

**THE EUGENE DAILY GUARD.**  
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**AN INDEPENDENT PAPER**  
 Member of Associated Press  
**FRIDAY, JANUARY 24, 1908**

**DECIDE TO ORGANIZE**  
**B. & L. ASSOCIATION**

The committee of the Commercial Club has decided to open stock subscription books for a local building and loan association at the rooms of the Commercial Club next Wednesday evening. All who are interested in the movement are requested to come to the meeting at that time and hear the workings of such an association fully explained, after which an opportunity will be given all who desire to subscribe for stock. It is especially desired to interest salaried employees who are paying rent from year to year, and who through such an association may be enabled to build and own their own homes in course of a few years. Home-building is an effective stimulant for good citizenship, the owner of a home being generally an advocate of all that is good in the way of civic progress.

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 to be paid in monthly installments of \$1 per share until the stock matures. Loans may be secured by the 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 he has no fear of foreclosure hanging over him. The by-laws 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.

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 will prove of vast benefit individually to many residents of Eugene, and to the city in general, we have not the slightest doubt, and for this reason there should be a large attendance at the meeting Wednesday night.

What is the use of quarrelling with Albany or any other Linn county town over these high school debate decisions? When Lebanon defeated Eugene there was plenty of soreness exhibited here, and when Eugene Judges gave Brownsville a decision over Albany the shoe pinched the other foot. It's human nature to think one's self always in the right, and it requires a "dead game sport," in the gambling parlance, to accept defeat without a murmur. Better bury these little school squabbles and live in peace and harmony as neighbors should do. Some Linn county people, it is true, have attacked the state university, which is the pride of the people of Lane county, not altogether because of its location here, but on account of their close association with it, and their absolute faith in its work as a factor in state-building, because they personally know of the thoroughness of its educational efforts. We know well that Linn county people are not a unit in opposing proper support for the university, and much of the opposition to it there is based, not on local prejudice or jealousy, but upon

**EIGHTH GRADE EXAMINATIONS**  
 The eighth grade final examinations for the public schools will be held  
 January 23, 24.  
 May 14, 15.  
 June 11, 12.  
 Teachers who have pupils ready for the examination should notify me of the number of questions wanted and the name of the person appointed to conduct the examination at least 15 days before the date for which the questions are wanted.  
**W. B. DILLARD,**  
 County Superintendent.

**A HIGHER HEALTH LEVEL**  
 "I have reached a higher health level since I began using Dr. King's New Life Pills," writes Jacob Springer, of West Franklin, Maine. "They keep my stomach, liver and bowels working just right." If these pills disappoint you on a trial money will be refunded at W. A. Keykendall's drug store, 25c.  
**PORTLAND ROYAL BAKERY**  
 Bread, the best and healthiest bread made, for sale at Otto's.  
 The Theatre Cafe is now serving a dish of delicious fresh shrimp with every order of oysters. Come and eat oysters.  
 Warner tunes pianos. Leave orders at Morris' Music Store.  
 We use all the latest methods in cleaning and dyeing at the Eugene Dye Works, corner Sixth and Willamette streets. Phone Red 2561. If

John—What kind of tea do you like?—Rock Mountain. Tea best?—Prisella—Go-tea?—some hot Rocky Mountain. Tea best?—Prisella—"It's good for itself." John—(Makes lovely complexion.) John—(Linn Drug Co.)

a misconception of the motives of those who are the staunchest supporters of the university. The Albany papers have in the circumstances treated the subject with commendable fairness, and it is unwise to allow a feud to grow up over trivial matters, like these high school debates, that may, if given too much space in the newspapers, tend to hold apart two big valley counties on more important subjects in the future, when cooperation may be essential to success. The interests of Lane and Linn counties are common and the Willamette valley should pull together to secure its share of new population and industries. Only imaginary lines divide the counties and both need more electric roads, factories and all those enterprises that tend to prosperity and growth. Let us have peace.

Oregon and the entire Pacific Northwest, need more feeders, more of those lines of steel to bring the now remote corners of the country into intimate touch with the centers of population, says the Oregon Tradesman. The construction of such branch lines will benefit both city and country, furnishing a market for supplies and bringing better prices and better living to the far places. Steam and electricity will knit the commercial fabric of Oregon closer.

