

Daily Democrat

F. F. NUTTING
Lessee

Entered at the postoffice at Albany, Oregon, as second-class matter.

Published every evening except Sunday. Semi-weekly published Tuesdays and Fridays.

BUSINESS MATTER

SUBSCRIPTION RATES

Daily
Delivered by carrier, \$4.00 per year in advance, otherwise 40c per month.
By mail, at end of year 3.50
By mail in advance, per year 3.00

Semi-Weekly
At end of year \$1.50
When paid in advance, one yr. 1.25

CLASSIFIED RATES
1c per word for first publication; 1/2c per word thereafter, payable in advance. Minimum charge of 25c in ordering changes of address, subscribers should always give old as well as new address.
Established in 1863.

SATURDAY, NOVEMBER 27, 1915

CONDITIONS IMPROVING.

An insurance journal, Field Notes, declares that the life insurance business is increasing, showing a healthy condition, and publishes the following, indicating beyond a doubt that trade conditions generally are improving, rapidly and reliably:

"In 160 cities building operations for September were slightly over 70 million dollars compared with 54 million dollars for the same cities last September.

Rails ordered for the year to October was 78 thousand tons compared with 1,331 thousand tons for the same period last year.

The number of idle cars on the first of October was 78 thousand compared with 185 thousand a month ago and 131 thousand a year ago.

The September production of pig iron was 2,853 thousand tons compared with 1,889 thousand tons a year ago. There were 268 furnaces in blast on the first of October against 249 a month ago and the daily capacity is now 98 thousand tons, more than five thousand tons higher than any previous record.

"Bank clearings for September for the 160 principal cities were nearly 16 billion dollars compared with 10 billion dollars a year ago, a gain of 57 per cent. This stupendous gain should satisfy the most skeptical that business generally is fairly on its feet and that our activities are not by any means confined to export business.

"The dividend disbursements for October will reach 95 million dollars and interest payments will be 86 million dollars. Total dividend and interest disbursements for October will be 181 million dollars compared with 162 million dollars a year ago.

"The business failures for September numbered 1,338 with liabilities of less than 15 million dollars compared with 1,491 a year ago with liabilities of 28 million dollars.

"The general crop situation is well known to the business public and no figures are necessary beyond the statement that we have altogether the largest crops in our history and their total value exceeds all previous records.

"It should be our present and greatest concern to take advantage of the home trade possibilities just now before us as never before have the people of this country had the money with which to indulge their needs and their fancies as they have at this present moment."

MATTER OF BUSINESS.

Putting the city of Albany on a practical business basis is something that commends itself to the people of Albany. Hence the proposition to be voted on to bond the city's warrant indebtedness is one that calls for earnest consideration. It is a practical one. People dealing with the city are entitled to immediate cash the same as if dealing with others. Now they have to wait about two years, or sell their warrants at a discount, not always an easy thing to do satisfactorily. Where six per cent is now paid by the city, it is said the bonds can be sold for five per cent, making a saving of several hundred dollars a year. Voters should study the question and vote understandingly.

WHERE MONEY GOES.

Some startling figures have been given the Democrat showing the enormous expenditure of money for different things, with some comparisons that tell their own story:

White Slavery, \$3,000,000,000; intoxicating liquors, \$2,000,000,000; tobacco, \$1,200,000,000; jewelry, \$800,000,000; automobiles, \$500,000,000; church work (at home) \$250,000,000; confectionery, \$200,000,000; soft drinks, \$120,000,000; tea and coffee, \$100,000,000; millinery, \$90,000,000; patent medicines, \$80,000,000; chewing gum, \$12,000,000; foreign missions, \$12,000,000.

MISFITS

A funny picture shows a man sitting on a barbed wire fence. That's the way a great many people live, always in trouble.

If they haven't got it themselves they borrow it.

There are people who won't be thankful again until the next last Thursday in November.

Really a good mess of chicken is worth a whole turkey.

The speaker who had a hunch, after all didn't have much, for the prognosis didn't materialize.

It's the business of a newspaper man to smile and look like a saint if he does only get two or three tickets after running five to 10 \$5 worth of adv.

When asked what happened to Tyre a boy answered: "Punctured."

A sign in London reads: "Swords and bayonets sharpened."

We are beginning to think Oregon is something in football.

If O. A. C. will beat Syracuse the Democrat will hunt up another towel.

Henry Ford's Christmas surprise will be received with a shout.

Things are ripe for the dove to flutter.

