

Daily Democrat

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THURSDAY, JUNE 24, 1915.

VALUE OF SMALL SUMS.

The average person has little con-
ception of the value of small sums,
hardly looking ahead at all. Some
practical lessons are needed along
this line, lessons that sink in. Here
is one told by a magazine writer:"One day a young man 25 years of
age told me that he had just fallen
heir to \$2500. He was going to spend
the whole sum on a pure luxury. He
said that \$2500 was not much money
anyway, and that he might as well
have a good time with it—even
though the good time lasted only a
little while."When I told him in a general way
that he ought to save that money I
made no impression on him. But
when I explained to him how \$2500
invested at six per cent, and com-
pounded annually, would double in
twelve years, he began to wake up.
At 37 he would have \$5000, at 49 \$10,
000, and at 61 \$20,000. The \$20,000
at 61 would be yielding him \$1200 a
year, a little more than his present
salary."I had aroused his financial imagi-
nation to the first real work it had
ever done—so far as I know. He hung
onto that money and invested it at
six per cent."I told him that when he is 61 and
has that \$20,000 maybe somebody else
will give him \$2,500 and if so to go
out and spend it if he wants to. Money
spent at 61 by a man of some
means is not like money spent at 25
by a young man of no means. The
man at 61 has comparatively little
chance left for his pile to grow. In
fact by 61 he is supposed to have his
pile."Always when contemplating luxu-
ries consider how old you are be-
fore buying. The price of luxuries is
much higher in early life than later.
It is very high in youth. If you want
some comforts and a few luxuries in
old age control yourself in the earlier
years. Get the foundation of your
capital laid early so that it will have
time to build itself from small begin-
nings into a substantial amount—say
at 60."

FULL OF BITTERNESS.

That the war has engendered a bi-
tterness of feeling between the dif-
ferent countries involved that is in-
tense is made manifest continually
from magazine articles giving the
"other" side's view of the situation.
Here is one from the German view-
point:"England is jealous of our com-
merce. We do not have week-end par-
ties. We work. We become too pow-
erful in trade. We disturb the British
peace of mind, therefore Britain must
be rid of this disturbance. We saw
with regret that our relations with
England were becoming unsatisfac-
tory. There was no rly ne or reason
why we should have come to a good
solid understanding. We tried for it
hard, but in vain. England turned to
France and Russia, and it was a re-
markable coincidence that ever since
the Triple Entente was completed our
neighbors in the east and in the west
adopted an attitude against us that
grew more and more hostile. We
knew that the struggle was coming
and we were prepared. But, more
than anything, we resent the British
hypocrisy over the neutrality of Bel-
gium—this from the nation that made
her empire by gobbling up little coun-
tries all over the world! You see, we
cannot think such things and remain
calm. Germany is only one thous-
andth part of the surface of the globe.

The Albany Bakery

We Deliver to Any Part of the
City
115-119 E. 3rd Street
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MISFITS

It's a dull old life without some of
the spice.The most religious people are not
the ones who keep their faces long
and never have a good time in the re-
creations of the world.The brain can hold only about so
much. Why stuff it any more than
the stomach.There is a time though, for serious
thought, clear to the bottom of a
thing. Don't neglect it.The more sunshine you put into
the lives of others the more there is
left for your own life.Sec. Lansing has shown good met-
tle so far.Another man with a backbone has
been discovered. His name is Slaton.
and he is gov. of Ga.The man who does right when it
would be easier to do wrong is a
good deal of a hero.The pressure of water at the bot-
tom of the ocean is said to be enor-
mous; but there are times when hu-
man pressure is heavier.Shake, Mr. Pioneer, you are en-
titled to one good holiday convention
with all the good things going on the
table.Really, Russia has been a colossal
disappointment in this big war. Not
much better showing than in the war
with Japan.An overgrown country, without
much in her history to make friends.
Russia has ever been more of an op-
pressor than builder.Attend the picnic and public auc-
tion Saturday and while here visit
Stein & Newman's closing out sale
for bargains. j23-24SLAB
WOODin any amount and delivered on
short notice; also other wood
of any kind you wish. Place
your order now for your win-
ter's wood.E. R. Cummings
ALL DELIVERIES STRICT-
LY CASHOffice phones Res. phones
Bell 143-J Bell 350
Home 178 Home 146DINNER SERVED
Every Sunday for 50c.
at ST. FRANCIS HOTEL
Luncheon 11:30 to 2; dinner 5
to 8 p. m. j29tfSTETTER'S
FOR GROCERIES AND
CROCKERYDrain Tiles at
Cost as long as they last
ALBANY COMMISSION CO.

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We have provided ev-
ery modern banking facil-
ity—and give every reas-
onable accommodation to
our customers. Cour-
teous treatment to all.Come in and let us tell
you why it's to your ad-
vantage to carry YOUR
account here.

Bank with us.

