

Ribbons and Handkerchiefs.

FANCY RIBBONS AT 25c PER YARD.

150 pieces of fancy ribbons, 4 to 6 inches wide, many of them worth double. Just the thing for Xmas.

SAMPLE HANDKERCHIEFS AT 15c EACH.

25 dozen to select from, and every one worth 25 cents each. Be sure and get your share of these.

Flood's Store

Agents for R. & G. Corsets. Agents for Standard Pattern

NEW LINE to TILLAMOOK via the and Pacific Railway & Navigation Co.



Trains will run daily, except Sunday, on the following schedule:

Lv. Portland	7:20 A. M.
Lv. Hillsboro	8:50 A. M.
Ar. Beach Points	1:20 P. M.
Ar. Bay City	2:04 P. M.
Ar. Tillamook	2:25 P. M.
Lv. Tillamook	7:55 A. M.
Lv. Bay City	8:15 A. M.
Lv. Beach Points	9:00 A. M.
Ar. Hillsboro	1:25 P. M.
Ar. Portland	4:10 P. M.

Through tickets on sale at city ticket office, Third and Washington streets, or Fourth and Yamhill, to all points on the P. R. & N. Further particulars from the city ticket agent or agent Fourth and Yamhill streets.
JOHN M. SCOTT,
General Passenger Agent,
Portland, Oregon.

J. V. PIPE.

203 West Second Street.
REAL ESTATE.

Farm lands, city property, timber lands. Money to loan on approved security. Insurance written in the best old line companies.

STONE

For building, ornamental purposes, rip rap, filling, etc.
Samples at M. Senders & Co's store
W. L. COBB, R. D. 5,
Home Phone, 4.

HAVE YOUR CLOTHES CLEANED AND PRESSED

The Pantatorium,
GILBERT & HUSTON

T. J. STITES,

Attorney at Law. Notary Public.
Legal business of all kinds in all the courts promptly attended to. Bell phone 6-1.

COLLINS & TAYLOR,
Real Estate and Insurance.
Buy and sell property. Insure property and transact loans.
Large or small timber tracts.

J. M. RALSTON,
Insurance, Loans & Collections.
Have money to loan in small and large amounts. Notes and mortgages bought. I will bond you. Property handled for non-residents.

A. STARK, M. D.,
Physician and Surgeon,
Will & Stark Block Albany

H. A. LEININGER,
Dentist,
Clawford Block Albany

DR. MARY MARSHALL,
Osteopathic Physician,
Albany State Bank Building.
Bell-Black 482. Home-275

DR. VIRGINIA LEWEAUX,
Osteopathic Physician,
Schmitt Block, Albany.
Phones: Office Home 359, Bell Black 2751; Residence 394 Home, black 863 Bell.

DR. W. R. BILYEU,
Dentist,
Will & Stark Block Albany

BRUCE & ANDERSON,
Opposite the Postoffice.
Four chairs. Prompt and efficient care of the face and hair.

Don't Miss A Good Opportunity.

Many men who are "WAITING" today, trying to decide whether or not to invest in Albany property, were in the same unsettled frame of mind five or ten years ago.

They lost their opportunities then, and they are passing them by now. Others bought then and made money. They are buying today and making money. While the "WAITING" man's time never comes.

Make up your mind to do, then ACT. Get hold of some good residence property in RAMBLER PARK at once.

The owners of this addition have made the price so reasonable and the terms so easy that you cannot afford to pay rent any longer.

Call at our office and let us explain our plan to you. Our experience and our advice are at your service.

COLLINS & TAYLOR,
No. 132 W. 1st St. Albany, Oregon.

Farm and City Property.

If interested in buying Farm or City Property it will pay you to look at some of the bargains on our list. The owner's price is our price. We show you the property without expense, and you are under no obligation to buy. Below are some of our bargains:

600 acres, all tillable land, good buildings, \$45 per acre.
450 acres, 375 tillable land, good location, \$40 per acre.
331 acres, about 100 acres of timber, \$28 per acre.
140 acres, fair buildings, good location, \$45 per acre.

