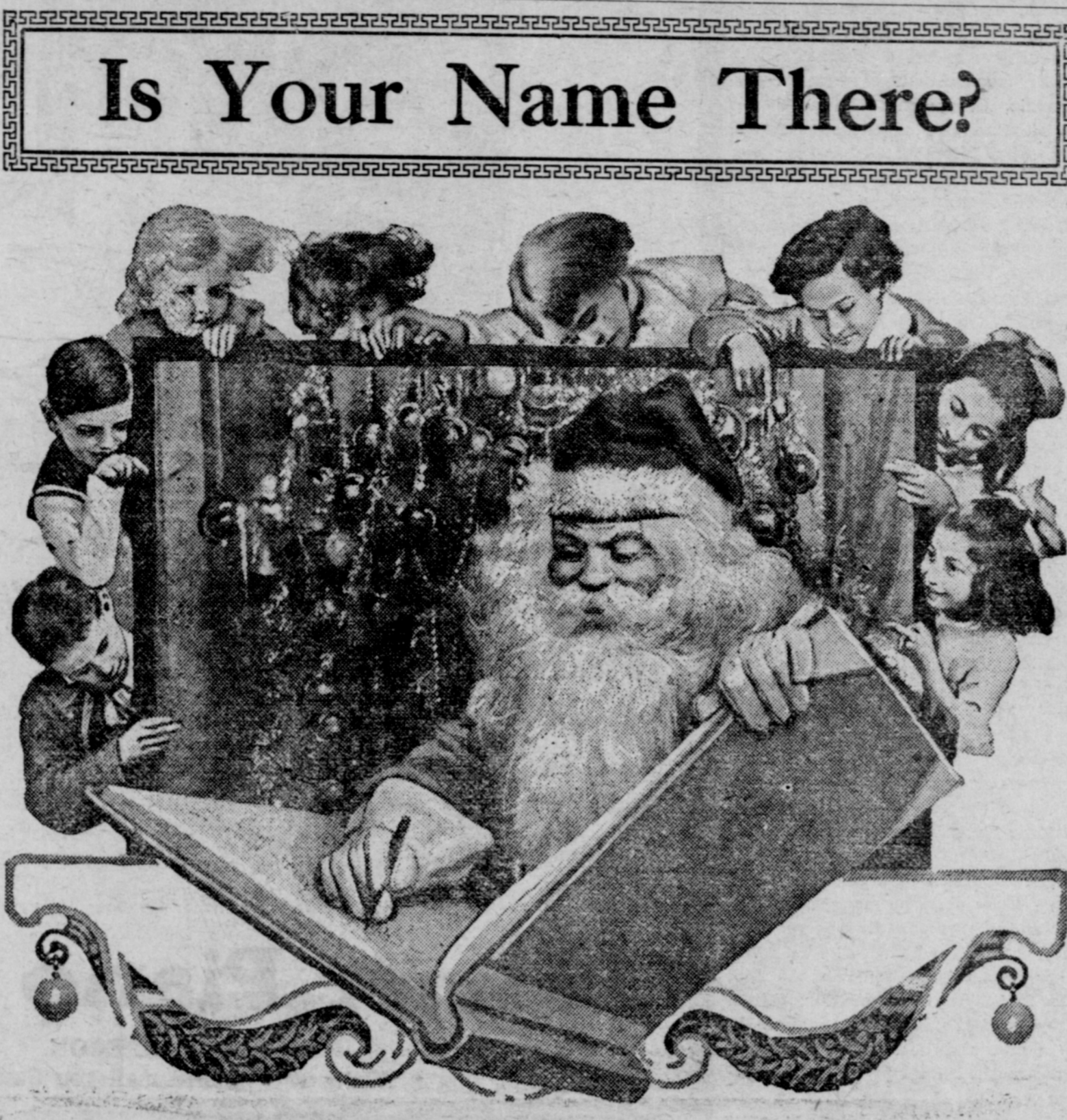
To secure the latter your business should be in the hands of an agent who thoroughly understands the insurance business and who is ever ready to give service meaning all that this much overworked word implies, and last, but not least, who represents companies that the above reproach.

Upon these conditions I respectfully solicit your business, C. L. Goff, Medford, Oregon.

THE PALMER PIANO HOUSE.

