

Locals

George Stoddard was in Salem and Aumsville Sunday.

C. H. Donovan was in Lebanon on business Tuesday.

E. H. Hobson of Salem was in Scio on business Tuesday.

Mrs. Gilbert McDonald returned Monday from a visit in Salem.

G. M. Wirth and wife of Jordan were shopping in Scio Tuesday.

Mrs. Gamber of Albany visited Mrs. V. A. McKnight Tuesday.

Roll Morris and wife are out from Portland on a visit to relatives.

Mrs. Roy Shelton of Salem visited Scio relatives and friends Monday.

Errol Sims and family of Mt. Angel visited relatives in Scio Sunday.

P. H. MacDonald and wife went to Portland Monday for a short visit.

A. E. Randall and wife and T. J. Butler of Albany visited in Scio Tuesday.

Mrs. O. B. Cyrus returned to Portland Monday after a visit to relatives in Scio.

W. F. Gill and wife and Guy McKnight and wife visited Mr. and Mrs. A. L. Riddle Sunday.

Herbert Shelton and wife visited at the home of Mrs. Shelton's father, W. W. Sanders, Sunday.

Dr. Mary T. Cole has returned to her home at Monmouth after a visit to her sister, Mrs. N. E. Gill.

Misses Vella Brenner and Dorris Weddle saw "Merton in the Movies" at the Globe theatre in Albany Monday night.

Globe - Albany
 Saturday-Sunday-Monday
 Jan. 17-18-19
 The picture acclaimed as great as "The Covered Wagon."
North of 36
 With Ernest Terrence, Lois Wilson and Jack Holt.
 Popular Prices

A. L. Riddle of route 3, was shopping in Scio Tuesday.

J. D. Densmore went to Salem Wednesday to attend a meeting of small grain dealers.

Misses Vesta Sherfy and Edith Pentney were Sunday dinner guests of Mrs. Riley Shelton.

D. C. Thoms and E. G. Arnold were in Salem Monday to attend the opening of the legislature.

Chester Coffey of McMinnville and Guy McKnight drove to Eugene Wednesday on business.

J. L. Rodgers, Leslie Thayer and Ralph Donovan drove to Portland Sunday and returned Monday.

E. D. Myers and wife and J. S. Sticha and wife drove to Salem, Woodburn, Mt. Angel and Silverton Sunday.

Mr. and Mrs. S. W. Gaines were in from their farm on route 4 Wednesday, and took dinner with Mrs. Rebecca Morris.

Born - To Mr. and Mrs. Paul Belcoe on Tuesday, January 13, a 10 pound boy. This is the eleventh child, all of which are living.

Gerald Hassler and wife went to Corvallis Friday to visit at the Frank Donovan home. Gerald returned Sunday and Mrs. Hassler Tuesday.

Born - Dr. S. C. Browne reports the birth of an 8 1/2 pound baby boy on January 9th, to Mr. and Mrs. John Madarus. Mother and babe are doing nicely.

J. W. Drischol of Everett, Wash., is working for the Mountain States Power Co. He and Mrs. Drischol are at the Scio hotel during their stay in the city.

Mr. and Mrs. G. W. Morrow and Mr. and Mrs. George M. Bilyeu went to Portland Wednesday to see Jeff Bilyeu, who is very ill. He is said to be growing weaker.

Hazel Philippi entertained with a birthday party at her home Sunday, January 11. Those present were Dorothy Riggs of Portland, Forrest Ray of Lebanon, Donald Prudhomme of Portland, and Mr. and Mrs. Steve Philippi.

The entertainment and dance given by the Sokols Saturday night was well attended and hugely enjoyed. We erred last week in saying the Sokols was a branch of the Z.C.B.J. The former is athletic, the latter fraternal insurance.

Advertise in The Scio Tribune and get results.

WHAT A BUDGET SYSTEM MEANS

One Must Keep Track of Disbursements to Get Ahead Financially.

By E. G. SAMMONS, Chairman Budget Department Oregon National Thrift Committee

How to get ahead financially, yet live decently and well, is doubtless the most absorbing and important matter confronting the average person or the average family, and that is the subject we wish to discuss and endeavor to assist in solving.

No discussion of the subject can begin or end without mention of the meaning of "Thrift." Thrift means good management, vigorous growth; it means spending less than you earn; it means saving systematically. It does not mean that one should stop spending; on the contrary, it means spending, but spending wisely and thoughtfully instead of carelessly.

There is but one real way to discuss the question of Thrift and that is: What will Thrift do for me? The personal equation is all there is to Thrift—decide what you want and if you want it badly enough and are willing to pay the price you probably can have it.

What are your wants? Do you want a home and peace and contentment, a few flowers, a bit of green lawn, perhaps some fruit and vegetables, the dancing fire light from the glowing embers of the fireplace? Do you want the thrill of cutting bond coupons; do you desire to cash interest or dividend checks, or do you prefer to spend as you earn, jazzing along life's highway? The decision must be made. The Thrift way, you say? Very well then, let us give heed to a few simple worth-while suggestions.

The first of these is to keep track of all disbursements in other words, follow a budget plan. Through that find out if you are wasting money; if so, stop the leak.