Would a judge be justifiable in sending a lawyer to jail for contempt of court, for filing a legal paper in rhyme, may become a live question for the bench, should the example of a lawyer-poet of Jamaica, New York, be followed.  
 Congressman Hull, of Tennessee, wants a house committee to trace all campaign contributions to both parties in 1904. He ought to know that such things are never traceable—at least, not those big enough to count.

King Leopold, of Belgium, has taken a leaf out of the Rockefeller book. He announces that he desires no personal profit from the revenues of the Congo State, but will devote the money to philanthropic purposes.  
 One of Hearst's \$15,000 editors—name's Tombs, Graves, or something like that—predicts a dull and issueless presidential campaign. Guess again, old man, your salary pays for something better.

Evidently the two Pennsylvania women who fought a duel to the death for the favor of a man were believers in all fabled leap year rights.  
 According to the Georgia press, moonshining and blind tiggering are the most exhilarating sports in that state. Bidding for a presidential visit, eh?

However it may be regarded by the big financiers, the idea of governmental insurance of bank deposits looks pretty good to the average depositor.  
 Hon. Judson Harmon, of Ohio, says he would accept the democratic nomination for president. Sure; the woods are full of men willing to do as much.

However, Japan has too much authentic information about our navy to be fooled into getting too gay by any fake exposure of its defects.

**The Future of Life Insurance.**

By DARWIN P. KINGSLEY, President of the New York Life Insurance Company.

**THE FUTURE OF LIFE INSURANCE IS MENACED BY REFORM THROUGH DESTRUCTION. WHEN WILL THE JUSTICE OF STATESMANSHIP, WHICH WOULD REFORM BY CONSERVATION, TAKE THE PLACE OF THE ACTION OF THE POLITICIAN, WHO THINKS HE HAS REFORMED WHEN HE HAS DESTROYED?**

What shall we say of the political leader who fashions a cunning appeal to all the baser passions of the human heart? What shall we say of the organ of public opinion which DELIBERATELY MISSTATES FACTS, garbles testimony, destroys reputations and cultivates suspicion and hate, which always lie near to the surface of human feeling, and DELIBERATELY brings on a social tempest in order to sell its wares? What shall we say of the great magazine which, professing to put before the world a dispassionate review of life insurance and life insurance companies, REFUSES TO SEE RESPONSIBLE LIFE INSURANCE MEN, apparently from fear that the truth in possession might deprive its article of certain sensational features?

**THE FUTURE OF AMERICAN LIFE INSURANCE IS AS CERTAIN AS THE FUTURE OF AMERICAN CIVILIZATION. IT MUST GO ON BECAUSE CONJUGAL AFFECTION WILL GO ON. IT FITS INTO THE PLANS OF A BUSY WORLD, AND THIS IS A VERY BUSY WORLD.**

Life is more productive, more generous, more effective, sweeter, HAPPIER; values are more certain, securities more abundant and better than ever before. American life insurance, with all its faults, HAS SEEN THE OPPORTUNITY AND THE NEED and splendidly answered both. Therefore it must go on. It DESERVES to go on because when subjected to the severest tests it is found to have been HONEST, SOUND AND IN THE HIGHEST SENSE USEFUL. It must go on because it performs now and is able to perform a function in civilization which has not been given to any other business.

**THURSTON HAPPENINGS**

(The Thurston correspondent will please send in the items so they will reach this office Wednesday to insure publication in the Weekly Guard.)  
 (Special Correspondence.)  
 Thurston, Jan. 24.—There is music in the air; it can be heard from many houses, for there seems to be a craze for the phonograph. We can turn the telephone on and listen to the music, but the best music comes from the blacksmith shop. On Monday the people of Thurston were greeted with the ring of the anvil at the old shop opposite the store and postoffice. Claude Yancey, who the past year has done the shoeing of horses for Mr. Luther at Springfield, has opened a shop here at Thurston, and solides the patronage of this part of the country.  
 Rev. Silvers preached his farewell sermon at Thurston last Sunday evening.  
 We have a church, a school house, a postoffice, store, two hotels, one blacksmith and wagon shop and now a club house. We now need a hall for public meetings and entertainments. We hope some one will supply the need.  
 Mr. Rhodes is hauling lumber for more improvements.  
 The Howard brothers are clearing more land and preparing for another big crop of potatoes.

**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 osteopathy 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 physicians. 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.

