

Locals and Personals

Arrival and Departure of Passenger Trains.

Trains for Portland	Trains from Portland
6:35 A. M.	9:05 A. M.
9:10 A. M.	11:02 A. M.
1:15 A. M.	5:24 P. M.
4:05 P. M.	7:00 P. M.
2:25 P. M.	2:05 P. M.
	*1:05 P. M.

George Graves is up from Portland greeting old friends.

R. J. Moore made a business trip to Portland Thursday.

C. J. Edwards was here from Tillamook the first of the week.

Mrs. F. J. Durst came up from Portland Wednesday to attend the funeral of Mr. Bass.

Mr. and Mrs. H. A. Hinshaw came out from Portland Friday evening of last week and attended the college endowment celebration meeting.

C. E. Newhouse has returned to his first love and comes back to the poultry show this year more enthusiastic than ever over the White Rock birds.

Mrs. George C. Christenson was here from Mikkalo last week visiting with relatives. She said they were enjoying life on the farm east of the Cascades.

Mr. and Mrs. C. W. Parker and son who came down from Morgan to spend the holidays with relatives returned to their ranch the first of the week.

H. M. Hoskins, the McMinnville postmaster, was in town Tuesday attending the annual meeting of the stockholders of the United States National Bank.

The funeral of George Barns, who resided near Laurel was conducted at the Hollingsworth chapel Wednesday afternoon. The deceased was 49 years of age.

The Parent Teachers Association are busy practicing for the entertainment to be given January 29 and 30. Proceeds will go to pay for the children's playshed on the public school grounds.

Mrs. H. W. Stephenson and son, Dick, who have been visiting her parents, Mr. and Mrs. A. P. Dunlap, for the past three weeks, returned to her home in Everett, Washington, Sunday morning.

Shipment is being made today of the stuff donated for the relief of the starving Belgians. The steamer that is to carry it to that far away land is expected to arrive in Portland Saturday or Sunday.

B. R. Bass died at his home on East First street last Sunday night after an illness of several months incident to old age. Funeral services were held at the Baptist church on Wednesday of which he was a member.

Floyd Bilyeu returned from Portland one morning last week after having attended a meeting of the Jackson Club the night before, feeling unusually hilarious. On being questioned he gave assurance that the club had made all arrangements for an early return of prosperity, such as the country enjoyed under the previous republican administration. Let the meetings of the Jackson Club be held often.

The remains of Mrs. Rebecca Sallee arrived here Thursday from Fort Hill, Idaho, and the funeral service was conducted at 11 o'clock from the chapel by Rev. Geo. C. Ritchey. The deceased was born at Shelbyville, Mo., March 4, 1841, and died January 9, 1915, at the home of her daughter, Mrs. Henry Barlow, Fort Hill, Idaho. She is survived by five children, George W., Charles T. and Mrs. Geo. Etwiler, of this neighborhood, Mrs. P. H. Laughlin, of Boise, Idaho, and Mrs. Henry Barlow, of Fort Hill, Idaho.

Born, to Mr. and Mrs. Earl Parker on Monday, Jan. 11, a son, Raymon Earl.

Mrs. E. W. Hodson and Mrs. J. W. Kramien spent Monday in McMinnville on a business transaction.

Mrs. M. McDonald returned the first of the week from a visit with her mother, Mrs. P. M. Edwards, at Hillsboro.

Mrs. Will Vestal returned from Salem the first of the week where she was called on account of the very serious illness of her sister.

There was a good attendance at the college endowment celebration held in Wood-Mar Hall on Friday evening of last week and the program as published was carried out. The college students added zest to the occasion by singing songs of their own making. At the close a mammoth bonfire built on the campus lighted up the surroundings beautifully.

The annual election of the Civic Improvement Association was held last Friday afternoon at the parlors of the Commercial Club when the following officers were elected for the coming year: President, Mrs. E. L. Evans; 1st Vice President, Mrs. Clarence Butt; Second Vice President, Mrs. George Kelly; Secretary, Mrs. S. Parker; Treasurer, Mrs. T. H. Gardner. Other members of the executive named were Mesdames L. M. Parker, Wm. Langton, W. E. Terrell and Maggie Littlefield.

The city election vote Tuesday was exceedingly small, there being only 44 votes cast in the first ward, 166 in the second ward and 58 in the third ward. In the first ward for mayor Jesse Edwards received 39 votes, in the second ward 126 and in the third 52. N. C. Christenson was second in the race. For recorder Miss Ida Woods succeeds herself with a vote of 43 ballots in the first ward, 155 in the second and 56 in the third. W. S. Wharton was re-elected treasurer by a vote of 42, 114 and 50, respectively. In the first ward L. S. Otis was elected councilman, Mr. Hutzen in the second and Mr. Zumwalt in the third.

