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THURSDAY, JANUARY 2, 1908

OKLAHOMA HAS BEST BANKING LAWS

Oklahoma, the newest of states, is plunging at once into politics, says the East Oregonian. Having adopted the best constitution in the United States she is now prepared to set the country an example in matters of legislation.

While they have been discussing the guarantee of bank deposits in other places, her legislature has gone to work and a system has been adopted which, coming in operation on February 17, will give to the depositors the benefits of a guaranty fund. The following is the press dispatch announcing the inauguration of the system:

"The new banking law of Oklahoma, whereby is provided a guaranty fund for the protection of depositors in insolvent banks, will become operative February 17, 1908. Its makers believe it will make impossible a run on any individual bank or permit a money panic in the state. Each state bank is required to pay to the state banking board a sum equal to one per cent of its daily average deposits. Whenever this sum is depleted it, shall be increased by further assessments.

"When a bank fails, the state bank examiner steps in and forthwith pays the depositors from the guaranty funds held by the banking board. These payments become a first lien on the assets of the defunct bank. National banks that wish to avail themselves of the benefits of the law may do so upon a plan agreed upon by the banking board, the bank commissioner and the comptroller of the currency of the United States."

Good for Oklahoma! The guarantee fund is good; an absolute guarantee would be better and involve no real risk to the government, for the state would have the assets of all the banks to secure it. It will be interesting to watch the experiment, and if it is a success, as it doubtless will be, it will be copied by other states.

BRYAN TELLS GOOD STORY AT HIS OWN EXPENSE

While in Washington recently Mr. Bryan told a story on himself to the George Washington University students, which, while it has been told on him before, is good enough to repeat.

"I knew that I was making great progress," said Mr. Bryan. "Everywhere I went I was received by tremendous throngs and my arguments were greeted with enthusiastic cheers and when the campaign ended I retired to my home confident that we had wiped the Republican party from the face of the earth. I did not see how it would get any votes at all. To my amazement the election gave the Republican candidate for governor the usual majority.

"Sometime after the inauguration I was invited to make an address along with a number of other speakers at a meeting at which the governor, whom I had so bitterly opposed, was to preside. I was rather timid about speaking, as I feared he might hold against me some of the bitter things I had said about him and possibly there might be an unpleasant encounter on the platform. I therefore took a seat well to the rear and kept pretty much out of sight until my name was read from the program by the governor. As I advanced toward the front of the platform (we had never met before) he came toward me with his hand outstretched. I am very glad to meet you, Mr. Bryan," he said, shaking my hand

heartily. Turning to the audience he continued:

"Fellow citizens, this is indeed a proud moment for us to have with us our distinguished friend, William J. Bryan." Then turning to me, he asked, in an undertone:

"What do you do, speak or sing?" Since the slashes between the civilian heads of the war and navy departments and the officers of the services have been of frequent occurrence it is surprising that congress had not long ago provided that the secretaries of the departments should be respectively the ranking officers of the army and navy. Being the fighting branches of the government, it would seem logical that they should be headed by fighting men, even though it might not suit politicians.

After all the banking flurry in Portland will cause little, if any, loss to depositors. It has now been fully arranged to open the Oregon Trust & Savings bank; W. M. Ladd has guaranteed full payment of the depositors of the Title Guarantee & Trust Company, and the Merchants' National will soon resume, better and stronger than ever. This outcome speaks volumes for the solidity of the great Northwest, and especially its chief city.

"Godless money" is what a Pittsburg preacher, who refused a present of \$100 in the new gold coins, called the money that lacks the motto, "In God We Trust." Anyway, he destroyed the illusion that everybody was out for any sort of old coin.

New York contractors were handed the job of their lives when Mayor McClellan disapproved the letting of a dam contract because the price was \$2,000,000 too high. "What's a little thing like that betwixt friends?" ask the disappointed.

A woman's "courtesy" strike—the first of its kind—is on at a Philadelphia wrapper factory. If lack of courtesy should be generally recognized as a valid cause for striking, the strikers might become more numerous than the workers.