City Property.
House and barn and two lots, \$2,600
Eight room house, fine location \$3,500
Eight room house, full lot \$2,100
Four room house, two lots \$1,600
It's not our way to run you down on the street, but will gladly have a talk with you at our offices, at 235 West First street, Albany, Oregon.
If we can not show you the best bargain, then buy of the other fellow, but see us before buying.

THE LINN & BENTON REAL ESTATE COMPANY.

VIERECK'S BATHS,
217 West First Street.
First-Class Work Guaranteed.

TOMORROW'S DOINGS.

Seventh Day Adventists - Preaching morning and evening by Elder Ernston. Evening service: The Next Universal Kingdom.

Christian - Albyn Eszen, minister. Bible school will begin at 10:15 a. m. C. E. 6:30 p. m. Evening service 7:30. The public is cordially invited.

Baptist Church - S. A. Douglas, minister. Sabbath school 10 a. m. Morning worship 11 a. m. B. Y. P. U. 6:30 Evening service 7:30. Special music by the choir.

St. Peter's (Episcopal) - Rev. Henry H. Maraden, Minister. Holy communion 8 a. m. Morning sermon 11 a. m. Sunday school 10 a. m. Evening service 7:30 p. m.

Christian Science - Services 11 a. m. The subject will be: God the Preserver of Man. S. S. at 10 a. m. Wednesday testimonial meeting 8 p. m. All are cordially invited.

Grace Presbyterian - L. S. Mochel, minister. Living services at 11 a. m. and 7:30 p. m. Old-fashioned gospel discourse. High class sacred music. S. S. 10 a. m. Excellent school, graded, up to date. Y. P. S. C. E. 6:45 p. m.

First Methodist church - Cor. 3rd and Ellsworth. D. H. Leech, Pastor. Class meeting 10. Morning service at 10:30 a. m. S. S. at 11:45 a. m. Junior League 3 p. m. Epworth League at 6:30 p. m. Evening church service 7:30. A welcome to the public.

United Presbyterian - W. P. White, Pastor. Services at 10:30 a. m. and 7:30 p. m. Bible school at 11:45 a. m. Christian Endeavor at the parsonage at 6:30 p. m. Juniors meet at 3 p. m. A lecture on the fifth chapter of Romans at 7:30 p. m. Thursday.

St. Mary's (Catholic) - Rev. Arthur Lane, Rector. Rev. Wm. Hampson, Assistant. Sunday services 8 and 10:30 a. m. and 7:30 p. m. The sermons will be delivered by a Rev. Father of St. Benedict's Abbey. Father Lane will have charge of the services at Lebanon. The public is cordially invited.

First Presbyterian - Rev. F. H. Geselbratht, Minister. Morning service 10:30. Pre-Christmas Meditation: - Christianity's Earliest Christmas Gifts. Evening service 7:30. Miss Hamilton, Sec. of the Chautauqua N. Y., will speak on the Brotherhood of Man. S. S. 11:45. C. E. 6:30. A cordial welcome to all.

Church of God - Meets at W. C. T. U. Hall. S. S. 10 a. m. and preaching will be at 11 a. m. Bible reading at residence of N. Williams, 1017 E 1st st. at 3 p. m. Prayer meeting at residence of A. M. Holt, Wednesday 7:30 p. m., 1025 E 1st St. All who are interested in the truth are invited to these services. R. L. Glasgow, pastor.

ALBANY.

Victoria chocolates
At the Mission Parlors.
Plenty of mud guards at Baltimore's. Bicycles all the time at Baltimore's. Fence posts for sale at the Shingle Mill.

You get the best fruit nougat at the Mission Parlors.

Call at the Elite for lowest prices on your Xmas candies.

A shipment of Fisk tires fresh from the factory at Baltimore's.

