

Of Course You Wear Your Birthstone

It is the most typically individual of all your jewelry. It affords you variety, too—for the birthstone is appropriate in Rings, Pins, Bracelets, and other ornaments.

You will grow very fond of your birthstone jewelry.

The March Birthstone is the Bloodstone—a lovely green matrix, flaked with deep red. Its legend is courage and firmness—two admirable qualities, indeed.

Let us show you the Bloodstone Rings—splendid specimens of this fascinating gem, mounted in solid gold.

A. L. KULLANDER

The Jeweler

INDEPENDENCE 296 Main Street OREGON

MILK AND CREAM OF QUALITY

Highest Quality Lowest Prices
Morning and Evening Deliveries

YOUNG BROTHERS DAIRY

PUBLIC INSPECTION INVITED

Monmouth Avenue Phone 503



To you—he's worth
\$2,500 in Prizes

THE du Pont Company is offering \$2,500 in merchandise prizes for team and individual scores in an International Crow-Shooting Contest. Sportsmen in the United States and Canada are eligible.

The crow is a destroyer of growing crops and of game birds. He is a menace and a nuisance. Get him! Send for two, free booklets telling all about the crow. It costs you nothing to enter the contest. Write today for full information.

E. I. DU PONT DE NEMOURS & CO., INC.

Sporting Powder Division
WILMINGTON, DEL.



SYNOPSIS OF THE ANNUAL STATEMENT OF THE DUBUQUE FIRE & MARINE INSURANCE COMPANY

of Dubuque, in the State of Iowa, on the thirty-first day of December, 1923, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

CAPITAL	
Amount of capital stock paid up	\$ 500,000.00
INCOME	
Net premiums received during the year	\$1,690,674.19
Interest, dividends and rents received during the year	183,738.45
Income from other sources received during the year	2,787.53
Total income	\$1,877,192.17
DISBURSEMENTS	
Net losses paid during the year including adjustment expenses	\$ 833,333.94
Dividends paid on capital stock during the year	100,000.00
Commissions and salaries paid during the year	577,528.85
Taxes, licenses and fees paid during the year	74,818.27
Amount of all other expenditures	146,403.12
Total expenditures	\$1,732,072.18
ASSETS	
Value of real estate owned (market value)	\$ 1,150.00
Value of stocks and bonds owned (market value)	2,890,707.90
Loans on mortgages and collateral, etc.	949,592.10
Cash in banks and on hand	263,244.24
Premiums in course of collection written since September 30, 1923	337,779.70
Interest, rents and due and accrued	87,545.41
Total admitted assets	\$3,617,922.58

LIABILITIES	
Gross claims for losses unpaid	\$ 140,743.06
Amount of unearned premiums on all outstanding risks	2,135,831.16
Due for commission and brokerage	15,000.00
All other liabilities	77,800.00
Total liabilities, exclusive of capital stock	\$2,359,374.22

BUSINESS IN OREGON FOR THE YEAR	
Net premiums received during the year	\$ 38,549.07
Losses paid during the year	43,747.35
Losses incurred during the year	424.33

DUBUQUE FIRE & MARINE INSURANCE COMPANY
N. J. Schrup, President. S. F. Weiser, Secretary
Statutory resident attorney for service: Frank M. Barrett, Portland, Ore.

SYNOPSIS OF THE ANNUAL STATEMENT OF THE WEST COAST LIFE INSURANCE CO.

of San Francisco, in the State of California, on the thirty-first day of December, 1923, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

CAPITAL	
Amount of capital stock paid up	\$ 250,000.00
INCOME	
Total premium income for the year	\$2,511,677.19
Interest, dividends and rents received during the year	\$12,675.88
Income from other sources received during the year	294,357.87
Total income	\$2,638,710.94
DISBURSEMENTS	
Paid for losses, endowments, annuities and surrender values	\$ 632,905.67
Dividends paid to policyholders during the year	180,682.03
Dividends paid on capital stock during the year	25,774.28
Commissions and salaries paid during the year	710,586.15
Taxes, licenses and fees paid during the year	67,701.35
Amount of all other expenditures	512,978.72
Total expenditures	\$2,140,628.30

ASSETS	
Value of real estate owned (market value)	\$ 852,653.57
Value of stocks and bonds owned (market or amortized value)	3,840,567.58
Loans on mortgages and collateral, etc.	2,132,596.55
Premium notes and policy loans	1,851,826.75
Cash in banks and on hand	188,578.26
Net uncollected and deferred premiums	414,851.19
Interest and rents due and accrued	106,601.79
Other assets (net)	0
Total admitted assets	\$3,667,706.39