No matter who is right, it would be wiser for the bureau hands of the navy department to wash their dirty linen in private. The country is proud of the navy as a whole and would prefer not to know about these bickerings.

Here's a chance for "easy money." Governor Wilson, of Kentucky, offers rewards aggregating \$15,000 for the capture and conviction of the 250 night riders who recently raided Hopkinsville and burned a lot of tobacco.

Even if the Pacific coast is as helpless against foreign invasion as Colonel Woodbury, acting commander of the Department of the Columbia, U. S. A., says it is, he had no business to be advertising its helplessness, had he?

There's a new "baby" in the senate, or will be when it reassembles. Senator W. J. Bryan, of Florida, is only one year past the constitutional limit—31.

New Bedford, Mass., cotton mills paid an average of 13.73 per cent dividends in 1907. Mighty sorry all our friends do not own some of that stock.

Lots of talk about the enormous January dividends that are being handed out, but somehow our mail is still shy of dividend checks.

THE CLOSE OF THE YEAR

Bury it out of sight—The last of the gray year's eyes; Hide it, oh tempest of rain of night; Cover it, snow wreaths chill and white; From the blush of the New Year's festal light; And the spell of the coming leaves. For my beautiful fell asleep In the light of its sinking sun; When a pallid glory on land and deep Shone wan and wild, with a musical sweep. The shining gates on the sunset steep Clashed to, and the day was done. Sombre and old and gray, Lieeth the shroud to year. The wind falls dreary; far away The dim ships on the stormy bay. And the snows lie a frozen cerise-cloth here Heaped o'er his lonely bier. —E. A. R. the Commoner.

The night school at the Eugene Business College affords a splendid educational opportunity to those who are employed during the day. Anyone desiring to enroll for the new term beginning Jan. 6th, please call or write for information. Office at college open every afternoon from 2 until 4 during the holidays. Jan 5 Withstands rain and sleet. It's New Era quality, sold only at the Berger-Bean Hardware Company.

NEW MASONIC OFFICERS AT COTTAGE GROVE

Cottage Grove Masons and members of the Order of Eastern Star met and held a joint reception and banquet at the hall Friday evening, the occasion being the installation of the newly elected officers of both orders for the ensuing year.

The hall was filled and an enjoyable evening was spent. The following officers were installed: Cottage Grove Lodge No. 51, A. P. & A. M.—W. M. T. C. Wheeler; E. W. Andrew, Brunsal; J. W. H. P. Wynne; treasurer, Marlon Veatch; secretary, L. F. Wooley; S. D. Oliver; V. M. S. D. Smith; S. S. D. Markley; J. S. F. A. Wheeler; Tyler, W. P. Huff.

Cottage Grove Chapter No. 4, O. E. S.—Worthy patron, Mrs. T. C. Wheeler; worthy matron, Mrs. Mae Thompson; associate matron, Mrs. Mabel Chambers; secretary, Mrs. Grace Brand; treasurer, Mrs. Lena Lurch; conductress, Mrs. Rachel Pearce; associate conductress, Mrs. Eva Wheeler; Ada, Mrs. Jennie G. Rosenberg; Ruth, Mrs. Myrtle Veatch; Esther, Mrs. Clara Burkholder; Martha, Mrs. Cora Aubrey; Electa, Mrs. Olivia Eakin; warder, Mrs. Lizzie Atkinson; sentinel, Mr. Ben Lurch; marshal, Miss Cella Lurch; organist, Mrs. Alice Abrams; chaplain, Mrs. Emma Porter. Mrs. Clara Burkholder and Oliver Veatch acted as installing officers for their respective lodges.—Cottage Grove Nugget.

A REMARKABLE RIVER

The Deschutes river, in Eastern Oregon, is one of the most remarkable rivers of its size in the world, especially the upper river. It falls 4000 feet in 200 miles. It freezes on the bottom, seldom on the surface. Its flood amounts to but a few inches, and that occurs mostly in the winter months when everything else is frozen up; occasionally also is there a like flood in early summer. It is crystal clear all the year round, yet sometimes unfit to drink. Its flood is seldom more than one-fifth more than its normal flow, whereas in other streams the floods are a thousand times their usual flows. Part of it, nearly half, runs under ground for 50 miles before emerging into the sunlight again, carrying opals with it. To make it navigable, engineers say, would take sixty-two years and a sum in excess of \$500,000,000,000,000.—Ex.

