

Why Deposit in a Bank?

- BECAUSE** your money is safer in a bank than any other place.
- BECAUSE** your money should be drawing interest.
- BECAUSE** a bank account teaches, helps and encourages one to save.
- BECAUSE** paying bills by check is the simplest and most convenient method, and your check becomes a receipt for the bill it pays.
- BECAUSE** the bank officials are glad to give to their customers assistance of all kinds, and valuable advice and information that can not be obtained elsewhere.

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ANCHOR YOUR SAVINGS

The Prudent Man Looks Out for the Rainy Day.

A great many people have the faculty of saving something from their earnings up to a certain point. They are like a young friend of the preacher's, who has no trouble in denying himself through a long-continued period of sacrifice until he has \$500 saved.

He has saved this amount at least four times in the last six years. But the moment he gets this amount in the bank, that moment he begins relaxing his sacrifices, and then begins blowing in his hardly saved money for foolishness and things that are worthless.

Once he spent \$500 for a ring for a girl who, he knew, was engaged to another man.

Another time he bought mining stock and dreamed of wealth, only to wake and discover that he had only helped enrich a mining shark.

Again he bought land in far-away sections of the country, in the vain hope of raising unplanted crops that would yield him a tremendous return.

Once he spent \$500 in a trip to Europe, which would have been a wise thing for him to have done had he ever been farther west than Steubenville, Ohio.

At the present time he has another \$500 saved, and, having learned the lesson of his past mistakes, he has consulted with the president of the savings bank in which his money is invested, and has tied up his money in a good bond that matures in ten years, meantime drawing four and a half per cent interest, and has started in to save another \$500.

And he will save it, too. He has anchored his savings in a sure place.

He has not gone about this anchoring of his money without careful consideration of what lies before him.

When he went to the president of the bank, who, by the way, was unknown to him, he found him to be a very affable, pleasant gentleman. Busy? Of course, he was busy, but not too busy to advise a young man who has been able to save \$2,000 in six years.

To the president he briefly told his story as outlined above, how he had no trouble in saving \$500, but when he reached that figure the money seemed to burn

his pockets and scorch his fingers until it was all gone.

"What you need," said the president to him, "is to learn to anchor your money in a safe place." Then he went on to tell him how to anchor his money, with the result that the bond has been purchased.

That young man belongs to a class of people that is largely represented in this country today. People who can save to a certain amount and then fall back. They are the people who might be the future capitalists of the country in a small way, if they only had the moral backbone and financial stamina to continue the work and sacrifice they have so nobly begun.

It is a well recognized fact that all great fortunes are founded first of all on a careful recognition of the real value of money, then systematic saving, then anchoring that money in a safe place where it will bring in a just and equitable return.

Rarely do men who play the stock market ever come to a competence, or to positions, where they are factors in the business of the city in which they live.

Rarely do gamblers save money. With them, for the most part, it is come easy, go easy. Living on High street today and occupying the best room at Prosperity hotel, they are found trudging on Low street and eating at some "quick and dirty."

Systematic savers, who continue their savings and anchor them in a safe place, come with unflinching regularity to the position where they are well cared for in their old age, and able to care for others as well.

There are times when a man must go in debt. When he must spend more than he earns, but for a young man with a fair salary and no family expense, it is positively criminal for him not to save something each pay day and anchor those savings in a safe place. The young man who forms the habit of saving, is the man who in the years to come will fulfill the adage of John G. Saxe, "Blessed is the man who can go it alone."

Today, not tomorrow, begin your savings, being sure to anchor them in a safe place.—John Anderson Jayne.

Pleasant View.

Everybody hard at work.

School started, Monday with Miss Benton, of Newberg, as teacher.

The Misses Alma and Lois Jones were Newberg visitors Thursday and Friday.

Mr. Henry Rogers, who has been on the sick list for sometime, is improving nicely and will soon be up and around again.

A dance was given at J. P. Jones' Saturday evening, October 8. There was a nice crowd and everyone had a good time.

Miss Molly Hintz, from Minnesota, is spending a few weeks with her mother, Mrs. Herman Kluedtke.

Mr. and Mrs. Lonehart and family, of Goldendale, Washington, have moved onto the Parker place Friday.