**MOTHER'S KITCHEN**

Seventh and Oak streets, has opened under new management. Good board and room by the day, week or month. First-class home cooking. Chicken dinner every Sunday.  
**MRS. S. Y. ABBOTT.**

**WOOD SAWING**

John M. P. Dixon, successor to W. E. Bodoy, all wood sawed to gauge. For prompt service phone Black 3312. Residence, 267 High street. If Gasoline wood saw.  
**DRESSMAKING**  
 Suits a specialty. Mrs. Williams & Co., Rooms 7 and 8, Gordon block 11  
 State of Ohio, City at 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.  
**A. W. GLEASON,**  
 Notary Public.  
 Hall's Catarrh Cure is taken internally and acts directly on the blood and mucous surfaces of the system. Sold for testimonials free.  
 F. J. CHENEY & CO., Toledo, O. Sold by druggists, 75c.  
 Take Hall's Family Pills for constipation.

**RANK POOLSHINIS**

When attacked by a cough or a cold, or when your throat is sore, it is rank foolishness to take any other medicine than Dr. King's New Discovery," says C. O. Kridgely, of Empire, Ga. "I have used New Discovery for seven years, and I know it is the best remedy on earth for coughs and colds, croup, and all throat and lung troubles. My children are subject to croup, but New Discovery quickly relieves every attack." Known the world over as the king of throat and lung remedies. Sold under guarantee at W. A. Keykendall's drug store, 50c and \$1. Trial bottle free.

**WE CAN SUPPLY**

Your wants with wood—Oak, Maple, Fir, and Pine. Also Coal.  
**WILLIAMS TRANSFER CO.**  
 Phone Black 1141

**GASOLINE WOOD SAWING**

W. G. White is prepared to saw your wood on short notice.  
 Phone Black 4351. Residence, 516 West Sixth street.

**HARRISBURG NOTES LOCAL AND PERSONAL**

Mrs. Gibbs, of Eugene, was here the latter part of last week, visiting at the home of her uncle, J. R. Cartwright.  
 Jay H. Jewett has moved his family back to this city from Coburg, where they have resided for some time past.  
 Some one broke into the office at Jerry Hay's implement depot near the river Monday night, and evidently made their headquarters there during the night. They found a phonograph which belonged to Frank Hay and were not content at having some music, but broke seven of the records. When Mr. Hay came down in the morning he found a fire burning in the stove and the light burning, which indicated that the parties, who ever they were, made a hasty exit and in doing so left some articles which may serve to identify them later. This is not the first time that business houses have been broken into of late, and if the parties do not use a little more caution they may find themselves "On the Inside Looking Out."  
 —Bulletin.

**EUGENE PROPERTY WILL GROW VALUABLE**

Blair street addition property is sure to double in value within the next two years. Two electric railroads 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 Genry 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. If

**NORMAL SCHOOL OFFERS SPECIAL OPPORTUNITIES**

The Southern Oregon State Normal school at Ashland offers special opportunities for teachers to review for the teachers' examinations in February and August, and to take work in pedagogy and special methods in teaching the various grades of the training school. Since the public schools of Oregon are calling for teachers who can teach manual training, many are taking advantage of the industrial work lately installed in the school. Expenses of board and lodging and tuition nominal.  
 The State Normal School at Ashland is enjoying the largest appropriation of state funds ever granted a normal school in the history of Oregon. Catalogues sent on application to the president. 331

**WANTED**

WANTED—A cheap boat. Address box 231, Eugene, Ore.  
 WANTED—Apprentice girl at Colvin & Russell's millinery store, 84 E. Ninth street.  
 TO TRADE—By owner, timber land for city property or land close to some town. No agents. Address H. G., Box 454, Eugene, Or.  
 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.  
 WANTED—Ten ladies and gents daily to get their clothes cleaned and pressed at the Eugene Dye Works.  
 WANTED—A lady to keep house; young or old, for four little girls, the youngest four and the oldest 12 years; no objection to a lady with one child. For further information address Geo. W. Land, Willamette, Or. 125

**MISCELLANEOUS**

ACCORDION PLEATING—Done by Mrs. Bert Vincent at 627 Hilyard street, near East Ninth, on reasonable terms. Phone Red 3302. If  
 FOR EXCHANGE—45 acres, well improved, near Oakland, for property in or near Eugene. Good trade will be given. McMurry & Rugh, 22 West Eighth street. If