FIRST NATIONAL BANK
OF ALBANY, OREGON
MEMBER U. S. FEDERAL RESERVE SYSTEM
FIRST SAVINGS BANK
WHERE SAVINGS ARE SAFEGoodyear
Fortified Tires
Cost Users \$5,000,000 LessOur last price reduction—
made February 1st—will save
Goodyear users about five mil-
lion dollars this year. And that
was our third reduction in two
years, totaling 45 per cent.

Yet Note This

Yet Goodyear Fortified Tires
embody many extras. Five are
costly features found in no other
tire. The rest are found in few.If we omitted these extras, we
could save on this year's proba-
ble output \$1,655,000. We
could add that to our profits, yet
Goodyear tires would look as
good as now.This year's
improvements
alone will cost
us \$500,000
this year. All
to give you ex-tra wear. And we shall spend
\$100,000 on research this year
to find more improvements still.

They Are Yours

These extras belong to you.
They mean less rim-cuts, less
blowouts, less loose treads. They
mean more rubber, more fabric,
more mileage, less trouble. Most
tire users know that, so Good-
year tires far outsell any other.Prove it yourself this sum-
mer. It will bring you tire con-
tentment.Any dealer, if you ask him,
will supply you Goodyear tires.Men are now
adopting Good-
year tires faster
than we can sup-
ply them. We
have never seen
anything like it.Goodyear Service Stations
Tires in Stock

ALBANY... J. L. Irvin

Opened Letters.

(By United Press Association)
London, June 23.—Official investi-
gation into the complaints of letters
between the United States and Swe-
den being opened by the British cen-
sor were taken up. The legal au-
thorities held, however, that such ex-
amination of mails is justified by The
Hague convention.(By United Press Association)
London, June 23.—The Britishsteamer Belgrave was torpedoed off
Pembrokehire by a German subma-
rine. The crew it is believed are lost.
Reports stated that the Belgrave is
being towed to Broadhaven bottom
up.AUTOMOBILE MEN—New manag-
ment at Clevenger's repair shop.
Expert repairing. The handy place
to buy gasoline. Both phones, 212
E. First St. (Lee) Leon E. Ren-
nells, Mer. j21tfALBANY FUEL CO.
BOTH PHONES 277Having decided to run a transfer and storage business in connection
with our fuel business, we will store your goods and do your
team work.We have reliable men and our service is in all ways guaranteed
satisfactory.

OUR PRICES:

Team work, per hour 50c
Slabwood, green, per cord \$2.40
Slabwood, dry, per cord \$3.00
Second growth fir, per cord \$3.50
Old growth fir, per cord \$4.00
Oak, per cord \$4.25
Oak, per cord \$4.75

We are agents for Castle Gate, Clear Creek and Mendota coal.

Motoring, yachting and hunting have
created a demand for a special style
of spectacles. To supply the demand
we are using Gold Filled and Zylonite
frames fitted with Bent amber lenses.

E. C. Meade, Optometrist

High Grade Paints, Oils,
Varnish, etc.Phoenix Pure Paints Qts. 60c
Phoenix Pure Paints Gal. \$2.15
Rubber Cement, Paints Gal. \$2.00
Rubber Cement Paint 1/2 gal. \$1.00
Rubber Cement Paint 1/4 gal. 60c
3 C Carriage Paint qts. 50c
3 C Carriage Paint qts. 90cVarnish Stain, Oil Stain, Roof Stain, Barn Paints, Oil
and Lead, the best that money can buy.

Burkhart & Lee, Druggists

WOOD

Dry Block and Slabwood

Hammond Lumber Co.

Both Phones 358

Of course
in healthy
I trade with
Stearns'
Ideal Grocery
Where we get the best
to be hadJust now Strawberries
are fine.
Use Campbell's Soups
PHONES
58

A QUALITY STORE

We sell the best at lowest prices
Watch Repairing
F. G. WillFortmiller Bros.
Funeral DirectorsMasonic Building, Albany, Or.
Both phones. Lady AssistantVIERECK'S
BATHSFirst-class Workmen
Only

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Nationalityis welcomed as a depositor at
our Savings Department!Doctors, Lawyers, Teachers,
Farmers, Merchants, Clerks and
Wage Earners in all walks of
life are today getting 3 per cent
interest on their savings.Why not start your account
here also?CAPITAL AND SURPLUS
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FUNERAL DIRECTORS AND
UNDERTAKERS.Undertaking Parlors, 3rd and
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Both PhonesCabinet Work
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painter. Glazing, Tinting, Paper
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506. m29a29DUGAN & DENNY
231 Lyon St.
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New and Second Hand Goods.DALLAS DIAMOND
Hard Wheat Flour
Sack \$1.60 Bbl. \$6.00
Store open Saturdays until 9 P. M.
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2 Daily Deliveries. Both phones
H. M. PALMER, Prop.We have some very heavy, sterling
mounted, belts for gentlemen. We
engrave each one free of charge. F.
M. M. French & Son, jewelers and
engravers. m27tfTHE BEST
BAKED GOODS
GROCERIES, PRODUCE
and FRUITSat
PARKER'S
"The Sign of Quality"

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D. E. NEBERGALL
MEAT COMPANYis always fresh. See the display
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SECOND AND LYON STS.
Full line of salt fish.BUSINESS
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Chiropactor.
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Nature cannot cure a disease unless
the cause is removed. Chiropactic
adjustments remove the cause. m29tf

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DR. W. R. BILYEU—Dentist, First
National Bank building, Albany.