LIABILITIES	
Net reserves	\$7,452,105.00
Gross claims for losses unpaid	91,086.52
All other liabilities	1,071,514.87
Total liabilities, exclusive of capital stock	\$8,614,706.39

BUSINESS IN OREGON FOR THE YEAR	
Gross premiums received during the year	\$ 155,108.04
Premiums and dividends returned during the year	1,624.85
Losses paid during the year	39,606.00

WEST COAST LIFE INSURANCE CO.
John A. Koster, President. Gordon Thomson, Secretary
Statutory resident attorney for service: J. W. Stewart, Portland, Ore.

Christian Church

H. C. Shropshire, Minister.
Phone 1304

Sunday Services:

10 a. m. Bible School. J. W. Leask, Supt. Classes for all ages. A special class for Normal Students. Our motto for next Sunday is: "Every member present at Bible School and church service with a Bible."

11 a. m. Preaching by H. C. Shropshire. Subject, "Faithful unto death."

6:30 p. m. The Senior, Intermediate and Junior Christian Endeavor.

7:30 p. m. Preaching. Subject, "Who art Thou?"

Wednesday evening, Prayer Meeting, 7:30 p. m.

Thursday evening, choir practice.

Everyone cordially invited to attend all of these services.

Future services:

March 31st. All the family present.

The largest family attending will be given a Bible.

Easter Sunday will commence with a sunrise prayer meeting in the open air if the weather permits, otherwise it will be held in the church.

Dorcas Society

The Dorcas Society met with Mrs. J. B. Stump on Tuesday afternoon, with about thirty three present. The afternoon was passed pleasantly with sewing and visiting. Quite a little business was transacted during the business session. Among other features, it was decided that the Society would have a telephone installed in the church as a birthday gift, March 8 being the third birthday of the Dorcas Society.

At the close of the session the hostesses, Mrs. Thomas Strain, Mrs. Walter Strain and Mrs. Stump, served refreshments consisting of sandwiches and coffee.

Christian Science

Wednesday evening meeting at 8 o'clock.

Sunday School at 9:45 A. M.

Sunday morning service at 11 o'clock.

Subject for Sunday, March 9, "Man".

Church Of The Nazarene

George Andrus, Pastor

Preaching services each Sunday at 3:00 p. m.

Prayer meeting each Thursday at 8 o'clock.

Everyone welcome.

Baptist Church

Sunday School at 10 a. m.

Prof. Homer O. Dodds, Supt.

Sunday services at 11 a. m. and 7:30 p. m.

Dr. William J. Sly, acting pastor, will preach at both services.

Subject of morning sermon, "The Easiest Thing in the World?"

Evening service delegates from the Students' Volunteer Convention at Corvallis will speak, including Miss Sumi Yamamoto, a brilliant Japanese student.

Young Peoples' Society at 6:30.

All are cordially invited.

Evangelical Church

Louis C. Kirby, Minister

Mrs. L. A. Robinson, Supt.

Sabbath School 10 o'clock

Last Sunday the school registered its highest attendance and collection since the new superintendent has taken up the work. Our morning service was also the largest we have seen in the church.

Morning worship and sermon 11 a. m. Subject of sermon, "The Christian and his Bible". This is the second sermon on this topic.

Christian Endeavors, 6:30 p. m.

Evening service at 7:30.

Subject of sermon: "The Sin of Procrastination."

The HomeLife Society meets on Tuesday afternoon in the parlor of the church.

Choir rehearsal and mid-week service Wednesday evening.

Next Sunday evening in addition to the preaching service two of our young people will give a short address on the following subjects: "How I Became a Christian." "The Happiness of the Christian Life."

We invite you to hear their experiences.

Homelike Society

On Tuesday of last week the Homelike society held their monthly social meeting in honor of a number of members who had birthdays during the month of February. Delicious refreshments were served by Mrs. Addie Calbreath, Mrs. Dawes and Mrs. Baun.

CATARRH

Catarrh is a Local disease greatly influenced by Constitutional conditions. HALL'S CATARRH MEDICINE consists of an Ointment which gives Quick Relief by local application, and the Internal Medicine, a Tonic, which acts through the Blood on the Mucous Surfaces and assists in ridding your System of Catarrh.

Sold by druggists for over 40 Years. F. J. Cheney & Co., Toledo, O.