The concluding thought I wish to leave is that Thrift is not easy. It is hard work to save unless you have a regular systematic savings plan. If you would get ahead, decide upon the amount to be saved, then bank it every payday, just the same as though it were any other bill which must be paid. Following this plan for a few months will so fix the habit that the plan may be made effective without inconvenience and with splendid results. Thrift means frugality, economy. To be thrifty one must be willing to "pay the price" by practicing frugality and economy, and reaping the rewards of saving and investing.

PROMINENT MEN PROMOTE THRIFT

Prominent Oregon men are taking a keen interest in promoting thrift week, January 17-23, sponsored by the Oregon Bankers' association, the Y. M. C. A. and 48 national and local organizations. It is to encourage the "save and have" plan. A strong committee is handling the Portland campaign and the following are committeemen outside of Portland:

J. W. Maloney, Pendleton; Paul Wallace, Salem; L. C. McShane, Hubbard; Dr. T. J. Arneson, Baker; J. O. Holt, Eugene; C. W. Laughlin, Astoria; E. C. Pease, The Dalles; Elmer Williamson, Albany, cashier Albany State bank; F. E. Bennett, Enterprise, superintendent of schools; H. E. Coolidge, La Grande, cashier La Grande National bank; Chas. E. Miller, Ontario, superintendent of schools; Fred Fox, Union, assistant cashier First National bank; D. A. Emerson, Bend, principal, high school; E. M. Bubb, Klamath Falls, cashier American National bank; O. R. Campbell, Medford, principal, high school; Roy K. Hackkett, Grants Pass, cashier First National bank; A. A. Schramm, Corvallis, cashier Corvallis State bank; J. Montgomery, Marshfield, president Bank of Southwestern Oregon; Benj. J. Kimber, corresponding secretary Marion county Y. M. C. A., Salem, Oregon; Percy P. Canfield, Oregon City, Bank of Oregon City; C. E. Knickerbocker, assistant cashier, McMinnville, Ore.; N. E. Geart, president Bank of Cottage Grove.

MAKE LIFE SUCCESSFUL BY PRACTICING THRIFT

By practicing thrift, the average person may make their life more successful. A good time to start is during thrift week, January 17-23, when a campaign of education featuring thrift fundamentals will be put on by the Oregon Bankers' association and the Y. M. C. A., co-operating with 48 other national and local organizations. The plan is based on Benjamin Franklin's ideas.

Making a family or personal budget is perhaps the most important thing

to do; then record your expenditures. The value of owning a home, making a will, investing in safe securities, paying bills promptly, sharing with others, working and earning, having a bank account and of carrying life insurance will be stressed during the week.

The difference between the clerk who spends and the clerk who saves part of it, in ten years is the difference between the owner of a business and the man out of a job.

Cleanliness in milking should be exercised at all times. Before milking begins, the cow's udder and flanks should be wiped off, preferably with a damp cloth, in order to prevent particles of straw or loose hair getting into the pail.

Kukacka's Homeward Bound

The following letter from J. F. Kukacka, who, with his wife, has been visiting in New York City, is self-explanatory and quite newsworthy:

Jan. 5, 1925.

Mr. I. V. McAdoo,

Editor The Scio Tribune.
Dear Mr. McAdoo:

Just a few lines to let you know that our vacation is nearing its close, and I must say it is about the best vacation I have ever had. I have seen everything there is to be seen, from the 54th floor of the highest building in the world (the Woolworth building), down to the deepest part of the New York subway. We have travelled from one end of New York City to the other, have seen the parks, the Wall Street district, the New York Stock Exchange at its busiest time, and in all everything there is to be seen.

For me all this is quite a novelty, but for Mrs. Kukacka it was merely a renewal of her old friendships, she being a New Yorker.

Since our arrival here it has been one continual session of parties, theatres, movies, automobile tours through New York and New Jersey, visits to all the important and historic spots in New York, Christmas and New Year's parties, and to top it all, we finished yesterday by attending the wedding of one of our nephews in New York, Rudolf J. Kaciuc.

We are leaving Tuesday for the return home by way of Pennsylvania, Chicago, Minneapolis and a visit to my birthplace, Montgomery, Minn. While we hate to leave New York because of the wonderful time we are having, we are certainly glad to come back to Oregon and help you dig yourselves out of the snow which you had recently. By the way, we had a 11 inch snowfall in New York preceded by very cold weather during the holidays.

Well, there is nothing very much more to say, so I will close with best wishes for the New Year to all my friends in Oregon, which I will again extend to you personally very soon.

Very truly,
Mr. and Mrs. J. F. Kukacka.

Notice!

All 1924 accounts not paid in full by March 15, 1925, will be charged interest at 8% from Jan. 1, 1925, and all such accounts not paid in full by that date will be put on a strictly cash basis.

These terms, although against our personal views and business principles, are forced on us by general business conditions that require and demand these steps.

By enforcing these we will be able to handle our business on a somewhat closer margin and give our patrons a better variety of goods to select from, and those who are not abusing their credit privileges will pay somewhat less for their goods and still retain their credit terms with us.