The Palmer Piano House of Medford, Oregon, is considered one of the best institutions of its kind between Portland and San Francisco. Mr. B. J. Palmer, the proprietor, has always maintained and carries in stock the highest grade pianos, photographs and musical instruments. His place is the oldest music house in Jackson county and his line is complete and up to date in every respect. Mr. Palmer is a very congenial gentleman to meet, and painstaking in his work, the result of which has built up his mammoth business in Jackson county.

So just bear in mind when you visit Medford a call at the Palmer Piano House will be of interest to you in making your Christmas selections.



Is Your Name There?



C. E. GATES

Hon. C. E. Gates, prominent business man of Medford, is a booster for Southern Oregon and Jackson county. He is prominent in local and state politics, owns and manages the C. E. Gates Auto company, which is distributor for Ford and Fordson. The Gates Auto company owns their building, an attractive and artistic addition to the city, considered to be the most up to date plant between Portland and San Francisco.

BUTTE FALLS.

Butte Falls, Oregon, estimated population 100, is located at the terminus of the Pacific and Eastern

railroad, thirty-five miles northeast of Medford. Butte Falls has large tributary resources of commercial timber, and considerable water power may be developed from the falls of Butte creek. The elevation is about 2500 feet. The land is suitable for farming and fruit growing when cleared. Butte Falls has a saw mill, city water system, good public schools, two stores, a hotel, bank, and an church.

JACKSON COUNTY BUILDING AND LOAN ASSOCIATION

Everyone concedes that the Jackson County Building & Loan association is one of the most successful institutions in Jackson county, and, from all indications, has a great future before it.

Since its organization in 1909, it has made a steady growth, increasing more rapidly each year until, within the past year, it has nearly doubled its resources. From NOTHING it has grown to be an important financial factor in Jackson county affairs.

ITS PRIME OBJECT is to enable everyone to OWN THEIR OWN HOME.

WHAT IS DONE WITH ANY PROFITS MADE?

Every dollar earned, outside of an overhead expense of 1 per cent is distributed every six months by authority of the board of directors, who declare a dividend and order checks written to all paid-up stock-

holders and credits given to all installment stockholders. They have never failed to promptly do this in the twelve years the association has been organized.

IT IS THE SAFEST, YET MOST PROFITABLE PLACE TO INVEST MONEY.

Its "A" or preferred stock is guaranteed to pay 7 per cent.

Its "B" or common stock has never paid less than 7 per cent and most of the time 8 per cent and more.

Its installment stock is credited with the same rate of interest as the "B" or common stock.

Those who do not come under the "income tax list" are exempt in this state from taxation on building and loan stock. DO YOU KNOW OF A MORE PROFITABLE, SAFER place to put your money out on interest? WHY IS IT THE SAFEST PLACE TO INVEST?

First, BECAUSE all loans we make are covered by first mortgages on twice the value of real estate.

Second, BECAUSE it is under direct control of the state corporation department. Its books and all records of securities are frequently audited by experts sent out from the state.

Third, BECAUSE it is impossible to "make a run" on a building and loan association and break it, for the state gives building and loan associations the right to withhold immediate payment on demand and re-

quires stockholders to give written notice to the association of the desire to withdraw, and associations have the right to take a reasonable time to do so.

Fourth, BECAUSE its board of directors is composed of nine well-known business and professional men of the highest integrity.

THEY COURT INVESTIGATION. They'll take pleasure in explaining to you anything not clear about building and loan, whether for SAVING, INVESTING or BORROWING.

MEDFORD SERVICE STATION

The Medford Service Station, located on the Pacific highway, at Main street, Medford, is the busiest service station in Oregon, and is the only independent station in this locality. They serve the public with the most popular gasoline and oils on the market (Associated). Their tire business, in which they have been engaged for two years, has grown by leaps and bounds, selling the two most generally used brands—Goodyear and United States. Their vulcanizing shop is managed and operated by vulcanizers of many years experience. Another big feature of the Medford Service Station is their solid tire department, carrying on hand at all times a complete assortment of sizes in the following makes: Goodyear, United States, Goodrich, and Kelly-Springfield. They are equipped with a 200 hydraulic press, and, consequently, are able to handle anything in this line.

BARTLETT'S FUR STORE.