BILL BOOSTER SAYS

"WHEN I TAKE A STROLL AROUND THIS PLEASANT TOWN, I'M REMINDED ANEW THAT IT'S A GRAND PLACE TO LIVE AND I WANT TO DWELL HERE AMONG MY FRIENDS FOREVER! THIS IS HEAVEN ENOUGH FOR ME!"



Our Bargain Column

Lost: Man's black leather driving glove between Pember's corner and Main street. Finder leave at Herald office.

For Sale—Leghorn hatching eggs, after March 20, 3c each. Leghorn day old chicks after March 20, 12½c each. A. H. Craven

For Sale—Small bungalow, entirely modern. Mrs. A. H. Craven.

FOR SALE

21 acres, 1¼ miles from Normal, well improved at \$6500. I have some good building lots and other property on good terms.

7 room modern house with 7 lots, cheap at \$2500 cash.

F. K. SKEEN

Real Estate For Sale

See Guy Deming if you want to buy or sell homes. We have some for sale, priced right, on good terms. Also 4x5 acre tracts, improved in city, suitable for gardening, chickens, fruit etc.

Now is the time to buy. Don't wait until property goes higher. Guy Deming, Graham Garage building.

Alfalfa hay on board cars at Monmouth, \$20 per ton, cash. A1 second cutting, pure alfalfa. Inquire warehouse.

For Sale—S. C. R. I. Red eggs, 75 cents a setting. Wm. F. McEldowney

Mrs. Charles Atwater, experienced dress and coat maker, will do work of that kind at her home, 460 South Monmouth avenue, and asks the patronage of the public

Let me mend your furniture or file your saws. J. W. Howell 4t

House known as the Sacre house for Sale. Inquire of J. J. Williams. -25

I am prepared to do some custom hatching, giving it my personal attention. 3 cents per egg. J. M. McCaleb.

Loose hay for sale. T. J. Edwards.

A Bargain for Someone. 5 acres of land, 8 room house; garage, barn, brooder house, 2 chicken houses holding 500 hens. 1 acre Loganberries. \$3200 for a short time. No incumbances. E. N. Keeney, Monmouth

For Sale—Four acres with 6 room house, city water, electric lights. Some fruit trees. 3 blocks from Normal. Price and terms reasonable. See Mrs. J. W. Leask for particulars. tf

For Sale—Rhode Island Red eggs, best winter layers. \$1.00 a setting, \$5.00 per hundred, also sitting hens, \$1.50. Mrs. V. E. Silcott, 858 East Main Street.

WANTED—Men or women to take orders for genuine guaranteed hosiery for men, women, and children. Eliminates darning. Salary \$75 a week full time, \$1.50 an hour spare time. Cottons, heathers, silks.

INTERNATIONAL STOCKING MILLS, Norristown, Pa. 10t-21

For Sale—St. Helen's Incubators good as new. J. M. McCaleb.

Old Carpets Made New

We weave old carpets into rugs, weave rag carpets without seams, renovate mattresses and feather pillows, and buy old carpets. Will call for your work.

Ladies hand made scarfs in wool or silk and wool.

Salem Carpet and Rug Works

Address for prices, E. J. Potts, Baker Apartments, Salem, Ore.

ELKINS

Mrs. Chas. Osborne of Cooper Hollow spent the week-end with her brother, C. C. Marks.

J. A. Tetherow went to Portland Monday. He will remain several days.

Miss Ula Osborne of O. N. S. spent the week-end with Maude McEldowney.

Florence Henry of O. N. S. spent Sunday at the home of Mr. and Mrs. C. C. Marks.

J. H. Bones was a business visitor in Dallas Saturday.

Mrs. Frank Loughary Sr. of Corvallis spent the week-end at the home of her son, I. H. Loughary.

Mrs. Raymond of Monmouth is spending a few days with Mrs. J. A. Tetherow.

Mr. and Mrs. H. W. Hannum motored to Salem Sunday.

Miss Addie Martin and Bernice Newbill of Dallas spent the week-end with Mr. and Mrs. Roy Miller.

Mr. and Mrs. E. A. Tedrow were Independence visitors Saturday.

Mr. and Mrs. Walter Johnson were Independence visitors Friday.

Mr. and Mrs. G. G. Hewitt of Greenwood spent Monday at the home of Mr. and Mrs. Roy Pitzer.

Mr. and Mrs. G. B. Jones attended a meeting of the Farmer's Union in Dallas Saturday.