SOOTHES AND HEALS

Hymel Gives Quick Relief In Catarrh Troubles.

Be wise in time and use Hymel at the first warning of catarrhal trouble. Do not let the disease extend through the delicate mucous membrane, gradually going from the nose to the throat, thence into the bronchial tubes and then downward until the lungs are reached and you are in danger of consumption. Hymel is so uniformly successful in curing this common and dangerous disease that Hull's Drug Store takes all the risk and agrees absolutely to refund the money if any one uses Hymel and does not get relief. Begin the use of Hymel today, and you will soon find that the offensive breath, droppings into the throat, discharge from the nose and all other catarrhal symptoms are cured. The complete outfit costs \$1 and Hull's Drug Store stands ready to refund the money if it does not cure catarrh.

TIMBER LAND

Here is the chance of your life. I can sell you timber in tracts from 4,000,000 feet to 400,000,000 feet as low as 25 cents per thousand feet. This will make you 100 per cent per year. Put your money where it will make you a fortune in a short time and stop talking hard times. There never was as good a time to buy as now. Don't wait six months and then kick yourself for what you have lost. Inquire at 482 Willamette street or write James N. Randall, Lock Box 455, Eugene, Or.

PILES! PILES! PILES!

Williams Indian Pile Ointment will cure blind, bleeding and itching piles. It absorbs the tumors, allays itching at once, acts as a poultice, gives instant relief. Williams' Indian Pile Ointment is prepared for piles and itching of the private parts. Sold by Linn Drug Co., by mail 50c and \$1.00. Williams Mfg. Co., props., Cleveland, O.

CHEMICAL WORKS

The Chemical Works offers from this day \$10 per ton spot cash for bone, delivered. To our customers, while we have been delayed with our machinery, we will say it is in good shape now and we are able to fill all orders at a moment's notice. EUGENE CHEMICAL WORKS.

WILLAMETTE MARKET CHANGES OWNERSHIP

Having purchased from B.F. Good-pasture the Willamette Meat Market, I expect to conduct the same in a first-class manner in every respect. I will keep constantly on hand a complete line of fresh and smoked meats, guaranteeing them the best quality at the most reasonable prices. Orders filled promptly and delivery made to every part of the city. Phone Main 35. J. H. VINCENT.

STORE ROOMS AND OFFICES

I have blocks in contemplation. Tenants desiring store rooms and offices will do well to consult me immediately. I am also planning flats for families. FREE THOMAS, Architect, 1-214 Room 7, Christian Bldg. Good music at the Underwood Kluk every evening. Come and enjoy yourself.

MAIL CARRIERS FIND MEANEST PEOPLE

ALSO SOME OF THE NICEST IN THE WORLD—MAIL IS STILL LARGE

Christmas was here just a week ago. Naturally one would imagine that the extra work of the letter-carriers was at an end. But such is not the case. Christmas presents are still arriving and in addition, the return cards of registered packages sent out by Eugene people are beginning to get here. Every one of them has to be delivered. Consequently the mail men are still busy bodies, working unusually hard.

"Christmas comes but once a year," a letter carrier said this morning, and I wish it would come but once in five years or every ten. "Troubles? Well, we have them and lots of hard work during this season of the year. People are always looking for some thing in the mail, not only during the Christmas week, but all the time. "Some people seem to imagine that it is our fault that we do not bring them just what they want. If there is nothing for them they are in a bad humor, and we get jumped on proper. And we can't talk back—Uncle Sam doesn't allow that. "If you ever want to study human nature in its natural state, just come along with me some day. Or better still, enter the service of the government as a mail carrier. You'll see it then and lots of it. But I guess it's all in the course of human events if here goes for another round of my route. "Don't misunderstand me—some of the nicest people in the world live along the streets where I deliver mail. And in many cases right opposite them live the meanest people to be found anywhere. And I am the go-between."

