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Charles H. Fisher.

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FRIDAY, JANUARY 3, 1908

EUGENE HAS NEED OF LOCAL BUILDING AND LOAN ASSOCIATION

There is a dearth of houses in Eugene to comfortably house those who are coming here seeking homes. To locate newcomers is one of the serious problems the promotion department of the Commercial Club has to deal with, so it is stated by Manager Hartog and his assistants. They hope and expect that next spring will witness renewed and increased activity in the building of houses in the residence districts of the city, and that the situation will be gradually relieved during the next year.

What Eugene seems to need in order to encourage home building is a local building and loan association. For the past twenty years this plan has worked well in Roseburg, and during that time probably a couple of hundred homes have been built and paid for, wholly or in part, from funds secured from these organizations. These building and loan associations are purely local and no salaries are paid except a modest remuneration to the secretary, who does the largest share of the work, and the expenses are purely nominal. In order to make the association prove popular and to eliminate individual control, stock subscriptions are limited to ten shares of a par value of $2000, which is paid in monthly installments of $1 per share until the stock matures. Loans may be secured by members only up to the amount of the par value of their stock, the loan being secured only upon real property. After securing a lot, the member is thus enabled to borrow from the association, build a neat home, wholly or in part from funds, according to the amount he desires to invest in a home, and is enabled to pay for it in eight or ten years in monthly installments that amount to practically the same as the rent he would have to pay for similar premises, and during that time has no fear of foreclosure hanging over him. The bylaws also provide a method whereby a stockholder may, by giving the required notice, withdraw his money by surrendering his stock, and receiving in addition to the principal a certain part of the accrued earnings during the time it has been invested.

The association plan has been the means in Roseburg alone of providing many clerks and other salaried employes with homes of their own, and many capitalists have also found that the stock was a safe investment, bearing a reasonable rate of interest. In Boise, Idaho, a city of homes, a similar association, issuing stock in series, has provided the means for building hundreds of homes. We speak of these instances because of having a personal knowledge of the benefits derived from such organizations in these cities, the publisher of The Guard having been a stockholder in every association of this kind that has been formed in Roseburg since the plan was adopted, and is at present a stockholder in the Douglas County Building & Loan Association of that city, the stock of which will mature in about three years more.

These local building and loan associations are said to have had their inception in Philadelphia among the thousands of wage earners of that city, and for years past have been of incalculable value in home-building there. That such an association would prove of vast benefit individually to many residents of Eugene, and to the city in general, we have not the slightest doubt. It would seem the proper thing for the Commercial Club to take this matter up and see about the organization of such an association, with not less than $100,000 of capital stock, and if the plan should prove as popular and beneficial here as in other cities, a year or two later another series of members to come into the association and participate in its benefits.

Friday the papers reported that the flood in the Willamette would reach its maximum on the following evening, gave the height of the waters and when the decline would begin, says the Oregon Tradesman. This news, secured through advices from the upper reaches of the river, through telegraph and telephone, as well as by consultation with the weather man, while not sufficient to take an oath on, is so nearly reliable as to govern vessels and waterfront business men in their preparations. And yet there are people who claim that they should like to return to the "good old times," when you did not know when the river would quit rising till it quit, when our preparations for the future were largely guesswork. We admit that the "good old times" had some advantages, but we believe that its disadvantages far outweighed them. We think this is the best time of the world in which to live, when scientific information ministers to us, when intolerance is at low ebb and superstition is retiring into the background. There may be better days coming, but very few have gone before.

The annual edition of the Salem Statesman is up to the usual standard of similar editions issued by that enterprising paper—in fact, it seems to be better than usual. The number contains a great deal of matter that will prove valuable in advertising the resources of the capital city and Marion county.

Nothing small about the 1908 bulletin issued by one of the professional prophets, who has made the business pay. He gives all kinds of calamities, including the sinking of Boston and the burning of New York, and winds up the programme of horrors with the destruction of the world in December.

We suppose it's because of the passengers it has been carrying at a loss that the Missouri Pacific has inaugurated a railroad war by cutting fares from Denver to New York to $32.60. If such a thing had been suggested by an outsider he would have been called a confiscator.

Virginia editors are jumping on Justice Harlan for the historical slip he made when he said President Zachary Taylor was born in Kentucky, which goes to show that even the senior justice of the Supreme court is not infallible.

If England should send a fleet to watch ours, it would be in order for the Kaiser to send one to watch England's, and for France to send one to watch the Kaiser's—in fact, the beginning of a gigantic international watch-game.

Sylvester T. Everett, of Ohio, who is said to have put Hanna into politics, says, "the presidential race should be a free-for-all." Maybe so, Syl., but no man has ever made it free up to this time.

A Philadelphia society leader led the grand march which opened a barn dance with her coachman for a partner, which is at least an improvement to eloping with a coachman for a partner.

Westward the "affinity" thing takes its way. The vise dean of the Iowa State College has taken it for a side-partner, and his wife has taken to the war path.