REAL ESTATE & INSURANCE

LAWYERS.

L. G. LEWELLING.
Attorney at law—Notary public
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Real Estate, Loans, Fire Insurance.
First National Bank Building

FOR SALE

FOR SALE OR EXCHANGE—A 10
million timber claim in Douglas
county for city property or good
farm land. Home 1143. j16tfFOR SALE—All my furniture, in-
cluding piano and Spanish leather
set suitable for office or home.
Leaving city. Call 140 W. 4th St.
Phone 591R. Home 1223. j2-5tfFOR SALE—No. 1 kale plants, any
amount. A Bender, 3 miles south
of Albany, on Tangent road. Bell
609R4. m21j21FOR SALE — 1910, five-passenger
Cadillac. In good shape. Call Ir-
vin's Garage. \$350. j7tfFOR SALE—Light roadster automo-
bile. First class condition. Recent-
ly overhauled. Address "Roadster"
care Democrat. a5tfFOR SALE—Household furniture,
range, rugs, etc. Phone 272-R Bell.
a23tf

FOR RENT

FOR RENT—A modern 4-roomed
apartment; also a fire proof store
room. Enquire of Burgrat, 118
Second St. m31tfI HAVE BEEN appointed agent for
the Rowe lawn mower razor blades.
If your mower is not cutting good
let me adjust one to your mower.
I will make it cut as good as new.
I have some good second hand fur-
niture for sale; one good bed room
set. No. 9 Kitchen range, chairs,
etc. J. D. Ellis, 906 East 4th St.
Both phones. m20tfFor Crockery, Glassware, Gran-
ite, and Tinware, Kitchen
Goods, Novelties, and Fancy
Goods, Teas, Coffees, and Spice-
es.

Essex & Essex

322 W. First St., Albany

Cameron's
IS THE PLACE
FOR ALL KINDS OF
MILL WORK
Both phones Foot Ferry St.

Jones Book Store

Subscriptions received for Mag-
azines and periodicals. 333
West First St., Albany, Oregon.FOR RENT—First class store room,
First street. Call on Dr. A. Stark.
m22tfFOR SALE—Small tract, well im-
proved, close in. Will sell on in-
stallment plan. Inquire at Demo-
crat office. m14tfFOR RENT—Large store room with
electric light fixtures, counters,
shelving, all complete. Cheap. Ap-
ply or phone to Geo. W. Wright.
m29tfFOR RENT—Housekeeping rooms,
centrally located. Free light, water
and telephone. Phone 154—R. 112
West Third St. m15tfFOR SALE—Lots at corner 8th and
Main, also corner 8th and Cleve-
land; also in Epauline addition. T.
P. Hackleman. a18 aug23

MISCELLANEOUS.

DRESSMAKING — At home, 514
West 2nd St. Home phone 329.
Mrs. G. W. Burkhardt. j15 24REAL ESTATE FOR SALE—Farm
lands, city property, timber lands,
collections, money to loan. Insur-
ance written in the strongest old
line companies. J. V. Pipe, 203 W.
2nd St. dly wk tfWANTS POSITION—High school
graduate desires position as collec-
tor for a few local firms. Has had
experience. Call Bell 555-R. j14-11WANTS PLACE—Girl of 15 to assist
in housework, or take care of chil-
dren. Phone 537R.TO TRADE—Will trade second hand
two seated buggy for saddle. See
Rawlings, 121 Broadalbin St.

Daily Democrat by Carrier, \$4 Year.

MAN WANTED—Desirable position
for energetic and ambitious man
as Albany representative strong fi-
nancial institution. Salary or sal-
ary and commission. Address C.
L. T. Cox, Evening Democrat, giv-
ing previous business experience
and reference. Confidential. m1tf

MONEY TO LOAN.

MONEY TO LOAN on good im-
proved farm land. Call on J. V.
Pipe, 203 West 2nd St. j2tf

MOVED.

C. H. Prochnow, the shoemaker,
has moved his shop next door to the
Democrat office. Repairing neatly
done. JJ3j3Real Estate
Loans & Insurance

Collins & Taylor

Hammel Hotel Building

Notice of Stock Holders' Meeting.
Notice is hereby given that the
first meeting of the subscribers to
the capital stock of the Linn-Benton
Cooperative Growers' Association
will be held at the office of the Al-
bany Commercial Club, at Albany,
Oregon at one o'clock p. m., July 10,
1915, for the election of a board of
directors and for the transaction of
such other business as may come be-
fore the meeting.U. G. SMITH,
Chairman Temporary Organization.
dly j8-15-22-29 j6