F. W. Bartlett, proprietor of Bartlett's fur store at Medford, has been in the taxidermist and fur business in Jackson county for the past 12 years. His store is known from Portland to San Francisco as one of the most up to date concerns of its kind. Mr. Bartlett carries a complete line of all kinds of new furs in stock and made to order taxidermy in all branches.

The Christmas Spirit

AFTER a year of strife and confusion the world is about to declare an armistice for the observance of Christmas. It is curious how the essence of Christianity gets itself recognized and practiced in spite of the world, the flesh and the devil.

In this time of good will everybody becomes Christian, for Christmas is simply the substitution of the spirit of giving for the spirit of getting.

When Jesus was born in Bethlehem there came to the world a new conception of God and of his relations with man. The Child lying in the Bethlehem manger will forever symbolize and express the world-moving truth that God is love and, therefore, He gives Himself to and for men made in His image.

Tradition records that when the Wise Men from the East journeyed to Bethlehem to worship the new-born Child, they brought gifts.

The gift of God is life eternal, here and hereafter. When this divine spark animates the bosoms of men, they, too, begin to give.

THE NEW MOTOR OIL That Does Not Break Down Rapidly Under Engine Heat

For many years lubricating oil scientists have tried to economically remove destructive "sulpho" compounds from motor oils. It is these impurities which cause motor oils to rapidly break down under engine heat. This problem was solved through the new Hexecon Process, which was developed and is used only by the Associated Oil company.

Cycol is a scientific creation—a new and different motor oil. In order to determine which crude petroleum was most suitable for its manufacture, over 400 types were analyzed. Research laboratories—physical, chemical and motor testing—and an experimental refinery were installed at our main refinery. Cycol is America's latest contribution to the scientific lubrication world.

The Cycol Lubrication chart shows with scientific accuracy the correct grade of Cycol to use in internal combustion engines.

The remarkable service this new motor oil is giving on the Pacific Coast of the United States is the final proof as to the big and profitable business it will build up for you in your country.

We will gladly send you samples and details of our plan that will help you create a big and growing Cycol business. Associated Oil Company.

MEDFORD CANDY COMPANY

The Medford Candy company is strictly a manufacturing and jobbing concern and employs ten people. Three salesmen are constantly drilling the vast territory covered by them, which extends north as far as Eugene, and south to Dunsmuir, Calif.

They specialize on bulk chocolates, bar goods, and are also exclusive jobbers for the famous FOUREE Chocolates. Two of their specialties are "Medford Maid" and "Purple and Gold."

This company was organized and opened up for business January 1, 1921, with the following officers and owners: H. V. Beene, manager; LeRoy Mershon, president; B. F. Mershon, director; George A. Beene, vice president. Incorporated under the name of the Medford Candy Company, Inc.

PEERLESS BAKERY

The Peerless Bakery of Medford Oregon, under the leadership of F. E. Boedenhamer, proprietor, has established itself and is today one of the best institutions in Southern Oregon. This Peerless Bakery is equipped with all modern and up to date machinery, which is used in the making of bread and up to date pastry. The writer was shown through the entire plant during business operations and what he saw was indeed surprising. The floors are kept slick and clean, machinery all clean and in working order, in all it can be truthfully said its the proper brand of bread, Nut Brown. This Bakery maintains one of the most up to date deliveries in Southern Oregon, that is why Nut Brown loaf is so famous.

RENTS INCREASE FROM 20 PER CENT IN 1913 TO 40 PER CENT IN 1921, OF THE AVERAGE INCOME

GET THESE FACTS

THE FORCE OF PUBLIC OPINION Ought to be Brought to Bear by all Classes to PERSUADE EVERY RENTER TO BEGIN PAYING FOR A HOME. LOYALTY TO YOUR HOME TOWN Ought to Induce Every Person With any Money to Loan, to Place it With Our Association, Where, in a Few Hours it Will Be at Work Making Some Family Happy and Contented Because They Can Begin Paying For Their Own Home.

NO STATE NEEDS HOMES AS BADLY AS OREGON

IT'S UP TO YOU, BE LOYAL OR QUIT TALKING ABOUT IT

JACKSON COUNTY BUILDING & LOAN ASSOCIATION

C. M. KIDD, President

MEDFORD, OREGON

O. C. BOGGS, Secretary