Buy a ticket \$1.50 worth of goods or \$1.25, New Elite. o25tf-adv.

Expert watch and clock repairing at Creamers Jewelry store. o25tf-adv.

Do You Want to Trade?

Small acreage near Albany for delectable located city lots. Best part of residence district. If you are interested call Black 4125, Albany, 507 E. Fourth street. Want rolling fund. ti

Do You Admire Pretty Pictures?

If you do, why not take lessons in Oil Painting and paint pictures to suit your own tastes? Because you have never done Art Work is no reason why you cannot learn.

Three-hour Lesson \$1

Are you having a hard time deciding on your Christmas presents? Nothing will be more appreciated than a beautiful Oil Painting. Call at studio and inspect work. If you enjoy Fine Art you are welcome.

Prof. W. W. Davis
Teacher of Art and Voice
Schmitt-Hunt Bldg.

The Albany Bakery

We Deliver to Any Part of the City
115-119 E. 3rd Street
Bell 560 Party R. Home 419
H. J. FIRCHAU CO.

Albany Transfer Co.

Both phones
WOOD FOR SALE
Little Fir \$3.25
Slab Wood \$2.40

OPEN TO YOU

All the facilities of this institution are open to you—and you are invited to share in the Bank's prosperity.

Even though you do your banking business elsewhere—run in and see us.

Bank with us.

FIRST NATIONAL BANK OF ALBANY, OREGON
MEMBER OF FEDERAL RESERVE SYSTEM
FIRST SAVINGS BANK
WHERE SAVINGS ARE SAFE

ALBANY FUEL CO.

BOTH PHONES 277

Having 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
Shalwood, green, per cord	\$2.25
Shalwood, dry, per cord	\$3.00
Second growth fir, per cord	\$3.50
Old growth fir, per cord	\$4.00
Ash, per cord	\$4.25
Oak, per cord	\$4.75

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

FOR THE BATH

Bath Mats	\$1.00
Crash Bath Towels	75c and \$1.25
Extra Long Bath Towels	65c, 75c, \$1, \$2
Bath Soap, Violet	3 for 25c
Floating bath soap	5
Crown Crabapple bath powder	25c
Luxor bath powder	50c

YOU GET THE BEST FROM US

Burkhart & Lee, Druggists

Battered to Pieces.
(By United Press)

Victoria, B. C., Nov. 26.—No additional details have been received of the wrecking of the Chilean ship Caral Mapu on the west coast of Vancouver Island yesterday. It is known that 25 crewmen, all aboard, perished. The ship was battered to pieces in a storm.

TO SELL OR EXCHANGE—Farm near Cottage Grove for Albany or Corvallis property. What have you? State price. Address Box 145 Cottage Grove, Oregon. dly wk n26d26

WANTED—Position to do general housework, by experienced girl. Call 1311 Home phone. n26

Jones Book Store
Subscriptions received for Magazines and periodicals. 333 West First St., Albany, Oregon.

The Best Way TO SAVE

is by
Systematic Saving

One Dollar Opens An Account

In 5 years with interest, \$1 deposited weekly amounts to \$280.65.

\$5 deposited weekly amounts to \$1,399.38.

ALBANY STATE BANK
"Safety Plus Service"

Good Sunday

Chicken Dinner

at the

COTTAGE

25c

WAR SERIES

OF THE

New York Times

MID-WEEK

PICTORIAL

Ten earliest available numbers, Nos. 3 to 12, (1 and 2 being out of print) bound in book form.

Interesting rotogravure reproductions of the European war scenes from actual photographs make this book a valuable acquisition at the moderate price of

ONE DOLLAR

Sent by mail to any address on receipt of price.

THE NEW YORK TIMES
Times Square New York

California

and the World

must say

GOOD-BYE!

to the

Panama-Pacific Exposition

for this great fair must close its gates

Saturday, December 4, '15

There is but a short time left. If you miss seeing this exposition, you will lose a wonderful opportunity to study the advances in science, art, manufactures or farming being made at the present time. Low round trip fares on the

Shasta Limited

with liberal stopovers.

Write for our illustrated booklet "Wayside Notes." It is an invaluable guide book.

SOUTHERN PACIFIC

John M. Scott, Gen. Passenger Agent,
Portland, Oregon.

J. S. KING
at the
Ideal Grocery
212 West First Street
SEE HIM

DUGAN & DENNY

HOUSE FURNISHERS

New and second hand goods.
Have moved to 2nd and Baker.