WHAT THE KIDNEYS DO

Their Cleansing Work Keeps Us Strong and Healthy. All the blood in the body passes through the kidneys once every three minutes. The kidneys filter the blood—they work night and day. When healthy they remove about 500 grains of impure matter daily; when unhealthy some of this impure matter is left in the blood. This brings on many diseases and symptoms—pain in the back, headache, nervousness, hot, dry skin, rheumatism, gout, gravel, disorders of the eyesight and hearing, dizziness, irregular heart, debility, drowsiness, dropsy, deposits in the urine, etc. But if you keep the filters right you will have no trouble with the kidneys.

W. W. Gossett, of 558 Madison street, Eugene, Or., says: "I served during the war in the 77th Ohio regiment, under General Grant, and came through the battle of Shiloh without a scratch. For about four months last year, I had a most persistent dull aching across the loins and kidneys. It hurt me if I stooped or made any sudden movement. When splitting some wood out in the yard a sharp sudden twinge of pain caught me in my back and I could not move to save me. A little while afterward I happened to read about Doan's Kidney Pills and got a box at W. L. DeLano's drug store. I began the treatment and it effected a permanent cure." (From statement made March 10, 1903.)

Cured to Stay Cured.

On February 9, 1906, Mr. Gossett confirmed the above statement, saying: "I have had no occasion to use any kidney medicine since 1903. The cure I described before is permanent." For sale by all dealers. Price 50 cents. Foster-Milburn Company, Buffalo, New York, sole agents for the United States. Remember the name—Doan's—and take no other.

EUGENE PROPERTY WILL GROW VALUABLE

Blair street addition property is sure to double in value within the next two years. Two electric railways are coming up the valley from Portland and both of them must enter the city from the west, and the line that will tap the Siuslaw country can not go out in any other direction. As sure as water runs down hill, Eugene must build down the valley—because the business is there.

There are both acreage tracts and large lots in this addition, only a mile from the business center and three blocks from the Geary public school. Prices are very reasonable and you may make your own terms, a small payment down and monthly installments if you desire. See the Oregon Land Co. at 412 Willamette street, or write them for particulars and prices.

WANTED

WANTED TO BUY—A lot of Angora goats. Address Levi Geer, London Springs, Oregon. J7

WORK WANTED—Man with team will plow gardens or any similar work. Phone Black 5173. J9

IF YOU WANT TO SELL your property tell the Oregon Land Company about it and they will do the rest. 412 Willamette street, Eugene, Or. J7

WANTED—Manager for branch office we wish to locate here in Eugene. Address, with references, The Morris Wholesale House, Cincinnati, Ohio. J9

LOST AND FOUND

LOST—A black spaniel pup about five months old, name Gyp. Has very short tail. Finder leave information at 151 West 4th street, between Lincoln and Lawrence, and receive reward. J7

LOST—Monday evening, between Griffin's hardware store and corner West Eighth and Lawrence streets, gold bracelet; may have been broken. Finder please return to Guard office; reward. J7

CLASSIFIED COLUMNS

FOR SALE WOOD FOR SALE—16-inch oak wood. Phone Farmers' 286. J26

WOOD FOR SALE—16-inch oak wood, \$6.50 per cord. Phone Farmers' 286. J26

FOR SALE—Second growth fir wood. W. L. Coppernoll, at Watt's jewelry store. J7

FOR SALE—Heavy farm wagon, nearly new. Inquire at 685 East Eleventh street. J7

FOR SALE—A few tons of loose hay, delivered. A. C. Matthews, Phone Black 2811. J7

FOR SALE—Cheap, good second-hand Studebaker 3-inch wagon. Enquire at Eugene Grocery. J7

CORDWOOD FOR SALE—Leave orders with L. G. Brown at Dr. Brown's office in Christian block. J7

WOOD FOR SALE—A few cords of good dry grub oak and dry fir. Enquire of E. M. Warren, 442 Lawrence street. J7

FOR SALE—House and lot one block west of Geary school. Price, \$450, part on time, if desired. Address J. L. Miller, Eugene, Oregon. J9

