

Albany Democrat

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Loans For Homes

Senator Calder of New York advocates the passage of a bill creating "home loan banks" which would make \$2,000,000 available for home construction. The reason these banks are needed is that the United States is no less than one million houses behind its needs.

This estimate is a high one, but each community knows only too well that in comparison with the facts it is probably too low. There is hardly a hamlet in the country whose housing is adequate at this time, in quantity or quality. As for the great cities, the crowding has already become a menace.

Yet with the mounting cost of necessities, thousands of families are held back by fear from taking the plunge of building for themselves. If food and clothes and shoes have al-

ready risen so much, and with no sign of coming down, how can any family plan ahead for a home and feel at all assured that it will be able to make payments to the contractor or to the mortgage holder who finances it?

This is where the home loan bank would be of great use. And, in all fairness, why should the farmer have all the advantage when it comes to borrowing money? Is his farm and home? Is not the city dweller entitled to a little assistance?

Nothing makes so thoroughly for good citizenship as the ownership of a home. It is only the floating worker, living wretchedly in shelters over whose repairs and improvements he has no control who is unhappy enough to be a fomenter of discord. The home-owner knows he is monarch of all he surveys. If he wants the house painted, he can, at a pinch paint it himself. His lawn and garden show their tending in proportion to his own efforts. Everything he does seems worth while.

Anything which will make it easier for the man in modest circumstances to build his own home for his own family is worth looking into. More than a million families are virtually homeless at present and many millions more need better housing.

Aurora Borealis on the Wires

Cables, telephone and telegraph lines in the eastern part of the country were taken over again recently, not by the government but by the aurora borealis.

A Boston newspaper relates its troubles with the wires in explanation of the fact that most of its cables from special correspondents fail to come through and were conspicuously absent from its columns in one issue.

The aurora borealis is said to have overloaded the wires with electricity. This had the same effect as grounding them. When an attempt was made to get even with the aurora by shutting off the current from the batteries and letting the aurora's current do the work, the scheme failed. The natural current came only in irregular flashes and rather spoiled the messages.

Things like this happen every now and then. They keep mere human beings from becoming too sure of themselves and their works by intimating that there is much more to fear and do before the forces of Nature are really chained for the service of Man.

Portland Firm Shows Confidence

The fundamental, universal cause of high prices is that there has been too much consumption and too little production.

Now we may see whether the leather trust has a leather hide.

Large Department Store to Double Capacity; Will Erect Building

Business conditions in the Northwest are reflected in the announcement Monday that Meier & Frank, of Portland, will double their present facilities and make their store the largest wholesale and retail establishment West of Chicago.

The announcement comprises the building of a ten-story building at Thirteenth and Everett streets covering the entire block. Two stories will be added to the retail store at Fifth, Alder and Sixth streets, giving the retail store 14 stories.

The wholesale and retail departments will be separated, giving the downtown store the benefit of all available space. Marshall Field & Co. built its big store in Chicago along the lines pursued by Meier & Frank.

The announcement is of importance to the entire Northwest, for with a firm of this size making such extensive expansions after a careful investigation made by Adolph Meier on a trip through the East, confidence in business conditions in the future is recognized.

HOW "OLD ORDER CHANGETH"

British Miner No Longer the Grimy Individual He Has Been So Frequently Pictured.

A new type of miner is being evolved at Atherton, Lancashire, through the growing popularity of the baths at Messrs. Fletcher, Burrows and company's collieries. At first only 10 per cent of the men used them; now the figure is 50 per cent. The miner now goes to work in tweeds and brown boots instead of his oldest clothes and clogs. He no longer belittles the seats of tramways and railway carriages with the grime of his calling. Nor does he drive his wife to despair with the amount of work he brings into the house each day. He goes home spruce and well groomed, with no signs of the weariness so characteristic of the men "coming up."

"All the young men use the baths," said the keeper of the bathhouse. "Some of the older men don't."

"They are learning sense," volunteered an old miner. "And I wonder the women didn't teach it to some of them a bit sooner."

"Convenience!" His eyes twinkled. "Why, man, if I wanted to jazz I could bring my dress clothes here and be ready for the ball twenty minutes after I got out of the cage. No, I'm not going to start jazzing—not at my time of life. But I might be going to a directors' banquet one of these days. You never know in these times."

Fifteen minutes suffice for a miner's bath. Men in a hurry take a little less, dandies a little more. They find their own soap and towels.—London Times

Grace: You can't cover blackheads, pimples, red spots on the face with powder, they're bound to be seen. Why worry and spoil your temper? Take Hollister's Rocky Mountain Tea—'twill banish them thru the blood—the only sure way. 35c. Tea or Tablets. Fred Dawson Drug Co., Albany, Oregon.

Sour stomach, clogged up bowels, headaches, foul breath, are evils of constipation. Hollister's Rocky Mountain Tea purifies the stomach and relieves constipation—a medicine the whole family should take. 35c. Fred Dawson Drug Co., Albany, Oregon.

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NOTICE TO CONTRACTORS

Bids will be received for the removal of the old Livery Stable on the corner of Second and Ellsworth Streets. Bidder to get all material in same. C. H. MURPHY, 422 West First St., Albany, Ore. a181f

Daily Market Report

Hay and Grain

Mohair—51c.
Wheat—\$2.00.
Oats—\$1.75.
Hay—\$16.20.
Mill Feed—\$40.
Wool and Mohair
Wool—\$40.52.

Vegetables

Cabbage, 6c; onions, 7c; turnips, 2 1/2c; parsnips, 3c; new potatoes, 3c in trade.

Butter, Butterfat and Eggs

Butterfat—61c.
Creamery Butter, wholesale, 60c; retail 70c.
Dairy butter—60c trade; retail 60c.
Eggs, buying price 44c, retail 46c.

Poultry

Hens—21c; broilers, 21c; 23c.
Old roosters, 10c; 12c.
Geese 13c; ducks 15c.

Local Stockyards—D. E. Nebergall

Meat Co.
Hogs—19 1/2c.
Steers—7c; 10c.
Cows—4c; 7c.
Lamb—9c; 10c.
Mutton—3 1/2c; 5c.

Returns to Hoquam

Miss Helen Murphy of Hoquam Washington returned home to day after visiting at the home of her uncle in the city, Herman Warnke of the McDowell Shoe store.

Gates Swiss Yodeler Visits

Harry Keiser, a native of Switzerland and the man who volunteered his services as a yodeler to entertain the passing soldiers during the war period, was in the city today from his mountain home.



Distinction is never accidental—every effect has a cause

IMPERIALES

MOUHPICCE
CIGARETTES

have their cause in this—the choice tobacco in them—the skill that blended it—the pure *mais* paper that wraps it—and the mouthpiece that cools the smoke.

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We will handle Oats in carload lots at any point. Get our prices.

M. Senders & Co.

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Albany, Corvallis and Lebanon DAILY EXCEPT SUNDAY.

Leave Albany	8:00 a. m.	Arrive Corvallis	8:40 a. m.
Leave Corvallis	10:00 a. m.	Arrive Albany	10:40 a. m.
Leave Albany	1:00 p. m.	Arrive Lebanon	2:00 p. m.
Leave Lebanon	2:30 p. m.	Arrive Albany	3:30 p. m.
Leave Albany	3:40 p. m.	Arrive Corvallis	4:20 p. m.
Leave Corvallis	4:40 p. m.	Arrive Albany	5:20 p. m.

LEAVING POINTS

Albany St. Francis Hotel Corvallis Corvallis Hotel Lebanon Lebanon Hotel

FARE 50c

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