If your Oregonian misses notify Ben Clelan at once.

Victoria Chocolates, at the Mission Parlors, are delicious eating.

When you want something good to eat remember The Dressed Beef Co., 2nd & Lyon.

We make a specialty of Friendship, Engagement, and Wedding rings. F. M. French & Son, Jewelers.

Solid rubber type printing outfits just arrived by express from the east, just the thing for a boys Xmas. It's whangs that's all.

L. W. Ross has moved his jewelry store to next door to the postoffice, where he will be glad to see all interested in jewelry and watch and clock repairing.

"Hull" detachable handle umbrellas make very acceptable Christmas gifts. We have some beauties in both ladies and gent's sizes. F. M. French & Son, Jeweler.

Calendars at F. M. French & Son's Jewelry Store.

A big crowd enjoyed Polly of the Circus last night, well presented.

A new electric sign 13 1/2 feet long, on First St., reads TRACYS.

IF YOUR GROCER doesn't handle Valley Creamery Butter ask him WHY? If you are wanting the Oregon Journal, see E. G. Goff, agent, Home phone 2354.

A special school election will be held Dec. 22, at 7:30 p. m. to vote a school tax.

The Democrat has received several paragraphs about the opera house orchestra of a critical character.

We guarantee the lowest prices on Xmas candies in quantities to schools, churches, etc., at the Elite.

If party seen taking "Teddy" cart from Chambers & McCande's Thursday, Dec. 7, 1911, will return at once to 1017 E. 5th St. and avoid trouble. G. M. Knox.

Will send order east last of week for monogram stationery to be delivered here for Christmas. Get your orders in by Thursday night. Rawlings.

J. S. Morgan has sold his six acres near the brick yard to Daniel K. Roth, who will make it his home. J. F. Powell made the sale.

An inquiry from Minn., received today by Manager Stewart of the commercial club, was signed by Wallace H. Lee, same name as a former Albany college president, now of Tacoma.

The Democrat appreciates a copy of the Erie, Penn. Dispatch, with the pictures of the western governors, including that of Oswald West. It was sent by Oscar Smith, a former Albany boy, now a resident of Erie.

MISFITS.

Gov. West may be depended upon to boost Or.

The Oregonian is kept busy killing insurgents.

Albany has never had a better year than 1911.

Thirteen years to find how the Maine was blown up.

Albany's \$75,000 P. O. will be a shining improvement of 1912.

According to Dr. Matson any outdoor life is what tuberculosis needs.

Broadalbin and Second will be some with three new structures on the corners.

Portland Telegram: - No gentleman carries a smoke in his mouth while talking to a lady.

Wilson, Folk, Clark and Harmon are a great quartet. It is not often a party can present so many strong men at a sitting.

First and second in dairy butter and first in creamery butter in all Oregon is Albany's record, one to be proud of. It is a big thing to be a butter center.

Thirty trips to Corvallis for only \$7.50 is 25 cents a ride, half price, bringing the O. A. C. pretty close to Albany. The U. O. will have to get a hump on to beat that.

An Albany usher has handed the Democrat the following, entitled "End-Seat nogs in Church," taken from Judge, and wishes it published for the benefit of the Albany nogs, of which there are plenty, as every usher will testify:

In Ohio a crusade has been started against the end seat hog in churches. The custom of the first comer monopolizing the end seats in church pews is now selfish. There was a time when it was justified. The head of the family would take the end seat so as to be ready to protect his loved ones in case of an attack by Indians. There is not much danger now of such attacks, and the Christian spirit can be displayed when the first comer moves along and gives his brother or sister the choice end seat.

Jealousy.

It isn't often that one person is capable of acting successfully a full reel of pictures alone, yet this is done by Miss Florence Turner of the Vitagraph company. This is a superb picture and is to be shown tonight at Dreamland. In addition there is an exceptionally good Lubin and two fine comedies, in one of them Hamptious, the funny Edison man playing the part of hero.