Mr. J. P. Jones and F. C. Schmeltzer started for the coast Sunday afternoon. They expect to each bring back a load of salmon.

Sam Hull, who is working at Pinney's sawmill spent Sunday with home folks at Newberg.

Frank Schmeltzer, Fred and John Haynes, Myron, Neeta and Gladys Bryan, and Molly and Ernest Hintz were visitors at J. P. Jones' farm Sunday.

Laid in your stock of dust yet for winter? Don't forget it. Neglect is one of the worst enemies hens have—almost equal to lice. Try to avoid dampness in your houses; sure to bring disease.

MASTER OF THE SHIP.

An Apprentice Boy That Dared to Take the Command.

At fourteen years of age Joshua Barney was made second mate of the ship Sydney, and before the voyage was over he was commanding officer. In 1774 the Sydney sailed from Baltimore for Nice, but the vessel had scarcely cleared the capes of Virginia when she sprung a leak and was forced to put back to Norfolk for repairs. There the first mate quarreled with the captain and left the ship. In "The Romance of the American Navy" Mr. F. S. Hill reports that the captain died a few days after sailing and thus left Barney, not yet fifteen, with all the responsibilities attached to the command of a leaky ship, with a valuable cargo and a large crew to manage and control.

After many adventures Barney returned to his native shores and presented himself at his owner's counting house.

"Who are you, sir?" queried the surly old merchant, looking up from his desk.

"I am Joshua Barney, sir, master of your ship Sydney, just arrived," was the answer.

"Master of my ship, are you, sir? And how dare you, an apprentice boy, presume to take command of a ship of mine?" was the response.

The "apprentice boy" threw on the desk the ship's papers and the accounts of a very profitable voyage. "Read these, sir," he replied and turned away to the window. The astonished old gentleman took up the bundle of papers and slowly and with increasing wonder read them through. Then, rising from his chair, he seized the young man's hand and exclaimed: "Captain Barney, you are welcome home, sir! I am glad to see you. Your conduct throughout meets my cordial approbation, sir, and I am proud that I have so deserving a young man in my employ! Take a seat, sir. We shall see what is to be done immediately."

Thus ended a truly eventful voyage of nine months, in which Barney had been for eight months captain of the ship and under most trying conditions had brought her safely home, with satisfactory profit to the owner and with credit to himself.

Thackeray Didn't Wear Spurs.

Thackeray was not a vain man, and he disliked vanity in others and made it the subject of his ridicule and sarcasm. After long pleading his family induced him to have his portrait painted, and Lawrence, a famous London artist, gladly undertook the task. Soon after the picture was completed Thackeray chanced to be dining at his club when a pompous officer of the guards stopped beside the table and said:

"Haw, Thackeray, old boy, I hear Lawrence has been painting your portrait."

"So he has," was the response.

"Full length?"

"No; full length portraits are for soldiers, that we may see their spurs. But the other end of the man is the principal thing with authors," said Thackeray.

It Made Her Tired.

A handsome woman who had been so unfortunate as to find occasion to divorce not one but several husbands was in Chicago, where she happened to meet her first husband, for whom, by the way, she always had entertained a real affection.

"Upon my soul, if it isn't Charlie!" exclaimed the ex-wife, cordially shaking hands with the gentleman whose name she formerly had borne. "I'm awfully glad to see you, Charlie!" Then, after a wistful expression of regret had come to and been banished from her countenance, she added:

"Old chap, I've often wondered where you were and what you were doing. It was too bad we didn't get on better together. I hope your experience hasn't been as unpleasant as mine. I'm just sick and tired of marrying strangers!"—New York Press.

How a Diamond Cuts Glass.

It has been ascertained by a series of experiments that a diamond does not cut out the glass, file fashion, but forces the particles apart, so that a continuous crack is formed along the line of the intended cut. The crack once begun, very small force is necessary to carry it through the glass, and thus the piece is easily broken off. The superficial crack or cut need not be deep. A depth, according to fine measurements, of a two-hundredth part of one inch is quite sufficient to accomplish the purpose, so that the application of much force in using the diamond only wears out the gem without doing the work any better.

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