The Taft men are now claiming that LaFollette hasn't got the Wisconsin delegation cinched, and they say they are going after some of them.

Few men can get any enjoyment out of remembering the glad chime of Christmas bells after the big Christmas bills start to rolling in.

Chicago has a sect of sun-worshippers, but of course it does not compare in numbers with its sect of coin worshippers.

MARCOLA ITEMS

(Special Correspondence.)

Marcola, Jan. 3.—Last week's rain gave everything a good wetting.

Only one train a day and it in the afternoon makes it late when people get their mail.

The telephone line from Marcola to Eugene will soon be completed.

Sergeant Fuller, of the United States army recruiting station in Eugene, was here putting up posters a few days ago.

Rev. D. E. Olson will be here for another week.

John and Orville Aldrich, recently from Washington, were visiting in Marcola this week.

Most of the mills and logging camps will resume operations on Monday.

A dance was given New Year's eve and the old year was danced out and the new year in.

Withstands rain and shine. It's New Era quality, sold only at the Berger-Bean Hardware Company.

PROGRESS

Near the town of Up-Against-It, in the land of Root-or-Die,
We have found our very finest inspiration, you and I,
Toiling up the hill called Have-to, with Compulsion for a guide,
We have made the sort of effort that was never yet denied.
In the way were Can't and Couldn't, with their brother, What's the Use,
While our dearest foe, Born-Weary, seized with joy each poor excuse.
Yet behind us, unrelenting, drove our heartless master, Must,
And our feet essayed no lagging, spite of hill or heat or dust.
It was there we grew the sinews for the struggle—you and I—
Near the town of Up-Against-It, in the land of Root-or-Die.

Near that village, Up-Against-It, in the land of Root-or-Die,
We discovered possibilities undreamed of—you and,
Were there heartaches in that journey? Little, then, our master cared,
As along that stony highway under whip and spur we fared.
Bread-and-Butter trudged beside us with a keen and ruthless goad,
That should quicken halting footsteps if we loitered in the road.
Pride and Spunk, two comely sisters, lured us on with myriad wiles—
All the master's welts were painless as we feasted on their smiles.
So our hearts grew strong to conquer, as we plodded—you and I—
Past the hamlet, Up-Against-It, in the land of Root-or-Die.
—Strickland W. Gilliam in Success Magazine.

HARRISBURG NOTES LOCAL AND PERSONAL.

Mrs. R. H. Reed of Springfield came down yesterday for a visit with her sister, Mrs. Thomas Morrow.

Dr. Slocum of Portland came up Sunday last and assisted Dr. William H. Dale with an operation over near Junction City.

Mrs. Wade Davis of Junction City was here Sunday last visiting with her mother, Mrs. N. W. Windom and numerous friends.

Mrs. P. H. Cough, accompanied by her brother, Mr. Norris of California, went up to Eugene the first of the week for a visit with relatives.

D. S. Bussey, who has been quite ill for some time past, is slightly improved at this writing, a fact his many friends will learn with pleasure.

Mr. and Mrs. D. H. Pierce went to Creswell last week, to spend Christmas with relatives, and on account of high water were compelled to remain for several days.

L. G. Lassell, J. R. Cartwright, Wm. Boggs and William Davidson were at Eugene Tuesday attending the meeting of the hop growers, which was held there on that day to talk over the Hop Growers' Union, which it is proposed to organize in Oregon, Washington and California. If a sufficient number of hop growers in the state can get together to make the organization a success, it will undoubtedly be of great benefit to the growers. It is proposed to conduct the organization on the same lines that the California fruit growers do their union, and there is no denying the fact that they are greatly benefited by that organization. —Bulletin.

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.

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.

GASOLINE WOOD SAWING

W. G. White is prepared to saw your wood on short notice.

Phone Black 4351. Residence, 516 West Sixth street.

IF YOU KNEW

The merits of the Texas Wonder, you would never suffer from kidney, bladder or rheumatic trouble. $1 a bottle (two months' treatment). Sold by O. J. Hull, or by mail. Send for testimonials. Dr. E. W. Hall, 2926 Olive street, St. Louis.

State of Ohio, City of Toledo, Lucas county, ss:

Frank J. Cheney makes oath that he is the senior partner of the firm of F. J. Cheney & Co., doing business in the city of Toledo, county and state aforesaid, and that said firm will pay the sum of ONE HUNDRED DOLLARS for each and every case of catarrh that cannot be cured by the use of Hall's Catarrh Cure.

FRANK J. CHENEY.

Sworn before me and subscribed in my presence this 6th day of December, A. D. 1886.

(Seal) A. W. GLEASON, Notary Public.

Hall's Catarrh Cure is taken internally and acts directly on the blood and mucous surfaces of the system. Send for testimonials free.

F. J. CHENEY & CO., Toledo, O.
Sold by druggists, 75c.
Take Hall's Family Pills for constipation.

If you are going to use coal this winter it will pay you to get a Wilson Coal Heater. dtf

SENATOR FULTON DECLARES FOR TAFT

"I do not think there is any doubt that Oregon will send a solid Taft delegation to the Republican National Convention," said Senator Fulton yesterday. "Believing, as I do, that Secretary Taft is the strongest and most available man that has been named for the Presidential nomination, I shall do what I can to insure sending from this state delegates to the nominating convention who will support his candidacy.

