

line. Chas. Scheffels is local manager of the Bell lines and C. E. Sunday is presentment a day of rest. Carlos is manager of the Home line.

The Independence Bank. The banks of any community are the unfailing criterion of the commercial condition of the city and country. Through the banks come the exchanges for goods and products purchased and sold; and in their vaults lie the surplus assets of the community. Independence has long been known for the substantial character of its business interests, having been conducted wisely and carefully



INDEPENDENCE NATIONAL BANK

by men of energy, push and ability.

The Independence National Bank was incorporated in 1889. The officers are: H. Hirschberg, president; D. W. Sears, vice president; C. W. Irvine, cashier. Directors: H. Hirschberg, W. H. Walker, B. F. Smith and L. O. D. Butler. It is a successful institution and enjoys unbounded confidence throughout the country. It is recognized as the strongest bank in Polk county. It is controlled today by the founders of the enterprise, and the present cashier, C. W. Irvine, has been in that capacity for 22 years. There is absolutely no stock on the market, which is pleased with the results.

Another bank is soon to be established in this city and work of erecting its home is now in progress. In addition to this, there will also be a modern hotel in the same block, which is being erected by A. L. Sperling, and this will be an enterprise of which the city may well feel proud. Mr. J. J. Fenton of Wyoming, will be president of the new bank and Mr. Williams will be cashier.

Our Churches

The cultivation of a religious sys-

tem and the worship of a living God is an advancement and assured prosperity in any community. It tells more. It is an evidence of truth, of that Christianity whose foundation was laid in the centuries almost lost in the dim past, and the grand beauty of which will be concluded only when the mission of Him who came from the Father shall be perfected.

Christianity stands before the world the binding link between man and man. War may come with pestilence in its wake; the earth may be scourged with fire and famine; death may stalk bareheaded with unsheathed sword among the children of men, but the spirit of Christianity will ever shield and encourage them.

Independence is a Christian community. The people are decidedly a church-going people, though in no sense puritanical. Broad, liberal religious sentiment seems to predominate among our people. To a certain extent this generous spirit is undoubtedly due to the wide range of religious beliefs found here. They embrace many of the religious creeds, yet they work harmoniously together in preserving and elevating the moral

day the society is working earnestly for the upbuilding of morality.

The Catholic church was erected last year, and while the membership is not as large as perhaps might be desired, it is composed of good, conscientious citizens who are working for the advancement of the good cause which it represents. Father Servus is rector, having been engaged by the society a few months ago, and he has proven himself a very helpful addition to our citizenship.

The Evangelical society has no resident pastor, and it has been some time since the building was occupied. Besides the churches there are several orders of nearly every known denomination, and all are prosperous and have large memberships.

Soil

The weather conditions are such as will appeal to those who desire to escape the extremes of either a northern or southern climate. Winter blast hurricanes, blizzards, electric storms, cyclones, typhoons, cloud bursts, etc., are unknown here. The winter of this article is a native of a state and country where these disturbances are experienced, and is in a position to appreciate this change from the ex-

traordinary tone of the community. Sunday is presentment a day of rest. In Independence, all the stores and shops close and instead of din and bustle of business, is heard the chime of bells calling the people to worship. The work of the church in Independence cases back to the city's very infancy. We have no history of the several centuries at hand and can but give them more mention.

The Presbyterian church is ably conducted by Dr. H. Charles Duns, a more, an eminent minister, and a man who has the universal respect



GROCERY STORE OF L. G. REEVES

frame cold and the extreme heat of the middle and eastern states to the moderate climate of the Pacific coast. In their favor and there is plenty of especially that of our own county and vicinity. The winters are of short duration. It is an unknown thing to see snow, and zero weather is practically unknown. In summer the heat is tempered by refreshing sea breezes and the nights, oh, how pleasant and cool. No drinking of ice water until midnight and fanning the babies to sleep, but the evening brings the quiet breezes and drives away trouble and soothes the throbbing brow to a sweet and quiet slumber.

A Wonderful Fruit Country

This valley has a greater variety of soil than any other section of the Pacific Coast. The great diversity of soil is the principal factor in mak-



DREXLER & ALEXANDER'S STORE

ing it possible for this particular district to successfully grow every variety of fruit that can be grown in the United States, except the citrus and other tropical fruits. The mild winters enable peaches, apricots, pear and other fruits to ripen perfectly. The absence of hot, humid weather, cool nights and other favorable conditions enable apples, cherries, berries and other northern fruits to grow here in great quantities, unexcelled



CONKEY, WALKER & LEHMAN'S STORE

in quality or yield by any other fruit district in America.

We especially call attention to the peaches grown here. A small peach orchard on our bottom lands near Independence yields a little mint of money. There is no more luscious fruit offered on our city markets today than Independence peaches. Beautiful in color, of taste and quality unequalled, and paramount shipping, they have ever held their reputation. The apple, pear and berry culture, which followed the peach culture here, have been of equal perfect quality, and the prodigious net annual returns to the growers have more than demonstrated the farseeing wisdom of the pioneers of fruit growing in this section.

Berries are grown to a great extent and are very profitable. One man near Independence cleared \$150 from one-half acre of loganberries. Other varieties yield accordingly well.

