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THURSDAY, FEBRUARY 10, 1916.

A RURAL CREDITS SYSTEM.

(By Percy A. Capper, Assistant State Engineer)

Cheap money for the Oregon farmer and the best method of obtaining it is engaging state wide attention and a conference has been called to meet in Salem during March to consider this and other kindred subjects.

I believe that it will be generally conceded that the farmer is entitled to borrow money at less than eight per cent. This being so, how may we best obtain this result? The State is now loaning the six million dollar school fund to Oregon farmers at six per cent, however, this fund is totally inadequate to meet the demands upon it and there is always a long waiting list. This fund is being successfully administered for sixteenth of one per cent and is a boon to the farmers who are fortunate enough to secure loans from it. Why not use this as a basis for a system of rural credits, and increase the fund through the issuance and sale of state bonds?

The loaning of the state school fund is a success and the extension of a successful operating plan is more to be desired than the adoption of a new and untried plan. State bonds could doubtless be disposed of at four or four and one-half per cent. This would leave a margin of one and one-half per cent to cover administration and to insure the state against loss, and would doubtless yield a profit that could be applied to the state school fund. This plan will require the adoption of a constitutional amendment, and such amendment should be broad enough to permit of the bonds being deposited with the U. S. treasury as the basis for the issuance of federal currency to the state as it is now issued to the national banks. This cooperative plan of rural credits has the endorsement of the grange and its only objection is common to all systems of national credits in that we must await the slow grinding of federal legislative action before receiving any benefits. Now is the crucial time in the development of Oregon agricultural and other resources. We need capital, both state and private, to carry on this development and we need more restrictions around the expenditure of state funds and less restriction around the expenditure of private funds.

Oregon has a credit worth millions of dollars and it may well be used in discretion for the benefit of the Oregon farmer and the upbuilding of the state in such a manner that it will not cost the taxpayer a cent and will actually produce a revenue.

FOR SALE OR TRADE—A good 9-year old jack, will take in stock or auto, etc. What have you to offer. If interested write L. B. Morse, Brownsville, Oregon. j9-11

ALBANY ASTONISHED BY SIMPLE MIXTURE
Albany people are astonished at the INSTANT action of simple buckthorn bark, glycerine, etc., as mixed in Adler-ika. ONE SPOONFUL removes such surprising foul matter it relieves almost ANY CASE constipation, sour stomach or gas. Because Adler-ika acts on BOTH lower and upper bowel, a few doses often relieve or prevent appendicitis. A short treatment helps chronic stomach trouble.

READ OUR WANT ADS

Good Sunday Chicken Dinner at the COTTAGE 25c**MISFITS**

All is well that ends well is the suggestion in reference to the trouble between the U. S. and Germany.

These two countries want to be friends, regardless of yellow journals, and should be.

Clear minds and a strong backbone can do wonders for a people.

The submarine is going to be a great instrument in warfare, and it is to be expected that Germany wants to use it whenever possible. The other countries also do.

Albany will be willing to be called the hog center, regardless of Salem's traditional claim to that title.

Stock is probably the best paying industry in the northwest. There should be a live boost to promote stock raising of all kinds as an industry.

A writer, paid a big salary for his wise sayings, remarks: Merit always wins unless you are running for office.

A minister at Ashland is named Blackstone, a solid name.

Say but we would like to attend a real molasses candy pull.

The reason truth is such a strange thing to some people we know is that they rarely come in contact with it.

The following is run at the risk of ruining the business of the Albany street car:

Walk to your work in the open air. Walk home again and save your fare. For it's the kind of stunt that will do you good.

That will reddens your cheeks and quicken your blood.

Yes, will do you more good and be better by far.

Than your everyday ride in a stuffy old car.

The other day a boy committed suicide because he had a toothache and couldn't stand it. Poor little coward; but perhaps he was just that

weak, and had a jelly fish will.

How would that boy like to be a Serbian with the Bulgarians after him, or a Turk with both legs and one arm off?

Really it takes gumption to go thru life and meet all the pains and sorrows and tumbles and disappointments and failures with a smile, and one's head raised high.

British Liner Probably Sunk.(By United Press)
New York, Feb. 9.—The British liner Orissa is believed to have been sunk. A Wall Street firm received a London cable saying that a passenger steamer met a terrible accident in the North Atlantic. The Orissa has not been heard from for nearly a month. It is thought it met a German commerce raider.**FOR EXCHANGE.**

We have three dairy farms in Tillamook county, Oregon, and will exchange one or all of them for farms in your county or will consider desirable city property at your county seat, up to 50 per cent of the purchase price of each farm.