Lots of Fisk Tires at Baltimore's.

F. G. WILL, for Watches

No 101 REPORT OF THE CONDITION

of the J. W. CUSICK & CO. Bankers at Albany, in the State of Oregon, at the close of business Dec. 5, 1911.

RESOURCES.

Loans and discounts	\$190,051.86
Overdrafts-acquired and unsecured	3,486.86
Bonds and warrants	44,020.83
Stocks and other securities	9,000.00
Banking house	2,980.53
Furniture and fixtures	760.00
Other real estate owned	
Due from Banks (not reserve banks)	9,940.11
Due from approved reserve banks	116,317.88
Checks and other cash items	2,344.70
Cash on hand	27,416.99
Total	\$406,339.76

LIABILITIES.

Capital stock	\$50,000.00
Surplus fund	40,000.00
Undivided profits, less expenses and taxes paid	7,187.40
Due to banks and bankers	16,286.39
Individual deposits subject to check	281,006.93
Demand certificates of deposit	11,840.54
Certified checks	18.50
Liabilities other than those above stated	
Total	\$406,339.76

Total, \$406,339.76
State of Oregon, County of Linn--ss. I, H. B. Cusick, Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

H. B. CUSICK, Cashier.

Subscribed and sworn to before me this 8th day of Dec., 1911.

GALE S. HILL, Notary Public.

Correct attest. (Signed by) E. D. CUSICK, C. H. CUSICK, directors.

JUST To Remind You

GLENDORR lots are for sale, lot 20x200 ft., sold on terms to suit. Better see us before all the choice one are gone.

TEBAULT REAL ESTATE Co.



TO THE PROPRIETOR OF THE SMALL STORE

Your big competitors do not need the service of the lighting experts in our New Business Department.

Long ago the large stores availed themselves of the trade drawing power of modern electric lighting.

They secured scientific help not one bit better than that which we now offer you without expense.

It is necessary that our experts plan the most efficient and economical lighting installations. We want to keep a lighting customer once we have secured his patronage.

Tungsten store lighting correctly installed, is within the means of the smallest shop-keeper.

TELEPHONES 15 OREGON POWER CO.

ELECTRIC SUPPLY HOUSE AND CONTRACTORS
Ralston Electric Supply Co., 310 W 2nd Street,
Tuga Walton, 728 E 4th Street.

LUMBER SHINGLES
DRAIN TILE
SEWER PIPE
BOXES OF ALL KINDS

Agents for the Los Angeles Fancy Press Brick
Hearth Tile of all kinds
Both 'Phones.
THE CHAS. K. SPAULDING LOG CO.

Established 1871 Assets Over \$1,000,000.00

FIRST NATIONAL BANK

of Albany, Oregon.
(Oldest National Bank in the Willamette Valley.)

These Banks have resources and connections which enable them to be of the greatest service to their customers. They cordially invite the accounts of individuals and firms to whom they extend the services and facilities of strong and sound financial institutions.

FIRST SAVINGS BANK

of Albany, Oregon.
(Owned by Shareholders of the First National Bank.)

Interest on Time Deposits. Assets Over \$390,000.00

SOME OF THE LARGEST CORPORATIONS in the state are our depositors and they have exactly the same security that any other depositor has.
We invite you to come with us and make it YOUR BANK.

J. W. Cusick & Co., Bankers.

ALBANY, OREGON.

ALBANY STATE BANK

has every equipment of a modern, progressive institution, including

SAVINGS DEPARTMENT

in which interest is paid on DEPOSITS whether large or small.

COMMERCIAL DEPARTMENT

in which checking accounts are gladly received from individuals, firms and corporations.

SAFETY DEPOSIT BOXES

To Rent.

WM BAIN, Pres. P. D. GILBERT, Vice-Pres.

H. N. BOULEY, Cashier.

GROCERIES AND BAKED GOODS AT CONRAD MEYERS

STETTER'S FOR GROCERIES AND CROCKERY