We are at your service for

Meats and Fish

D. E. NEBERGALL

MEAT COMPANY

SECOND AND LYON STS.

A QUALITY STORE

We sell the best at lowest prices

Watch Repairing

F. G. Will

Fortmiller Bros.

Funeral Directors

Masonic Building, Albany, Or.

Both phones. Lady Assistant

VIREECK'S

BATHS

First-class Workmen

Only

Cor. First and Ellsworth Streets

No Time Like

Today

for starting a bank account at Our Savings Department if you haven't one—and no time like today for adding to your account if you have one.

The once in a while depositor seldom gets rich—the steady week by week depositor does.

3 Per Cent interest allowed.

CAPITAL AND SURPLUS

\$90,000.00

J. W. CUSICK & CO., Bankers

Albany, Oregon

FISHER, BRADEN & CO.

FUNERAL DIRECTORS AND UNDERTAKERS.

Undertaking Parlors, 3rd and Broadway.

LADY ATTENDANT

Both Phones

Cabinet Work

Albany Planing Mill

Golden Rule Dairy

MILK AND CREAM

2 Daily Deliveries. Both phones

H. M. PALMER, Prop.

Seed-Wheat-Seed

Oats-Vetch-Cheat

M. SENDERS & CO.



When ordering glasses try our rimless kind made to correct the errors of refraction of your eyes.
E. C. MEADE, Optometrist

P. B. Phipps

MAGNETIC HEALER

734 Lyon St.

STETTER'S

FOR GROCERIES AND CROCKERY

BUSINESS DIRECTORY

CHIROPRACTOR

ELMER C. GIPE

Chiropactor.

Rooms 5, 7, 9, 10, Cusick Bank Bldg. Nature cannot cure a disease unless the cause is removed. Chiropactic adjustments remove the cause.

GEO. J. KENAGY

Chiropactor

National Bank Bldg. Rooms 401-402.

Office phone 1380 Home; residence phone 4357.

DR. S. H. RUSSELL

Chiropactor

1-2-3 Schmitt Bldg. Phone Bell 186-R; Home 1461. Lady attendant.

Examinations free.

DENTISTS

DR. W. R. BILYEU—Dentist, First

National Bank building, Albany.

LAWYERS.

C. C. BRYANT

Attorney at Law

212 New First National Bank Bldg., Albany, Oregon.

DAN JOHNSTON,

Attorney at Law

Room 205 First National Bank Bldg.

L. G. LEWELLING

Attorney at Law—Notary public

Albany, Oregon.

WEATHERFORD & WEATHERFORD.

Lawyers, Albany, Ore.

OSTEOPATHIC PHYSICIANS.

A. P. HOWELLS D. O.

Both phones. Savings Bank Bldg.

MARY S. HOWELLS, D. O.

Both phones. Savings Bank Bldg.

REAL ESTATE & INSURANCE

E. F. SOX

Real Estate, Loans, Fire Insurance

First National Bank Building

H. F. MERRILL

Insurance and Loans

City warrants bought and sold. Room No. 1, second floor, First Savings Bank building, Albany, Oregon.

B. M. PAYNE—Farm lands and city

property for sale. Real estate loans

Fire insurance. Surety Bonds.

Rooms 19-21, Cusick Block, Albany, Oregon.

FOR SALE

FOR SALE OR EXCHANGE—A 10

million timber claim in Douglas

county for city property or good

farm land. Home 1143. n16tf

FOR SALE—Light roadster automobile.

First class condition. Recently

overhauled. Address "Roadster"

care Democrat. a5tf

FOR RENT

RUBBER BOOTS patched and soles

put on. Soles for sale for shoes,

men's size 26 and 30c, 15c and 20c

women's sizes. Burns, Shoe Doctor,

opposite P. O. n11d11

FOR RENT—6 furnished rooms, 4

blocks east of Lyon St. Near High

THE BEST
BAKED GOODS
GROCERIES, PRODUCE
and FRUITS

PARKER'S

"The Sign of Quality"

136 Lyon St. Both Phones

DINNER SERVED

Every Sunday for 50c.

at ST. FRANCIS HOTEL

* Luncheon 11:30 to 2; dinner 5

* to 8 p. m. n29tf *

A \$1.50 ticket for \$1.25. Good for

anything at New Elite. o25tf-adv

Careful attention given to all jewelry

repairing at Kreamer's new store.

o25tf-adv

Real Estate for Sale

Bargains in farm lands, city prop-

erty, money to loan, insurance

written in the strongest old line