ean Man

liness is less than half the battle. A man may a dozen times a day, and still be unclean. Good cleanliness not only outside, but inside. It means ch, clean bowels, clean blood, a clean liver, and althy tissues. The man who is clean in this way d act it. He will work with energy and think althy thoughts.

er be troubled with liver, lung, stomach or blood yspepsia and indigestion originate in unclean stom- diseases are found where there is unclean blood. and bronchitis mean unclean lungs.

ierce's Golden Medical Discovery

ts these diseases. It makes a man's insides clean healthy. It cleans the digestive organs, makes pure, blood, and clean, healthy flesh.

tone to the nervous system, and cures nervous exhaustion and It contains no alcohol or habit-forming drugs.

is the most unclean uncleanliness. Dr. Pierce's Pleasant Pel- They never gripe. Easy to take as candy.

ILLS'
0-15 Cent Store

will find great bargains roideries, Laces, Rib- air Goods, Flowers for Hats, in fact, everything notion line. Clearance ces here all the year

Now we want you to try a pair of our school stockings. The Bear Brand for your boy or girl. Regular 25c value only **15c** the pair.

will find here hundreds of little items that every ife needs every day and at the little price of 5, 15c. Kitchen Utensils, Granite Ware, Wire etc. Real values to be found here.

1 WILLAMETTE STREET

eeth

DRS. J. C. GRAY, L. L. WHITE.

LAIN CROWNS, per tooth	$3.50
CROWNS ((22k., 28-gauge, reinforced, per tooth	$3.50
S—(All gold, 22k.)—Per tooth	$3.50
S—(Porcelain fronts, gold back)—Per tooth	$3.50

guarantee all gold to be S. S. White.
guarantee all solder to be S. S. White.

PILLINGS	50c
FILLINGS	$1.00 UP

Artificial Dentures

TO LOOK LIKE YOUR OWN TEETH.
OF THE VERY BEST MATERIAL MONEY CAN BUY FOR $8 PER SET.
TEN GUARANTEE WITH ALL WORK FOR TEN YEARS.

Office

First National Bank Building-Room No. 7

Benefit Concert for the

W. C. A. Bungalow Fund

"Myrtle Elvyn"

America's Celebrated Pianist assisted by Susie Fennel Pipes, violinist.

eb. 9th. Eugene Theatre

ts on sale at box office after Feb. 7th

MONETARY COMMISSION OF CANADIAN BANKS

System Is Explained After Full Investigation Is Made

Washington, Jan. 28.—Today was issued the first of the important series of financial monographs resulting from the exhaustive investigations pursued in this country and abroad under the auspices of the National Monetary Commission, "The History of Banking in Canada," by Roeliff M. Breckenridge, whose work on that subject, published some twenty years ago, has been long recognized as authoritative. This monograph gains importance from the fact that the Canadian banking system, with its highly developed organization of branch-banking, its large freedom of note issue, and its circulation-redemption fund has for many years attracted attention in this country. Some students of our banking problems have advocated the adoption of similar arrangements in the United States, and the National Monetary Commission has consequently made a comprehensive investigation of the history and actual operations of banking in Canada.

In this monograph, issued by the commission today, Mr. Breckenridge has brought the history of Canadian banking down to the present time and has discussed fully the changes and developments which have taken place since the date of publication of his original volume. The monograph is replete with facts and statistics showing the growth and present condition of the Canadian banks.

Mr. Breckenridge shows that the Canadian system is in many respects similar to the Scotch banking system; it is primarily and fundamentally a branch banking system. There are today, it appears, only 29 banks in Canada, and 19 of that number have their head offices in Toronto and Montreal, their branches numbering more than 2000, being distributed from the Atlantic to the Pacific, into the Yukon country, and even into foreign countries. Of the parent banks, however, there are not more than three with head offices west of Ontario.

The authorized capital of any bank organized since 1890 is required to be at least $500,000, of which at least $250,000 must be paid in cash before the bank is authorized to commence business. Each bank may issue its notes, payable to bearer on demand and intended for circulation as money, but the total amount of notes of any bank in circulation could not, prior to the amendment of 1908, exceed the unimpaired paid-up capital of the bank. By the amendment of 1908, which grew out of the emergency issues of Dominion (or government) notes during the American panic of 1907, a bank, in addition to its regular circulation, may, during the usual season of moving the crops—that is, from the 1st day of October in each year to the 31st day of January next ensuing—issue its notes to an amount not exceeding 15 per cent of its combined paid-up capital and reserve. These additional notes are subject to a special tax at a rate not exceeding 5 per cent per annum, fixed by the governor in council.