Thanking you all in advance by complying with this notice,

Yours respectfully,

J. F. WESSELY.

Mrs. Jane Compton and daughter, Mrs. John Legner, visited their daughter and sister, Mrs. Lois Darby at Stayton Wednesday.

You'll Find Your Want Here

in our line, but nothing under 25c per pound

For Sale - Potatoes, \$1.50 per 100 pounds. Call or phone Edward Kalina, route 4, Scio, Ore. 24-p

For Sale - Cows and heifers, will freshen soon. Shoats wanted. See Emil Holub, Route 3, Scio, Ore. 23-p

Farm Loans - Money at 5 1/2% with nominal commission; prepayment privileges after first year. Wm. Bain, Albany Ore. 21-c

Bring in your veal and dressed hogs. We pay you Portland prices less express charges. No commission. J. F. Wesely. 22-tf

Farm Wanted - I want farms for cash buyers. Describe and give price. R. McNow, 968 Wilkinson Bldg., Omaha, Neb. 24-p

For Sale - Good, clean vetch, cheat, oats and clover baled hay; also baled straw. Priced right. See E. L. Bilyeu, route 3, Scio. 25-p

For Sale - Loose Hay, at the barn or delivered, at market price for kind you want. See Chas. Chrz, 1 mile west of Scio, on West Scio road. 13-tf

For Sale - Seven Shoats, weighing about 75 pounds. Good thrifty pigs at reasonable price. Inquire of Chas. A. White, Scio, Ore., Route 2. 23-tf

For Sale - A 600 egg Master incubator, in good condition. Price \$35.00. Goose feathers, \$1.00 per pound. Mrs. E. L. Bilyeu, Route 3, Scio, Ore. 23-t-2-c

Colt Lighting Systems For Sale Cheap - Some never been uncrated, some used less than 3 months. Priced to sell. See Wm. Hofflich, the Delco-Light man at Albany. 24-p

Any girl in trouble may communicate with Ensign Lee of the Salvation Army at the White Shield Home, 565 Mayfair Ave., Portland, Oregon.

For Sale - Burroughs Adding Machine, practically new. In use one year. Also 15 h. p. Fairbanks-Morse electric motor, complete with starter and two transformers; phone or write to S. J. Bender, Scio, Ore. 23-tf

For Sale - 314 acres of good land, six miles from live town of about 1,000 population; good graveled road five miles of the way, four miles from railroad station; one and one-half miles from good school; has good seven room house, large barn; 80 acres in cultivation; balance in pasture and timber; has plenty of good water, one running stream. Terms can be arranged on part. Address, Owner, care Tribune, Scio, Oregon.

W. A. Ewing, President
T. J. Munkers, Vice Pres.
E. D. Myers, Cashier

The Scio State Bank

Does a General Banking Business. Interest paid on time deposits.

BEAUTY SHOP

Mrs. D. C. Thoms is specializing in Bleaching Facial Packs, Scalp Treatments and Manicuring. Phone for Appointments Mrs. D. C. Thoms, at Residence

They Work While You Sleep!

We are proud of our Classified column, because it is full of human interest—it brings people together as nothing else can do. If you have anything to sell, or want to buy something, there is nothing quicker nor surer. And the cost is cheap. Yes, we are also proud of our job department and the work we do. See us for anything in the printing line.

Charter No. 192

Reserve District No. 12

REPORT OF CONDITION OF

The Scio State Bank

At Scio, in the state of Oregon, at the close of business December 31, 1924.

Resources	
1. Loans and discounts, including rediscounts shown in items 29 and 30, if any	\$ 92,355 17
2. Overdrafts secured and unsecured	470 33
3. U. S. government securities owned	39,200 00
4. Other bonds, warrants and securities, including foreign government, state, municipal, corporation, etc	34,614 16
9. (ab) Cash on hand in vault and due from banks, bankers and trust companies designated and approved reserve agents of this bank	73,944 27
11. Checks on banks outside city or town of reporting bank and other cash items	218 99
Total	\$240,802 92
Liabilities	
16. Capital stock paid in	\$ 10,000 00
17. Surplus fund	5,000 00
18. (a) Undivided profits	
(b) Less current expenses, interest and taxes paid	2,751 25
Demand Deposits , other than banks, subject to reserve:	
23. Individual deposits subject to check, including deposits due the State of Oregon, county, cities or other public funds	182,404 63
25. Cashier's checks of this bank outstanding payable on demand	4,970 35
Total on demand deposits, other than bank deposits, subject to reserve, items 23 & 25	\$187,374 98
Time and Savings Deposits , subject to reserve and payable on demand or subject to notice:	
27. Time certificates of deposit outstanding	35,676 69
Total of time and savings deposits payable on demand or subject to notice	\$35,676 69
Total	\$240,802 92

State of Oregon, County of Linn, ss.

I, E. D. Myers, cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

E. D. MYERS, Cashier.

Subscribed and sworn to before me this 9th day of January, 1925.
R. Shelton, Notary Public
My commission expires Feb. 14, 1925

Correct attest:
W. A. Ewing,
Audie W. Myers,
Directors.