Mrs. C. H. Christenson returned to her home Tuesday morning after a week's visit with friends in Newberg. On Monday she was entertained at the noon hour by Mr. and Mrs. Bert Miller, Mrs. George Christenson also being one of the party. Then from 2 to 4 p. m. Mrs. J. C. Colcord and daughter, Mrs. C. Kienle, entertained Mrs. Christenson and her sister Mrs. Bankson, following which all three ladies were entertained at dinner at 6:30 by Mr. and Mrs. Omar Fendall.

The poultry show is attracting much attention and drawing good crowds this week. The management claims this to be the best show in the history of the association with everything from the smallest bantam to the largest Orpington in evidence. One of the attractions is a big Barred Rock cock which is said to be the largest ever shown here. A Sheridan lad by the name of Ward McReynolds set down a pen containing a Barred Rock cock and cockerel, accompanied by the request that his birds be returned Saturday and that the ribbons be attached to the inside of the pen. The optimism of the lad greatly amused those in charge but when the awards were made the ribbons were placed according to orders although the boy faced stiff competition. Moore Bros., of Rex, have on exhibition a miniature duck farm with separate pens containing ducks from one to six weeks old. This display alone is well worth the price of admission.

B. C. Miles, former president of the college board, was down from Salem last Friday night in attendance at the big celebration.

YAMHILL COUNTY SCHOOL ACTIVITIES

No. 9, Chehalem Center, has engaged Mrs. Elizabeth Myers to teach music one day each week. Mr. Childers, a member of the Board, has kindly lent the school a milk tester, which will be used in connection with their work in agriculture.

Milk testers were installed in the following schools last week by Prof. Barr, of the Agricultural College: Amity No. 4, Bridwell No. 7, LaFayette No. 22, Dundee No. 3, West Chehalem No. 10. Rex had previously installed theirs, but Prof. Barr, visited the school, and explained the work of keeping records. In each school mentioned, the teachers and pupils were intensely interested in the work, and many pupils entered the herd record keeping project as outlined by the college.

The Dundee school has installed a Harden Sanitary Drinking Pump Fountain, and it certainly seems to solve the question of sanitary water. Stop and see it.

Miss Mabel Haworth has taken the place of Miss Bewley at Springbrook, and is satisfactorily carrying on the splendid work that Miss Bewley has been doing for the past two years. The school is in good condition under the management of Rae Langworthy, and the entire premises shows the interest taken by everyone connected with the school. The upper floor is used as a community center meeting place, and has proved very helpful to all. On Friday afternoon Mr. Langworthy and his pupils visited the Rex school to investigate the Industrial work being done there.

They found two carpenters engaged in instructing the boys in grinding tools right on the teacher's platform on real grindstones, and in filing saws with files that made the usual amount of noise. In another part of the room two boys were making a test of several samples of milk, and explaining the work like real dairymen. In another room, Miss Jones, the primary teacher, conducted a class in sewing, while Mr. Deach, the principal, had charge of a class in wood work. He also acted as general superintendent of everything that was being done, and he was about the busiest teacher in Yamhill county during the last session of the day. A. H. Dean, chairman of the school board, was present, and was as proud of the work of the school as were the teachers and pupils. And well he might be; for his school is doing a high class of work, and has introduced courses not yet worked out in many larger schools. Mr. Langworthy and his pupils felt well repaid for their visit, and will no doubt play host to the Rex school at no distant day, when they will be able to give them some new ideas in school work in exchange for those received during their visit.

REAL ESTATE TRANSFERS

Alice B Brink and hus, S W Nulty et al to 43.34 ac in J H Brown d l c in t 5 s r 6 w \$3100.

Pres Church Gen Assembly to LaFayette Baptist Church lot 3 blk 2 LaFayette Oregon \$400.

Emma J Gordon and hub to Geo H Lutz and wf lot 3 blk 14 Central add Newberg \$10.

James Iverson and wf to Anna Hanna 28 ac in Wm Jones d l c t 3 s r 3 and 2 w \$8500.

Gustave Kramian to Franz A Schumann 13.034 ac in sec 25 t 3 s r 2 west and land in Clackamas Co \$1200.

G H Lutz and wf to J G Dorance lot 5 blk 7 Deakins 2nd add Newberg \$1400.

Chas E Robbins and wf to W B Robbins and wf 40 ac in sec 3 t 5 s r 4 w \$3500.

MAIL ORDER HOUSES GIVE NO BARGAINS

Numerous Small Articles of No Use Sold at or Below Cost Price.