**CLASSIFIED**

FOR SALE

WOOD FOR SALE—16-inch oak wood. Phone Farmers' 286. 125  
 WOOD FOR SALE—16-inch oak wood, \$6.50 per cord. Phone Farmers' 286. 126  
 FOR SALE—Second growth fir wood. M. L. Coppernoll, at Watt's jewelry store. If  
 FOR SALE—Heavy farm wagon, nearly new. Inquire at 684 East Eleventh street. If  
 FOR SALE—Cheap, good second-hand Stud-baker 3-inch wagon. Enquire at Eugene Grocery. If  
 CORDWOOD FOR SALE—Leave orders with L. G. Brown at Dr. Brown's office in Christmas block.  
 FOR SALE—English walnut trees, two years old. J. W. White's grocery, Fifth and Willamette streets. 131  
 WOOD FOR SALE—A few cords of good dry oak and dry fir. Enquire of E. M. Warren, 442 Lawrence street.  
 FOR SALE—Cook stove wood for sale; 16-inch oak wood, the right size for the cook stove. Phone Farmers' 286. 118  
 FOR SALE—Fresh milk cow, six years old. Also pure bred Poland-China pigs. Address Geo. C. Wilmer, Eugene, R. F. D. 1. If  
 FOR SALE—Honest and relinquishment of 160 acres and 80 acres. Also a small tract of timber for sale. See Mark T. Fleming, 412 Willamette street.  
 FOR SALE—House of five rooms and large lot on East Eighth street, north side; at a bargain if sold soon. J. C. Rickie. For particulars address or call on S. R. Williams, Eugene, Or.  
 FOR SALE—Fine land in acreage tracts, close to Eugene; good location; good school adjoining property; terms reasonable. Inquire Rooms 3 and 4, Beckwith Building, Eugene, Oregon. If  
 FOR SALE OR TRADE—For property in or near Eugene, 28 acres in Oakland, Douglas county; 8 room house; orchard; several acres timber. Inquire at 746 Charnelton street, Eugene, Or.  
 "FROM OCCIDENT TO ORIENT" and "Around the World," by Charlton Bristow Perkins. Price, \$1.50, postpaid. Address H. Clay Perkins, Grants Pass, Oregon. If  
 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 6-2-3 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 Genry school house. Price, \$1600. Time on part. I. N. Harbaugh, agent, Room 5, over First National Bank. Bring this notice with you.  
 FOR SALE BY OWNER—Only one block from high school, choice location, residence, new and modern and east frontage; high, dry lot; well worth \$2000; will go at a bargain if sold soon. Enquire at this office. If  
 FOR RENT  
 FOR RENT—5-room flat, furnished. Inquire at 129 W. 8 1/2th street. If  
 FOR RENT—Five furnished rooms for housekeeping. Call at 751 Willamette street. 125  
 FOR RENT—Two furnished rooms for young men students. Call at 332 East Fourteenth street. If  
 FURNISHED ROOMS—Electric light and bath; three blocks west of postoffice. Apply at 521 Lincoln. If  
 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—A cheap boat. Address box 231, Eugene, Ore.  
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 TO TRADE—By owner, timber land for city property or land close to some town. No agents. Address H. G., Box 454, Eugene, Or.  
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**COLUMNS**

MRS. HANEON'S Continued.

STONE AND OFFICE HELIP Far-aided free to employers. Clerks' Registration Bureau, entrance to office, 14 Selling-Block building, 207 1/2 Washington street, corner West Park, Portland, Oregon. If  
 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. If  
 GOLD AND SILVER PLATING—On knives, forks and all household articles that do not look like new. Write the Oregon Plating Works, 128 Lewisdale street, Portland, Oregon, for prices  
 INTERNATIONAL CORRESPONDENCE SCHOOLS—"The Busy Man's University." Gives a thorough training at your own home in nearly all the trades and professions. Text books and instruments (when required) furnished free. Full information and circulars at the local enrollment office, 45 W. Eighth street, R. J. Kirkwood, representative.  
 LOST AND FOUND  
 LOST—4N dressing room at Army Saturday night, a purse. Finder please leave at Guard office.  
 LOST—On Friday evening, a canoe broom, near the high school on Willamette street. Finder please leave at The Guard office. 120  
 LOST—A ladies' pocketbook containing money somewhere on the streets of Eugene Saturday. Finder please leave at Guard office and receive reward. 123  
 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, 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, 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, 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-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. Real 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. BILVEY, Attorney-at-law. Office over Yocum'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 2, Walton Block, Eugene, Oregon.



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.  
 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.

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 O. 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.

Homebuilders will find the best bargains in Blair street addition. Make your own terms; pay for your lot or acre tract out of your monthly savings. If