FOR SALE—Fruit farm of 43 acres, one mile from P. O.; variety of fruit trees; good new house; good well; barn and other outbuildings. Call at The Guard office. J2

FOR SALE BY OWNER—A run in heart of city; only one block from high school, choice lot 57x182 feet, convenient cottage; modern. Cheap at \$2000; investigate. Inquire at this office. J2

FOR SALE BY OWNER—New eight-room house with gas, electric light, beautiful shrubbery, and all modern improvements, two blocks from car line and in heart of residence district. You pay no agent's commission. Lots 66 2-3 x 160. Apply at this office for particulars. J2

FOR SALE AT A BARGAIN—Good house of 7 rooms, 80 fruit trees, deep well with wind mill, one acre under chicken fence; large chicken house; two blocks from Geary school house. Price, \$1600. Time on part. I. N. Harbaugh, agent, Room 5, over First National Bank. Bring this notice with you. J7

FOR SALE—One of the best country general merchandise businesses in the Willamette valley, store having made big money and party doing well, but other matters require owner's attention. For further particulars address "X," this office. J7

MISCELLANEOUS

LADIES' TAILORING and dress-making. 769 Pearl street. J5

TO TRADE—By owner, timber land for city property or land close to some town. No agents. Address H. G., Box 494, Eugene, Or. J7

ACCORDION PLEATING—Done by Mrs. Bert Vincent at 627 Hilyard street, near East Ninth, on reasonable terms. Phone Red 3302. J7

FOR EXCHANGE—15 acres, well improved, near Oakland, for property in or near Eugene. Good trade will be given. McMurry & Rugh, 22 West Eighth street. J7

STORE AND OFFICE HELP Furnished free to employers. Clerks' Registration Bureau, entrance to offices 14 Selling-Hirsch building, 386 1-2 Washington street, corner West Park, Portland, Oregon. J7

DON'T fail to see Chezem if you want bargains in real estate. We buy and sell farm and city property, improved and unimproved. Timber and mining stock. H. Chezem, Room 11, Walton Bldg. J7

GOLD AND SILVER PLATING—On knives, forks and all household articles that do not look like new. Write the Oregon Plating Works, 128 Lownsdale street, Portland, Oregon, for prices. J7

FOR RENT—Two furnished rooms for young men students. Call at 332 East Fourteenth street. J7

FURNISHED ROOMS—Electric light and bath; three blocks west of postoffice. Apply at 521 Lincoln. J7

PASTURE TO RENT—Will pasture cattle and horses on the Matthew Wallis farm, two miles west of Eugene. Fine grazing; terms reasonable. Inquire Room 1, over Loan & Savings bank, or address P. O., Box 182, Eugene. J7

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PROFESSIONAL COLUMN

ABSTRACTORS THE LANE COUNTY ABSTRACT CO., Rooms 2 and 3, Warren Block, Eugene, Or. Prices reasonable.

Mining Engineers HERBERT LEIGH, mining engineer and expert metallurgist. Reliable information furnished to intending investors. Examinations and reports on mines and ore treatment. Eugene, Oregon.

ARCHITECT FREE THOMAS—Architect. Sketches and plans drawn, blue prints and specifications. General supervision over buildings in course of construction. If thinking of building, large or small, see me. Terms reasonable. Room 7, Christian block.

UNDERTAKERS J. W. KAYS & CO., undertakers and funeral directors. Eugene, Or. DAY & HENDERSON, undertakers and embalmers. Corner Willamette and Seventh streets.

W. T. GORDON, funeral director. State licensed embalmer. Office and residence, Tenth and Olive streets. Phone Red 4481.

PHYSICIANS AND SURGEONS DR. H. L. STUDLEY—Osteopathic physician. Offices over Chambers' store, 518 Willamette street. Phone Black 1326. Consultation free. Residence 734 Ferry street. Phone Red 3197.

DR. ANNA MAURER, Osteopathic physician. All curable diseases treated. Women and children a specialty. Office over F. E. Dunn's. Phone Red 1631.