Prices of Land

It will prove a pleasant surprise to the reader to learn that a prohibitive price is not placed upon the productive lands, in fact, tracts may be purchased very reasonably, and as a still further incentive, the owners, in many instances, are willing to sell on the installment plan. In general, the prices are:

Grazing lands, \$5 to \$15 per acre.
Grain lands, \$15 to 40 per acre.
Fruit lands, \$50 to \$500 per acre. (land ready to plant).

Apple land, planted, \$150 per acre. Improved orchards in bearing vary in price. It is possible at times to get tracts as low as \$500 per acre, but when a purchaser does that he is getting a bargain.

The business men of Independence are unanimously in favor of a bond is

an inducement for people to trade here, and it is through the efforts of the grocer to maintain low prices that has increased business conditions in this city.

Drexler & Alexander

Drexler & Alexander carry an immense part of the grocery trade in this city. The store is not only a grocery, but it contains a large and well-stocked stock of dry goods, turnings and notions. The large force of help is continually on the alert to accommodate their patrons, and that they have ever been successful in this is evinced in the fact that the trade of that house has continued to increase from the time these energetic gentlemen took possession. It will be impossible for us to go on down the line with all the

Gent's Furnishings

The stock of goods that go to make up the well-dressed man and only which Mr. O. A. Kreamer, our gent's furnisher and jeweler, handles, are representative of the mills of both the world and the domestic market. One of the best of clothes as low as any where in the Northwest, and will be fitted in the richest and the most dressy manner. This year he has raised his stock of gent's furnishings to meet the increasing demands and his business is consequently growing each day. For the holiday trade he has put in an immense line of jewelry and can furnish anything the heart desires upon such occasions. The shoe trade is an important branch of business in Inde-



GENT'S FURNISHING STORE OF O. A. KREAMER

pendence, and Mr. Kreamer, among others in the city is successfully meeting the demand.

Dry Goods

The importance of our city as a dry goods center continues to increase with the growth of the country in population, wealth and general prosperity for with this advancement comes a more extensive cultivation of refined tastes, which naturally leads to an increased demand for better grades of goods in every department of the different trades, but more especially in the line of dry goods. That such is now the spirit of the times in the territory from which this city draws its trade is pointedly evinced by the requirements of buyers. Years ago the demand for the better class of goods was the exception; now the popular taste calls for the best, and the demand for such good is the rule. Conkey, Walker & Lehman, with their immense stock and two stores, are meeting the demand. They are also supplying a portion of the grocery trade and are justly entitled to the title they claim: "Independence's Two Leading Stores." There are others, whom we might mention, and in fact would like to if space and time would permit, who are satisfying the most fastidious customers daily.



Independence supports a jewelry store conducted by H. Rowe, where every taste can be suited, and whose stock of goods can meet the requirements of the most fastidious person in this vicinity. Mr. Rowe recently located in Independence and opened a very creditable jewelry store in a small room on Main street. His business has increased constantly by his ever courteous manner and capability, and today he is occupying a better and more convenient building on C. street, in the Oddfellows' building, where his stock is constantly growing consistent with his constantly increasing business.

(Continued on Page 4.)

How About Those Xmas Photos?

YOUR FRIENDS WILL APPRECIATE
THEM FOR GIFTS. PHONE YOUR
APPOINTMENT for a SITTING

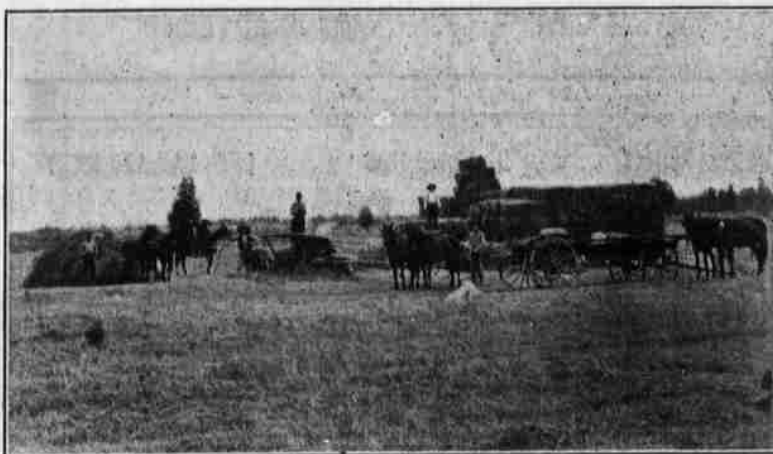
J. M. McCALEB, Photographer, Both Phones
C Street INDEPENDENCE, OREGON

WHY NOT

MAKE OUR STORE YOUR HEADQUARTERS FOR XMAS SHOPPING.
OUR STOCK IS LARGE AND COMPLETE WITH XMAS GIFTS FOR
EVERYBODY AND YOUR DOLLARS WILL STRETCH A LONG WAY
HERE.

WE HAVE THE LARGEST AND BEST SELECTED STOCK OF LADIES' AND GENTS' NECKWEAR, HANDKERCHIEFS, SLIPPERS, AND GLOVES. LARGE STOCK OF EMBROIDERED, FANCY RIBBONS; IN FACT TOO MANY THINGS TO TELL YOU ABOUT. OUR MEN'S CLOTHING, HATS AND SHOES ARE ALWAYS UP TO THE MOMENT IN STYLE, QUALITY AND PRICE. YOUR XMAS GIFTS FOR MEN, LADIES OR CHILDREN ARE HERE. COME IN AND LET US SHOW YOU.

Conkey, Walker & Lehman
The Two Leading Stores of Independence.



BALING HAY