"I consider that Secretary Taft would prove the most able exponent of the principles the people desire to see carried out. Besides, he unquestionably is the strongest and most available candidate that has been suggested among the Republicans. He has been tried in various phases of statesmanship and in every instance he has proved entirely capable. In the judiciary, in the administration of the Government's policies at home and abroad and in his conduct of the office he now holds, he has been a success.

"All this talk to the effect that should Taft be elected to the Presidency he would be only the mouthpiece of some other person, is all nonsense and does him injustice. He is not only a man of great ability but he is absolutely independent.

"Nobody knows where Hughes stands. His position on any important national question is not known. Prior to the investigation of the insurance companies in New York he had never been heard of, but at that time he did his work well. On the other hand Taft and his policies are known and there is a general feeling that no mistake would be made in making him President."—Oregonian.

HALL WANTS TO SEE HENEY'S EVIDENCE.

John H. Hall, ex-United States District Attorney, who was removed from office by Francis J. Heney, whose trial is the first on the docket of land fraud trials which were set by Heney for January 13, has filed a petition with the clerk of the United States Circuit court, deamnding permission to examine certain letter files, books, and certain other records of the United States Attorney's office, which Heney took possession of when Hall was dismissed from office. The petition was not filed in open court; it was merely filed with the clerk and whether a copy of the petition was forwarded to Heney is not known. No copies were filed with W. C. Bristol or his assistant, James Cole.

When it was learned late last night that Hall had filed a petition, demanding access to documents that were in his office when he was dismissed it was too late to see the papers. The petition was drawn up by Hall himself and placed on file by him, after a consultation with his counsel, County Judge Lionel R. Webster. The petition is said to contain this statement, that "the defendant could not safely go to trial without access to this evidence."—Oregonian.

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. tf

WILLAMETTE MARKET CHANGES OWNERSHIP

Having purchased from B.F. Goodpasture 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, guarnateeing them the best quality at the most reasonable prices. Orders filled promptly and delivery made to every part of the city. Phone Main 38.

tf J. H. VINCENT.

AS TO ACUTE DISEASES

In many quarters of the country osteopaths are not very numerous; as a result, the news of their good work having spread, they are kept busy treating patients who come to their offices suffering from diseases that have become chronic, so that the impression has grown that osteopaths treat chronic diseases only.

In many quarters of the country where osteopaths have become numerous the doctors of this new school have become the regular family physician. They have been called in alike for the troubles of children and parents, and their marked success in the treatment of diseases of every character makes their services much sought after. Any one who wishes a thoroughly convincing demonstration of osteopathy's effectiveness should call in an osteopath when some member of the family is suffering from an acute attack; and it is quite certain that the osteopath will thereafter be the family physician.

Dr. H. L. Studley, osteopath, office over Chambers Hardware store. Phone Black 1326. Residence, 734 Ferry street. Phone Red 3197.

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.

FRED THOMAS, Architect.
1 21f Room 7, Chrisman Blk.

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. tf

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

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. tf

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

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

FOR SALE—Fine land in acreage tracts, close to Eugene; good location; terms reasonable. Inquire Rooms 3 and 4, Beckwith Building, Eugene, Oregon. tf

FOR SALE BY OWNER—A snap in heart of city; only one block from high school, choice lot 57x162 feet, convenient cottage; modern. Cheap at $2000; investigate. Inquire at this office.

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.

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.

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 dressmaking. 760 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.

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

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

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. tf

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. tf

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

FOR RENT

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

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

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.

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 5172. 19

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. tf

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 161 West 4th street, between Lincoln and Lawrence, and receive reward. tf

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. tf

PROFESSIONAL COLUMN

ABSTRACTORS

THE LANE COUNTY ABSTRACT CO., Rooms 2 and 3, Waren 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

FRED 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, Chrisman 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, Osteapathic physician. All curable diseases treated. Women and children a specialty. Office over F. E. Dunn's. Phone Red 1631.

C. H. CANNON, M. D.—Homoeopathic 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.—Homoeopathic physician and surgeon. Chronic diseases and diseases of women and children given special attention. Faradic galvanic, static, X-ray and vibratory electrical treatments given. Office, corner Willamette and Eighth streets, Matlock bldg. Residence 632 Pearl street. Office phone, Red 1091. Residence phone, Red 4981.

ATTORNEYS-AT-LAW

S. D. ALLEN, Attorney-at-la, 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 Chrisman 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

E. C. Gulliford
Livery, Feed and Boarding Stables
New Floor Room—New Rubber Tire Turnouts.
Fall Creek Stage Line.
109 West 8th Street,
Phone Main 99

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

Willamette Valley Co

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.
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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.

All Shapes and Sizes of
HOLLY BOXES
And all other materials for putting gifts up in holiday style at
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