By David Powell.
(Copyrighted 1914.)

A fact that in most cases is ignored by the mail-order buyer when comparing prices quoted in the catalogue with the prices charged by his home merchant, is the very important one of transportation charges. The catalogue says, "Here it is, come and get it," and your local merchant says, "I have been to the expense of bringing it here so that you can inspect it before buying, and include that in the price."

There has been no way yet devised to evade the transportation charges and the consumer is always the man that pays it, and it is right in this connection that the catalogue houses put over their biggest business-getting lemon. In the explanation of how it is done will be given an illustration of one of the many ways they use to create the impression that they sell cheaper than regular retail merchants.

All classes of merchants throughout the country, big, little, honest, and dishonest, at different times put on sale what are called "leaders"—some article of common use priced at or below cost. This is a perfectly legitimate practice and is followed by your local dealer as well as by the catalogue houses and big department stores of the large cities.

Its purpose of course is very evident. A merchant hopes by this means to draw you to his store, believing that he can sell you enough other articles at regular prices to warrant the loss on his "leaders." If you wish, you can step into your local store and buy the leader and nothing else, and really save some money at the expense of the dealer's advertising fund. But how does it work with the mail-order concerns? It is a fact well known and admitted by every student of the subject, that in the catalogues of a few of the larger concerns doing an exclusive mail-order business are many articles priced less than your local dealer could buy them direct from the factory.

These, of course, are "leaders." If you care to take the trouble to run through one of their catalogues and pick out these articles, you will be very forcibly struck with several significant facts. First, you will note that they are all articles of general use or consumption in practically every home in the land. Next, that they are articles of staple standard price carried by every store in the country; prices with which every farmer and housewife are perfectly familiar. And, further, that such articles are always of small value and small weight, very rarely exceeding fifty cents and weighing but a few ounces.

Here is where the catalogue houses have undoubtedly the best of the regular merchant. You cannot walk into their store and pick out these "leaders" and put them into your buggy and drive home with them like you can the sale snaps you can occasionally pick up in your local stores. You have to have them shipped to you by either freight, express or post.

By an easy mental computation it is at once apparent that the charges for shipping by any of these means, added to the catalogue price, would make the article cost much more when it reached you than would be charged by one of your home merchants. Here is the "nigger woodpile." They well know that for the thrifty housewife or farmer to really benefit by the low price of their "leaders," they have them shipped with enough other goods to make up a

minimum freight package—100 pounds—knowing that the bulk of such orders, in most cases, would be composed of what is known to the trade as "blind stock." Goods that the general public know little about either as to quality or price.

Overbuying—Its Attendant Evils.

Merchants throughout the country affected by mail-order competition seem to be of the same general opinion as to its greatest evil—the abnormal development of that trait of human nature that prompts us to buy something we really don't want and have no particular use for.

"Overbuying," they say, "is a vice that goes with the mail-order catalogue. Go into any home that draws its supplies from that source and you will find goods that the family does not need and never would have bought from a local merchant. In many cases these needed goods—these freak purchases—amount to a surprisingly large percentage of the total family outlay. If the catalogue houses were suddenly cut out of this class of sales their dividends would undoubtedly suffer a decided shrinkage."

"These buyers see something alluringly described in the catalogue and become fascinated by it. The 'silent salesman in the home' keeps on teasing them with it until they find some excuse to justify their purchase of the coveted article. These utterly unjustified whim sales amount to millions of dollars a year."

With some women freak buying becomes a passion. They make absurdly foolish purchases from mail-order houses that they would not dream of making from their home dealer. How to account for it? Simply the psychological effect of the catalogue perhaps. Anyhow this matter of freak buying, of overbuying, is so universal that not one catalogue buyer in a thousand is wholly exempt from it. The mail-order catalogue which so loudly proclaims itself an apostle of prudence, is in fact a most subtle and pernicious agent of household extravagance.

Unscrupulous Methods Used by Farm to Farm Salesman.

Still another class of so-called merchants who profit by the general ignorance on the part of the public as to true values, is the farm-to-farm solicitor who represents himself to be connected with some wholesale grocery house in a distant city. These chaps are most always "single trippers," representing some firm of absolutely no responsibility and who, under no circumstances, will ever cover the same territory twice.

The bait they use is to quote exceptionally low prices on two or three staple articles, such as sugar, coffee or tobacco, prices that they know are away under the local merchant. The thrifty farmer is at once interested in such prices, and imagines he is doing a fine stroke of business in ordering enough of those staples to last him a year. He feels so good about it that it is quite easy for the salesman to load up the order with a large quantity of low grade tea, rice, beans, spices, molasses, etc., an inferior lot of stuff that his home merchant wouldn't dare sell him under any circumstances.