Charles Shipley and family moved Tuesday from the E. E. Hewitt farm to the E. W. Staats farm near Airlie.

The Teapot Shrug



Bascom Slemp, Secretary to the President, was happy as he came from the Senate committee grilling into Naval oil leases. Slemp said he advised Fall and McLean to "make a clean breast" when he saw them in Florida.

Money To Loan

Plenty of it at 6 per cent, on city property.—Pay us back like rent.—Loans quickly made if title is good. Long time loans on farms—6 per cent and 6½ per cent.

G. W. Laflar, 410 Oregon Bldg. Salem, Ore.

WHY SUFFER SO?

Get Back Your Health as Other Monmouth Folks Have Done

Too many people suffer lame, aching backs, distressing kidney disorders and rheumatic aches and pains. Often this is due to faulty kidney action and there's danger of hardened arteries, dropsy, gravel or Bright's disease. Don't let weak kidneys wear you out. Use Doan's Pills before it is too late! Doan's are a stimulant diuretic to the kidneys. Doan's have helped thousands. Here is one of the many cases in your locality.

C. F. Wagner, 1264 Van Buren St., Corvallis, Ore., says: "I have used Doan's Pills for years and have found them a good remedy for irregular kidneys. Occasionally I have had trouble with my kidneys acting too frequently, but Doan's Pills have never failed to correct the complaint."

Price 60c at all dealers. Don't simply ask for a kidney remedy—get Doan's Pills—the same that Mr. Wagner had. Foster-Milburn Co., Mfrs., Buffalo, N. Y.

Has Your
Subscription
Expired?

Come in and
renew it next
time you are
in town.

NOTICE TO CREDITORS

Notice is hereby given that James Oscar Russell has been appointed executor of the will of James Joseph Russell, deceased. All creditors having claims against said estate are hereby notified to present them to the undersigned, in care of the County Clerk of the State of Oregon for Polk County, at his office in the Court house in the city of Dallas, Oregon, duly verified, within six months from the date of the first publication of this notice, namely, February 29, 1924.

JAMES OSCAR RUSSELL,
Executor.

Notice of Final Settlement

Notice is hereby given that the undersigned administrator of the estate of Mary I. Wolverton, deceased, has filed his final account in the county court of the State of Oregon for Polk County, and that said court has fixed Monday, the 31st day of March, 1924, at 10 o'clock A. M. thereof, in the county court room of the county court house at Dallas, Oregon, as the time and place to hear and settle said final account and to hear objections hereto, if any exist.

Dated and first published February 29, 1924.

OTIS A. WOLVERTON

Administrator of the estate of Mary I. Wolverton, deceased.

B. F. Swope, Attorney.

Executor's Notice

Notice is hereby given to whom it may concern, that the undersigned has been, by the Hon. County Court of Polk County, Oregon, duly appointed executor of the estate of Lovisa A. Kelsay, deceased, and has qualified. All persons holding claims against said estate are hereby notified to present the same to the undersigned, on or before six months from the date hereof, duly verified as provided by law, and any persons knowing themselves indebted to said estate are hereby notified to make settlement thereof with the undersigned. Dated this 20th day of February, 1924.

IRA C. POWELL

Executor of the estate of Lovisa A. Kelsay, deceased.

Address, Monmouth, Oregon
Sibley & Eaton, Attorneys, Dallas, Oregon.

Notice to Creditors

Notice is hereby given that the undersigned has been duly appointed administrator with the will annexed, of the estate of John H. Moran, deceased, by the county court of the state of Oregon, for Polk county, and has qualified. All persons having claims against said estate are hereby notified to present them duly verified together with proper vouchers thereto, within six months from date of the first publication of this notice, to said administrator, at his place of residence in Monmouth, Oregon, within six months from the date of first publication of this notice.

Dated and first published February 22, 1924.

Guy H. Deming

Administrator with the will annexed of the estate of John H. Moran, deceased.

B. F. Swope, Attorney.

Notice to Creditors

Notice is hereby given that the undersigned has been duly appointed administrator of the estate of Mary A. Stine, deceased, by the county court of the state of Oregon, for Polk county, and has qualified. All persons having claims against said estate are hereby notified to present them duly verified and with proper vouchers thereto, to said administrator at his place of residence in Monmouth, Oregon, within six months from the date of first publication of this notice.

Dated and first published February 22nd, 1924.

Guy H. Deming

Administrator of the estate of Mary