C. H. CANNON, M. D.—Homeopathic physician and surgeon. Chronic diseases and diseases of women and children a specialty. Electrical vibratory and light treatment. Office, Suite 1, 2 and 3, Dunn building. Phone Main 540. Boards Hoffman House. Phone Main 11.

J. FRANK TITUS, M. D.—Homeopathic physician and surgeon. Chronic diseases and diseases of women and children given special attention. Faradic galvanic, X-ray and vibratory electrical treatments given. Office, corner Willamette and Eighth streets, Matlock bldg. Residence 632 Pearl street. Office phone, Red 1491. Residence phone, Red 4981.

ATTORNEYS-AT-LAW S. D. ALLEN, Attorney-at-law, 616 Willamette street, Eugene, Oregon. L. M. TRAVIS, Attorney-at-law. Office over Eugene Loan & Savings Bank, Eugene, Oregon.

C. A. WINTERMEIER, Attorney-at-law. Land titles and probate specialties. Office over Chambers-Bristow Bank. WOODCOCK & POTTER, Attorneys-at-law. A. C. Woodcock and E. O. Potter. Office one block south of Christian block, Eugene, Oregon.

WILLIAMS & BEAN, Attorneys-at-law. J. W. Williams, L. E. Bean. Practice in all courts of the state and before the U. S. Land Office. Offices 12, 13, 14 and 15 McClung Building. DORRIS & SKIPWORTH, Attorneys-at-law. Office in Hovey building, over Chambers-Bristow bank.

LEON R. EDMUNSON, Attorney-at-law. Rooms 1 and 2, Eugene Loan and Savings Bank. L. BILYEU, Attorney-at-law. Office over Yoran's shoe store, Eugene, Oregon.

WALTON & NESS, Attorneys-at-law. J. J. Walton and S. P. Ness. Will practice in all the courts in the state. Office, room 3, Walton Block, Eugene, Oregon. I. N. HARBAUGH, Special attention given to divorce and settlement of estates. Agent for Continental Insurance Company, Room 5, First National Bank Building, Eugene, Oregon.

JESSE G. WELLS, Lawyer, No. 26 West Eighth street, Eugene, Or. opposite postoffice. Gives special attention to the examination of abstracts, drafting wills, settling estates, conveyances and collections. Also to all pension matters. Phone Red 1176.

HOWER & WOOD

Real Estate and Timber Lands Ranch, Farm and City Property Your patronage respectfully solicited. Room 1, over First Nat. Bank

J. W. BARRINGER

Expert Housemover Moves anything. Twenty-five years experience. Residence, East Fifteenth and Oak Sts. Phone Red 4511. Eugene, Oregon.

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THE GREAT URINARY PILLS Sold by DRUGGISTS EVERYWHERE

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Every Thinker Appreciates smoking good cigars. It gives him relaxation. The Mount Hood Cigar is a favorite among all thinking men. It is positively the best 10c Cigar on the market

Plumbing

Furnish your new home properly. Don't slight the gas fixtures. We do all kinds of reliable plumbing and tinning work. Call and let us estimate on your work.

Aya & Heitzman

34 West 8th St. Phone black 1171

Electric, Gas, Water



Organized 1883

The First National Bank OF EUGENE, OREGON

Capital paid in \$100,000 Surplus and undivided profits 65,000 Additional liability of stockholders under national banking laws 100,000 Total \$265,000

We will be pleased to have your name on our books—your funds subject to check. We will handle your business with care and in strict confidence, whether your account is large or small.

T. G. Hendricks, President S. B. Eakin, Vice President P. E. Snodgrass, Cashier Luke L. Goodrich, Assistant Cashier

Merchants Bank

EUGENE, OREGON Does a General Banking Business on Conservative Lines

S. S. SPENCER, President L. H. POTTER, Vice Pres. F. N. McALISTER, Cashier. Cor 7th and Willamette

F. L. CHAMBERS, President. DARWIN BRISTOW, Cashier

Chambers-Bristow Banking Company

Of Eugene, Oregon. Paid Up Cash Capital \$60,000

Notes and mortgages bought. Money loaned on approved security. Interest paid on time certificates of deposit. A general banking business transacted.

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