Each farm is on a good road, close to Tillamook City. Each farm is supplied with good buildings, a fine dairy of cows, milking machine, silo, farming tools and dairy utensils.

These farms are held at \$30,000, \$32,000, and \$70,000, respectively. The Tillamook county dairymen realize a larger price for butter-fat than any other district on the Pacific Coast, and at a less cost of production. This proposition is made by the owners, no agents or commissions.

If interested and you desire further information, address your letter to Box 187, Tillamook, Tillamook county, Oregon. j9-10

VIERECK'S BATHS

First-class Workmen Only

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Westinghouse Mazda Lamps

Give More Light for Less Money

Ralston Electric Supply Co.

310 WEST SECOND STREET

Ten Years From Today

Will you be any better off than you are now? The first step in "getting ahead" is getting a bank account and keeping it.

1ST NATIONAL SAVINGS BANK**PROSPERITY**

It simply means the result of financial success. Prosperity will come to you as you embrace your opportunities. The opportunity to make a good investment will surely come. Will you be ready for it? Save your money and keep it in the bank ready for that moment.

ALBANY STATE BANK

"Safety plus Service"

QUALITY PRICE SERVICE

This shall be our motto for 1916. The best drugs that money can buy sold at the lowest prices with quick and courteous service. We guarantee everything we sell.

Burkhart & Lee, Druggists**Money to Loan.**

In the following amounts: \$400, \$250, \$150, \$100, \$700. This is local money and want good all purpose farm mortgage as security. Call on J. V. PIPE, 203 West 2nd St.

City wk J10tf

Careful attention given to all jewelry repairing at Kreamer's new store. o25tf-adv

WANTED—To rent furnished house of 4 or 5 rooms. No children. Address D. P. T., Box 464. J31tf

Jewelry repairing of all kinds at Kreamer's new store. o25tf-adv

WANTED—Horse to work for its board, until after spring work. Call Palace Stables.

FOR SALE—Two fresh cows. Call Fred Wooley, Home phone 1106. f5tf

Expert watch and clock repairing at Kreamer's Jewelry store. o25tf-adv

If you want your wood sawed, call Albany Stables, 34 Both phones. Brown & Simms. j27F10

Don't Buy Until You see the new**Oakland**At the Albany Garage
Fine Car at Reasonable Price
Hammel & McIntosh**J. C. Yuen**

well known Chinese doctor has successfully treated all diseases in the past year. See testimonials on file at the Oriental Herb Co. 640 State St., Salem.

Out-of-town patients treated by Symptomatic diagnosis. Send for diagnosis blank.

The Man Out of Work

is often out of funds.

If you are a salaried man provide against unexpected dismissal by having a bank account to fall back upon.

At Our Savings Department 4 per cent works every day you work, and Sundays too.
Commence Saving today.

4 Per cent interest paid on Savings.

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\$90,000.00

J. W. CUSICK & CO., Bankers
Albany, Oregon**FISHER, BRADEN & CO. FUNERAL DIRECTORS AND UNDERTAKERS.**Undertaking Parlors, 3rd and Broadalbin.
LADY ATTENDANT
Both Phones**Cabinet Work**

Albany Planning Mill

Golden Rule DairyMILK and CREAM
2 Daily Deliveries. Both phones
H. M. PALMER, Prop.**Fortmiller Bros.**Funeral Directors
Masonic Building, Albany, Or.
Both phones. Lady Assistant

LOST—Steam whistle, 2 lubricators, valves, and brass fittings for engine. Reward of \$10. Call at Democrat. j20tf

FOR SALE CHEAP—Household furniture, stoves, rockers, cupboard, dressers, tables, beds, fruit jars, etc. Also two good bicycles. Call 805 East 2nd St.

**Ideal Grocery**

—for the best in staple and fancy groceries.

Full line of fruits and vegetables always on hand for your demands.

IDEAL GROCERY
H. A. STEARNS, Prop.
Both Phones 58**For Rent****FINE STORE ROOM**
First Street
All ready, with fixtures, furnace heated, Well located. See
Dr. A. STARK

TRY the ALBANY DAIRY for sanitary milk and whipping cream. We invite you to visit and inspect our dairy. Bell phone 15-F-41. A. P. MISHLER, Prop.

A. STARK, Physician and Surgeon
Also treats eye, ear, nose and throat, and fits glasses.
Both phones 60
326 W. First St. Albany, Ore.**Jones Book Store**

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

WARM UP

Buy your wood of E. R. Cummings. All kinds of wood on hand at all times.