The payment of the notes in case of failure of the issuing bank is secured in several ways. The notes are a first lien upon the assets of the bank; each stockholder is liable for any deficiency in the assets to an amount equal to the par value of the shares held by him, in addition to any amount not paid up thereon, and there is a "bank circulation redemption fund," in charge of the government, which is contributed by the banks. Each bank is required to keep to its credit in this fund 5 per cent in cash upon the average amount of its notes in circulation from year to year. In case of suspension of payment, the notes of a bank draw interest at the rate of 5 per cent per annum from the day of suspension until the date named by notice when they will be redeemed. When the circulation fund is depleted from any cause, a call is made upon the banks to replenish it at a rate not exceeding 1 per cent per annum of the bank's circulation.

In addition to these provisions for maintaining the soundness of the notes, there are several requirements of law for the purpose of insuring their current redemption at par in all parts of the Dominion. The notes must be redeemed at the parent or head office of the banks and at agencies at commercial centers in each province which are fixed by law and at such other places as the treasury board of the Dominion may designate. The Canadian system differs from that of the United States in the absence of any requirement for the maintenance of a fixed reserve against liabilities of the banks, either notes or deposits, and in the absence of any system of governmental inspection of the banks. The policy has gradually grown up, however, of considering a reserve of 15 per cent desirable against demand liabilities, and banks falling below this are likely to be admonished by the bankers' association.

The chartered banks are members of the Canadian Bankers association, founded in 1892, but which was given the status of a public corporation under the amendment of 1900, and was authorized to establish clearing houses [illegible] in any place in the Dominion [illegible] rules for their government [illegible], however, to the approval of the treasury board. To it was also given supervisory control of the note issues of the banks in order to promote uniformity and to prevent fraudulent over-issues, and the power to take charge of the affairs of a failed bank through a curator. By these and other powers it exercises a large measure of influence over the policies and practices of the banks in general.

HANDS CRACKED RAW AND SCALY

Itched and Burned Terribly—Arms Affected, Too—Could Not Move Thumbs Without Flesh Cracking—Sleep and Work Often Impossible—Was Fairly Worn Out.

CUTICURA SOON CURED HIS FEARFUL ECZEMA

"About a year ago an itching humor began to appear around the back of my hand. It started in to spread, and pretty soon it covered both my hands and got up over my wrists and even up to the elbows. The itching and burning were terrible. My hands got all scaly and when I scratched, as I was doing a good part of the time, the surface would be covered with blisters and then get raw. The eczema got so bad in around the pit of my thumbs that I could not move the thumbs without deep cracks appearing. I went to my doctor, but his medicine could only stop the itching and did not seem to heal my hands up at all. At night I suffered so fearfully that I could not sleep, often lying awake until well toward morning, then waking up still tired. I am a chef and steward by trade and I had to give up my place, as my hands were so terrible to look at that they did not like to have me around about the food. I could not bear to touch them with water, but when I positively had to get my hands clean I would rub them with oil.

"This sort of business went on for three months and I kept trying zinc and tar ointments and such remedies with no particular benefit. I did not know what to do, for I was fairly worn out. For a long time several friends kept asking me why I didn't use Cuticura and at last I thought I would. First I got the Cuticura Soap, then Cuticura Ointment and at last Cuticura Resolvent. I put the Cuticura Ointment on at night, covering my hands with light cotton gloves. In the morning the inside of the gloves would be lined with scales, sometimes half as long as your finger, leaving nice healed places where the scales had been. In a month I was cured and have kept so now for nine months. My hands and arms are perfectly clear of all traces of eczema and I think I am well rid of it. Walter H. Cox, 16 Somerset St., Boston, Mass. Sept. 25, 1908."

Cuticura Remedies are sold throughout the world. Potter Drug & Chem. Corp., Sole Props., Boston, Mass. Mailed Free, Cuticura Book on Skin Diseases.

Aya & Heitzman

Plumbing

34 West 8th St.
Phone black 1171

We are now in better shape to attend to all kinds of Plumbing than before the fire

No Overcharges

Good Workmanship

Notice to Contractors

The Bangs Livery company will receive bids for the building of a concrete basement and foundations at 8th and Pearl streets until 5:30 p. m., February 5th, 1910. Plans may be had of W. T. Campbell, 222 East 9th, and the right is reserved to reject any or all bids.

BANGS LIVERY CO.

Dr. Geo. Wall's office is at 36 West Eighth street, over the Pacific States Telephone Company office. Calls atended day and night. Day and night phone, Main 166. Surgery and X-Rays.

Beginning February 1, the Oak Shoe Store, successors to David Link, announce their motto will be "Small profits and quick sales.

