

Albany Democrat

Entered at the post office, Albany, Or., second class mail matter.

F. P. Nutting.

Our Wants.

FOR SALE—8 ft. cedar posts and anchor posts at the Shingle Mill. 1t
CIDER—Will deliver cider every Saturday. Sweet cider 25c per gal., 5 gallon for \$1.00; boiled cider 2 in one 50c per gal., 4 in one \$1.00 per gal.; pure cider vinegar 25c, 5 gallons for \$1.00. Apple butter \$1.00 a gallon, crock included. Write or phone the Albany Cider Mills Albany, Ore. Home Phone 2801. C. R. WIDMER.

FOR SALE—Black team, harness, wagon and wood yard business. J. D. Ellis, 906 E. 4th.

NOTICE—Any one wishing pure bottled milk, will do well to call the 1. X. L. Dairy. Home phone 2735. C. P. Peebler.

FOR SALE—Will build new 4 or 5 room house and sell with Fairdale lot, on the installment plan. See F. H. Pfeiffer about it. 7t

CARPENTRY JOB SHOP—Work promptly attended to anywhere in city. Office 122 Ferry street. Phone Home 256, Pacific red 481 J. STEELE & CAMPFIELD.

SEE ALEX. The Rustler. He trims trees, hedges and bushes, grades lawns and does all kinds of yard work. J. A. Rodney, 614 Elm. Bell home 431-J. 21t

IF THERE IS ANYTHING in the fruit tree line you are in need of call and see W. A. Ledbetter, he has a nice lot of apples, peaches and walnuts for your inspection. At the corner of 414 Washington St., Albany, Oregon.

PIANO TUNING—Leave orders for piano tuning at Eilers Piano House or Woodworth's Drug Store. C. M. Henderson, Tuner.

MUTUAL FIRE INSURANCE—Oregon Fire Relief of McMinnville, and Northwestern Mutual Fire of Seattle, two strongest companies on the coast. C. C. Bryant, agent.

THE BROADALBIN—Mrs. Boggs proprietor, Second and Broadalbin Sts. Family service, home cooking. Recently moved from 229 Broadalbin street.

WOOD FOR SALE—Short stabs. Call at Shingle Mill.

HAIR GOODS—Puffs, switches, pompadours, etc., made from combings. Mrs. B. F. Purdom, 135 E. First street, Albany.

CHEAP LAND—Large list good farms mailed free R. W. Tripp, Brownsville, Or. 10t

FOR SALE—Here is a chance of a life time. I will sell at a great bargain my large fruit orchard on easy terms or take part in city business property; 27t E. H. Rhodes.

GARBAGE—If west of Lyon street 50c month. S. B. Penny the garbage man. Home phone 2303.

GARBAGE—Fred Rainwater looks after garbage. Phone Home 2303.

GLASS—All sizes and kinds, for sale at the Albany Planing Mill, cheaper than anywhere else in Albany. Skillfully set, if desired.

FOR TRADE—Will trade a \$600 equity in one acre of fine land in a suburban district of Albany, with new four room house, telephone, electric lights, good well, for vacant lots in Penny-winkle district. Will stand investigation. Day phone 191-R, residence 514-L.

HUNTING DOGS FOR SALE cheap, trained or untrained. Phelps & Griffith, Wells, Benton county, Or. tm9

DRESSMAKING—Work guaranteed. Evening gowns, tailored straight, shirt waists a specialty. Suit alterations. Mrs. Tyler, Room 5, California House. 9t

FOR RENT—Good roomy stalls for horses. Inquire of A. Beard, 508, E 5th St. t

FOR SALE—Four high grade Jerseys, one fresh, and others soon. J. N. Jones, Thomas. 110

FOR SALE OR TRADE—I have an equity in twenty acres of irrigated land in the famous Firkirk Irrigation District in the San Joaquin Valley, California, which I will sell or trade on a house and lot in Albany. For particulars call at 314 Ferry St. or call Home phone 1466.

J. E. LOBAUGH.
FOR RENT—Good office rooms, ground floor. See E. H. Rhodes. 5t

WANTED—Girl to do general housework. No washing. 332 Ferry St. 5t

FOR SALE—A house 12x16 just the thing for a garage. Will sell cheap. 806 W. 5th St. 6t

WANTED—A man to work the year on farm. Inquire of Gray & Peebler, Real Estate, 2nd and Lyon. Home phone 463. 5t

FOR QUICK SALES list your property with Gray & Peebler, Real Estate Agents, 2nd and Lyon Sts. 16t

\$50,000—Do you want a loan, or to make a loan, see J. C. Christy, Atty. 1 St

FOR RENT—Nicely furnished house-keeping rooms. 440 E 1st St. 5t

WANTED—A man who can write fraternal insurance, and wants to make big money. Most attractive proposition. First class order. No limit to earnings. No fees to collect. Address box 999 Albany, Or.

THE OREGONIAN—See Ben Clelan for a special proposition. He will explain it.

FOR SALE—Pure bred Braham roosters. X. W. Boom, 734 Lyon St. 110

FOR SALE—Two small houses in east part of city on easy terms. H. Bryant. n10

WANTED—List your house and lot, or lots, with T. W. Hornback, of the Hub Land Co., 10th and Lyon St. Phone 191-R, Albany, Ore.

BUSINESS CHANCES—List your business with T. W. Hornback, of the Hub Land Co. Near S. P. Depot. Phone 191-R.

FOR RENT—House well located. Call at 327 W 3rd, or phone Bell 190-J.

C. C. WRIGHT, M. D. C. VETERINARIAN
Authorized To Do Tuberculin Testing
Phone Albany Stables.

F.G. Will for watches

THE GOVERNOR'S MESSAGE.

He intends to serve the people.
Our system of taxation is uncouth and needs remodeling.