When the shipment is delivered the buyer will invariably find that those staple articles, upon which he believed he was making such a saving, have been omitted, and a notation on the bill to the effect that on account of mill troubles or something else it would be impossible just at present to ship them. The other stuff would be all there, however, and he will have to accept it, unless he has been wise enough to write over the face of the order before signing it, that unless the entire order is shipped within a certain time that it shall be considered canceled.

Such orders are of course never shipped. They are "dead business."

A Business Proposition.

When your home merchant asks for your patronage his appeal is based solely on the grounds of dollars, quality and service. He believes it means as much to you as it does to him in those terms to give him the opportunity to offer for your comparison his prices and quality before sending your order away from home.

Every up-to-date merchant now keeps from two to half a dozen mail-order catalogues in his store for the use of his customers who may wish to use them in making comparisons. The merchant knows he is taking no chances, he knows what he can do, and all he asks is a square deal. He knows that quality and terms considered he can sell goods just as cheap, and in many cases cheaper, than the catalogue and city stores, excepting of course such articles as those houses put out as "leaders."

The next time you contemplate sending to the city or ordering a bill of goods from a catalogue house, make out your order as usual, but before buying your money order, take it to one of your local merchants and let him figure with you on the entire order. In a spirit of fairness suppose you try that just once. If he can't save you any money you will at least have shown him your heart is in the right place.

No. 9356

Report of the condition of

The United States Nat'l Bank

At Newberg, in the State of Oregon, at the close of business, December 31st, 1914

RESOURCES	
Loans and Discounts	\$300,000.00
Overdrafts, secured and unsecured	1,500.00
U. S. bonds deposited to secure circulation (par value)	\$50,000.00
Other securities deposited to secure circulation (book value)	50,000.00
Other bonds to secure postal savings	3,000.00
Bonds, Securities, etc., on hand (other than stocks), including premiums on same	\$4,342.39
Bonds, securities, etc., pledged as collateral for State or other deposits, (U. S. postal savings excluded)	4,342.39
Subscription to stock of Federal Reserve bank	\$5,000.00
Loans on deposit	\$1,167.57
All other stocks, including premium on same	\$7,750.00
Banking house, Furniture & Fixtures	5,000.00
Other Real Estate owned	11,500.00
Due from Federal Reserve bank	5,717.33
Due from approved reserve agents in central reserve cities	1,866.61
Due from approved reserve agents in other reserve cities	\$4,506.04
Due from banks and bankers (other than above)	4,423.06
Outside checks and other cash items	307.01
\$170.50; fractional currency, \$235.45	
Checks on banks in the same city or town as reporting bank	102.95
Notes of other national banks	5,425.00
LAWRENCE MONETARY RESERVE BANK, VIR: specie	17,288.40
Legal-tender notes	\$450.00
Redemption fund with U. S. Treasurer (5 per cent of circulation)	2,500.00
	\$999,969.87

LIABILITIES

Capital stock paid in	\$3,000.00
Surplus fund	17,500.00
Undivided profits	\$5,881.51
Reserve for	\$5,881.51
Less current expenses, interest, and taxes paid	\$5,881.51
Circulating notes	\$30,000.00
Less amount on hand and in Treasury for redemption or in transit	2,016.00
Dividends unpaid	\$1,900.00
Individual deposits subject to check	\$101,258.59
Certificates of deposit due in less than 30 days	\$14,410.39
Cashier's checks outstanding	\$1,500.00
Postal savings deposits	\$1,258.40
State and municipal deposits	\$12,800.00
Deposits with notice of less than 30 days	\$4,506.52
Time deposits:	
Certificates of deposit due on or after 30 days	\$70,672.85
Deposits subject to 30 or more days' notice	\$30,000.00
	\$100,672.85
Total	\$499,969.87

State of Oregon, ss:
I, J. C. Colcord, Cashier of the above named bank, do solemnly affirm that the above statement is true to the best of my knowledge and belief.
J. C. Colcord, Cashier.
Subscribed and affirmed to before me this 30th day of January, 1915.
F. A. Morris, Notary Public.
Correct Attest:
S. J. Parrott
J. L. Hoskins } Directors
J. I. Hadley

The Weekly Oregonian and Graphic one year \$2.25.



Defective Eyesight

is a serious handicap to any boy. Unless you are certain that your boys' eyesight is perfect, you should let us examine his eyes at once. *Fitted Spectacles* may be just what he needs to give him a new interest in his studies and change his whole career.

C. A. MORRIS

Jeweler and Optician, Newberg