Dr. Jarvis, eyesight specialist, 2nd floor White Temple. Glasses fitted and satisfaction guaranteed. tf

Dr. F. W. Prentice's offices are at 86 West Eighth street. Calls attended to day or night. Day phone 1171; night phone Main 529.

There is no quinine, nothing whatever harsh or sickening in Preventics. These little candy cold cure tablets act as by magic. A few hours—and your threatening cold is broken. Candy-like in taste, Preventics please the children, and they break the feverishness—always. A large box—45 Preventics—at 25 cents. Also fine for feverish children. Sold by all dealers.

Roberts Bros.' big sale continues j29

INSURANCE FRAUDS ARE UNCOVERED

Agents and Physicians of Louisville Are Accused of Swindling

Louisville, Jan. 27.—John J. Kean, P. J. Needham and T. T. O'Leary, agents representing a number of insurance companies in Indiana, Tennessee, Kentucky, and other states tonight were arrested on warrant charging them with conspiracy to defraud. The warrants were sworn out by S. C. Renick, secretary and treasurer of the Indiana National Life Insurance Company.

While the amount involved is not stated, it is understood to reach $200,000 or more in policies alleged to have been written on the lives of persons virtually certain to die within a few months—the fraud consisting of the impersonation of sick and incurable persons by healthy ones employed for the purpose.

It is believed the alleged conspiracy is far-reaching, and investigation will be made not only here, but in New Albany, Ind., and perhaps in other cities.

Fraud Involves Fifty Persons

It is stated that the arrest of these men is only the first step in the investigation of an affair that involves more than 50 persons and relates to fraudulently obtained life insurance policies to the value of more than $200,000. It is also said that many physicians are involved.

One physician, it is said, has admitted that he acted as a participant in a conspiracy by filling out medical certificates testifying that men and women he had never seen were good insurance risks.

Real Estate Transfers

D. A. Paine et al to H. L. Mooney et al, lot 15, block 27, Emerald Heights add to Springfield; $1.50.

W. B. Cooper et ux to William T. Jones, lots 7 and 8, block 2, and lots 2 and 3, block 3, Cooper & Randall's add to Cotage Grove; $500.00.

J. F. Spray et ux to Mary A. Baker, lots 2 and 3, block 4, McQueen's add to Cotage Grove; $750.00.

B. H. Lee et ux to Fritzz Schlie, tract in sec. 4, tp. 21, 3 w; $150.00.

J. I. Jones et ux to M. M. Gregory et ux, 5 acres, sec. 33, near Cottage Grove.

U. S. to Edward B. Perrin, 929 acres, tp. 16, 2 w; Pat.

U. S. to Edward Perrin, se¼ nw¼, sec. 6, tp. 16, 1 w; Pat.

U. S. to Edward B. Perrin, ne¼ n½ of nw¼ and se¼ of nw¼, sec. 24, tp. 15, 1 w; Pat.

C. C. Meyers to C. H. Chapman, 10 acres in tp. 17, 4 W. $1600.

Frank Fountain et al to Herman E. Rice et al; lots 17 and 18, block 84, Washburne sub-div. to Springfield Power & Inv. Co's. add. to Springfield. $530.

U. S. to Willis C. McGuire; NW. ¼, sec. 14, T. 18, 7 W. 160 acres. Pat.

W. H. Turnbow et ux to C. H. Seiwell; S. 1 of SE. ¼, sec. 30, T. 15, 5 W. 40 acres. $1.

C. H. Seiwell to Sam Ferguson; S. ½ of SE. ¼ of sec. 30, T. 15, 5 W. 40 acres. $10.

HARRISBURG NEWS

Mr. and Mrs. E. E. Upmeyer returned from Eugene today. Mr. Upmeyer has lost considerable in flesh during the recent trying operation.

Mrs. Fred Jackson, of Lake Creek, was brought to the hospital Monday and underwent a slight operation that afternoon. She is recovering nicely.

Mr. and Mrs. Charles Endicott and family and Grace Drinkard and her daughter were up from Eugene over Sunday, visiting at the Upmeyer ranch.

Miss Bertha Widener visited at the home of her friends, Chas. Bailey and family, east of Junction City, last Saturday and Sunday. Mr. Bailey returned with her and spent Monday visiting at the Widener home.

Considerable horseflesh has been changing hands here the past week. Henry Roberts sold a two-year-old to R. W. Fouts, of Monroe, for $150. William Lynch sold a three-year-old to the same party for $250. W. E. Grimes disposed of a team of colts to R. F. Myers for a handsome sum.

All of the farmers' telephone lines coming into town from the south have been placed on one set of poles. This lead will be carried across the railroad by the Pacific Telephone Company. This will eliminate a large number of poles on our side streets that have heretofore been maintained by the different farmers' lines.—Harrisburg Bulletin.