The state banking law is a failure. Stockholders should be liable for double the value of their stock, more examination, further limit of the funds to be loaned, banks should be confined to banking business and in distinct departments, in case of a failure the examiner should wind up affairs, not a receiver.

The state land office is being well managed.

The state printing office calls for more economy, reports boiled down, and the printer placed on a flat salary.

A board should purchase supplies. There should be a better system of auditing accounts.

The penitentiary is splendidly managed. The parole system should be extended.

The congested condition of the capitol must be relieved.

The state should take action for a supply of pure water for the state institutions.

The needs of the National Guards should be given full consideration.

Our resources should be better conserved.

There should be a better system of fire protection, which is set forth.

The new water code is commendable. The salmon industry should be liberally supported in a complete system of hatcheries.

The legislature should properly recognize labor in more just laws.

Proper industrial insurance is suggested.

The fund appropriated by the state should be paid over to the national government for the locks at Oregon City, which should be made free.

A commission is suggested for the reformation of our judicial system.

The state should make liberal provision for the cause of education.

The unpaid claims of the normal schools should be provided for.

The library commission is a well managed department.

The four years work of the railroad commission speaks for itself.

There is a demand for better regulation of public service corporations.

Our resources should be liberally advertised.

White slavery should be stopped at any cost.

The demands of the pioneers deserve recognition.

An income tax is recommended.

The Oregon plan is no longer an experiment, and the governor promises to zealously guard the integrity of the laws, and if there are any changes they should be made by the friends of the laws.

No measure should pass from either house to the other during the last five days of the session.

A FEW—vacant rooms now at Walton's Rooming House, 214 E. First St next door to Opera House.

GOOD BEDS and absolute cleanliness at Walton's Rooming House. New and modern. Schultz new brick, next door to opera house.

THE FIRST NATIONAL.

The annual shareholders' meeting of the First National Bank, and of the First Savings Bank, was held yesterday afternoon at 3:30 o'clock. Twenty-one out of the twenty-two shareholders were present. The annual report of the Board of Directors to the shareholders showed that this last year was the most prosperous year that the two banks ever had. The capital stock of the First National Bank was increased to \$100,000 two years ago. The surplus and undivided profits now amount to \$105,449.20, which is considerably more than the capital stock itself. This puts the First National Bank among the strongest banks in the country, with total assets over \$1,000,000.

The First Savings Bank has made a remarkable record during the time it has been in existence, having been open only a little over a year and one half. Its surplus and undivided profit account now amount to \$6,180.72. The stockholders were very much pleased with the results, feeling assured that the institutions were well managed for the interests of the patrons of the banks.

This closes the fortieth year since the First National Bank first opened its doors for business in Albany, and its President, Mr. S. E. Young, has been a stockholder, an officer and a director in the bank from its beginning.

The matter of erecting the new building this coming year was presented to the stockholders and all were very enthusiastic over the project. Some are inclined to think that the present site is hardly large enough and that another site should be chosen.

The directors are having plans drawn now and the new building will be among the best of its kind in the state, fire proof and modern in its equipment. It will be at least four and possibly five stories high. The board of directors for the ensuing year are S. E. Young, J. P. Wallace, Alfred C. Schmitt, J. A. Goodwin, O. A. Archibald, W. A. Barrett, M. Senders. The officers are: S. E. Young, president; Alfred C. Schmitt, vice-president; O. A. Archibald, cashier; J. C. Irvine, assistant cashier; Ralph McKechnie, assistant cashier, and Chas. H. Stewart, assistant cashier.

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DON'T DELAY YOUR TEETH ARE YOUR FRIENDS

READ AND REFLECT
Have you ever stopped to think of how much value good teeth are to you?
Do you know that many of the diseases of the body are caused by decayed teeth?

Do you know that proper mastication of the food means a good stomach and good digestion?

Do you know that bad teeth in many cases are the cause of throat trouble?

Do you know that bad teeth, especially the uppers, do affect the eyes?

Did you ever stop to think that nature intended the first part of the digestion of food to begin in the mouth?

What is going to happen if you continually swallow the poison from decayed and broken-down teeth?

I will examine your teeth FREE and tell you the exact cost for first-class work

GUARANTEED FOR TEN YEARS

My terms are cash, so I can give first-class work at a moderate price.

DR. W. A. COX, PAINLESS DENTIST
224 W. FIRST STREET, ALBANY, OREGON.

ESTABLISHED IN 1892

Conducted Upon Conservative Lines, and with Capital and Surplus of \$90,000.00, this Bank Invites Your Business

Same Management for Eighteen Years. Through Two Panics.

J. W. Cusick & Co., Bankers.
ALBANY, OREGON.

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OFFERED BY OUR JANUARY CLEARING SALE

THIS LAST WEEK OF THIS SALE IS GOING TO BE ONE OF IMMENSE INTEREST TO YOU BECAUSE OF ADDED BARGAINS AND DEEPER PRICE CUTS.

OUR RESERVE STOCK HAS BEEN CALLED UPON SEVERAL TIMES TO FILL IN AND NOW ALL STOCKS ARE COMPARATIVELY COMPLETE.

BEAR IN MIND THAT ALL THINGS WITH THE FEW EXCEPTIONS OF PATTERNS THEMSELVES, YARNS AND RUBBER GOODS HAVE BEEN GIVEN A MOST LIBERAL REDUCTION. NO MATTER WHAT YOU MAY PURCHASE, OUTSIDE OF THESE IN THE WHOLE STOCK YOU WILL RECEIVE OUR LIBERAL JANUARY DISCOUNT

Do You Want a Rug for Spring ?

If you buy it now, the saving you will effect will be sufficient to buy you a beautiful silk waist—a new parasol or hat in the Spring.