Old fir in 4 ft. \$4.50; sawed \$5. 2nd growth " \$4.; sawed \$4.50
Ash 4 ft. \$4.00 and \$4.50
Oak in 4 ft. \$5.00
Maple in 4 ft. \$3.75
Slab Wood, 4-ft. \$3.00
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Dry mill ends, per load \$2.00
Big fir rough for furnace \$4.00Office phones Res. Phones
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115-119 E. 3rd Street
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H. J. FIRCHAU CO.**Real Estate Loans & Insurance****Collins & Taylor**

Hammel Hotel Building

A QUALITY STORE
We sell the best at lowest prices
Watch Repairing
F. G. Will**Oregon Junk Shop**

Pays highest price for hides, pelts and furs, rubber, metals and sacks and rags. We also handle second-hand furniture and second-hand clothing. Call us for anything you have.

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Albany, Oregon.

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E. C. MEADE, Optometrist

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Graduate of S. F. Magnetic Healing. Consultation Free.
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Rooms 5, 7, 9, 10, Cusick Bank Bldg.
Nature cannot cure a disease unless the cause is removed. Chiropractic adjustments remove the cause.
Bell—138J Home—1380**DR. GEO. J. KENAGY**
Chiropractic Physician
Examination Free
Suits 401-2, National Bank Bldg.**DR. S. H. RUSSELL**
Chiropractor
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Examinations free**LAWYERS.****C. C. BRYANT**
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Attorney at law—Notary public
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Fire and Auto Insurance
Time tested, strongest mutual and old line companies.**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 CHEAP OR TRADE—Gasoline engine and grinding mill and 2 crop raspberry. E. Relas, Halsey, Oregon. d28tf

FOR SALE OR EXCHANGE—A 10 million timber claim in Douglas county for city property or good farm land. Home 1143. f16tf

FOR SALE—Light roadster automobile. First class condition. Recently overhauled. Address "Roadster" care Democrat. a5tf

FOR SALE—High grade piano at a bargain. Phone 361-R. m18tf

FOR SALE—Fresh cows on easy terms. H. Bryant. j25tf

FOR SALE—3 Nice young fresh cows for sale for cash or on time. F. H. Pfeiffer, Both phones. j25tf

CHICKENS FOR SALE—75 Buff Leghorn pullets, or will trade for grain or potatoes. E. E. Clem, R. D. 4, Home 2543. j10-tf

COWS FOR SALE—Just fresh and coming fresh. A. A. Bender, phone Bell 609R4. Residence 6 miles

THE BEST BAKED GOODS GROCERIES, PRODUCE and FRUITS**PARKER'S**

"The Sign of Quality"

136 Lyon St. Both Phones

We are at your service for**Meats and Fish****D. E. NEBERGALL MEAT COMPANY**
SECOND AND LYON STS.**Real Estate for Sale**

Bargains in farm lands, city property; money to loan; insurance written in the strongest old line companies. Call on J. V. Pipe, 203 W. 2nd St.

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

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FOR SALE—2 fresh cows, each give 3 gallons milk. Chas. W. Buell, R. 3, Albany. f10-12*

FOR SALE—Sole leather suitable for half-soled shoes, 30c pound. Burns, hte shoe doctor. Opposite post office. j27 f27d an wk

FOR RENT

FOR RENT—First class store room, First street. Call on Dr. A. Stark. m22tf

WANTED

WANTED—A good work horse, at The Farmers' Feed table, W. L. Halloway. f7-9

WANTS WORK—Woman wants any kind of work. Home phone 6553. j17tf

WORK WANTED—Alone with five children, want work of any kind. Will go out or bring it home. 823 E. First St.

WORK WANTED—Woman in need of work will do washing or any kind of housework. Call Home phone 1180, Mrs. Jos. Wells. j14tf

WANTS WORK—Lady wants work by day or hour. Home phone, 3489. n29tf

WORK WANTED—By competent woman. Will also do nursing at reasonable price. Mrs. C. Frazier, Home phone 3141. j27tf

WANTED—Crochet work. Write box 65. j27f10

MISCELLANEOUS.

SHINE—By Jim Wilson, at Viereck's. d18tf

WOOD FOR SALE—Fir wood for sale in car lots \$3.25 a cord f. o. b. Albany. Write or phone James Blodgett, Blodgett, Oregon. j31tf

FOR HEALTH, comfort and economy, have your CORSET made in Albany. See us opening week. Watch our ad. j29tf

WHEN answering classified ads, please mention the Democrat.

E. L. STIFF & SON215 to 217 Lyon St.
New and Second Hand Goods
Bought and Sold.**\$3 WOOD FOR \$2.50**

Dry Mill Ends, the best cookstove wood on market

HAMMOND LUMBER CO.

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