BLUE ROSE

I offer for the first time, the "VIOLET BLUE" climbing rose, originated in Germany, grown by the largest rose grower in the United States. All kinds of roses and shrubbery, one plant or ten thousand. Phone 1911 Red. R. Rae, 515 W. 8th. f1

Don't wait for light days to have your glasses fitted. We can do your work to your entire satisfaction any kind of a day. Watts' Optical Parlors.

STOP! LOOK! LISTEN! Bolton & Jenkins, Ladies' Hatters, 6th and Willamette.

Hats must be sold, choice of any hat in the store from $1.00 to $3.00. $3.00 buys the best. j29

Luckey's Jewelry Store for Glasses. Competent registered optician. tf

The fountain pen that is making new friends every day can be found at Eaton's book and art store. tf

Glasses $1.00 and upwards. Luckey's Optical Dep't. tf

Roberts Bros.' big sale continues j29

More Than 20

Ingredients give to Hood's Sarsaparilla its great curative power—power to cure many and varied complaints, including diseases of the blood, ailments of the stomach, troubles of the kidneys and liver.

Many of the ingredients are just what the profession prescribe in the ailments named, but the combination and proportions are peculiar to this medicine and give it curative power peculiar to itself.

Therefore, there can be no substitute for Hood's. Get it in the usual liquid form, or in tablets called Sarsatabs.

Is a pair of scientifically fitted glasses—for such a pair will give both a better range of vision and real aid to the weakened eye.

We are excellently equipped with the latest apparatus for ascertaining just what lens will fit your eyes—that will enable you to see the best possible and endeavor to bring the eyes back to their normal condition.

Accurate work and reasonable prices at

HORN OPTICIAL PARLORS

STINSON & CO.
SANITARY PLUMBERS

Heating, and connecting up range boilers. Bids on contracting work cheerfully given.

Springfield, Or. Phone Main 114

We Steer by Actual Conditions

There is no guess work with us in the fitting of eyeglasses During our fifteen years of optical practice we have successfully fitted the most difficult cases of eye trouble. That means supplying the glasses that correct the most obstinate cases.

Comfort and relief are a certainty if you have your eyes fitted by us.

WATTS OPTICAL PARLORS
611 WILLAMETTE ST.

WOOD FEED

All Kind of wood in 16 inch [length]	Hay Oats and mill stuff

EUGENE FUEL & FEED CO

71 West 8th

Phone Black 7541.

Everything in the
STATIONERY LINE
for public school or University students.
Waterman Fountain Pens
I. P. Loose Leaf Books.
Crane's Linen Lawn.
Text Books
SCHWARZSCHILD'S BOOK STORE

Scott's Santal-Pepsin Capsules

A POSITIVE CURE

For Inflammation or Catarrh of the Bladder and Diseased Kidneys. NO CURE NO PAY. Cures quickly and permanently all Urinary Diseases of the Urinary Organs. Absolutely harmless. Sold by druggists. Price $1.00, or by mail, post-paid, $1.00, three boxes $2.75. Address,

THE SANTAL-PEPSIN CO
Bellefontaine, Ohio.

For sale by W. A. Kuykendall.

A New Suit New Year Makes the a Satisfaction

in clothing from the first day. And if you do not buy one at first we trust you will before the year is over.

We carry a line that is worth an inspection, and take pleasure in showing our goods.

They look RIGHT.
Are priced RIGHT.
And wear RIGHT.

ED. HANSON
East Ninth Street

ALWAYS THE BEST

That home pastry making will cease to be a "gamble" with the housewife if she will use OUR perfect pastry flour, shortening, etc., and will also use OUR fruit, raisins, mincemeat, etc.. The greatest trouble in pastry-making is generally securing dependable ingredients, ingredients whose quality is ALWAYS A No. 1.

You can secure of US those ingredients—for ALL of our products maintain one uniform HIGH standard of quality.

W. M. GREEN
Phone Main 25 [illegible]

BARGAINS

Bargains in small truck and poultry farms, close in, too. A good buy.

Town tracts ranging from one acre to twenty acres.

Prices and terms reasonable. For further information call or address.

C. O. SMITH
At Hoffman Hotel, Eugene Oregon

THE AFTER-DINNER Smoke is the Mt. Hood.

After a good dinner your palate craves a GOOD cigar—why not then satisfy it with the Mt. hands in a clean factory from the best of selected, clean leaf, is the Mt. Hood. 10 cents.

HINKLEY BROS.
Contractors and Plasterers
Estimates Furnished
Phone .....Red 2961
Residence, 143 E. Eleventh St.