



## COMMANDMENTS TO LOWER H. C. L. PROMULGATED

ST. LOUIS, Mo., Oct. 22.—Ten commandments for the guidance of a man's financial life have been drawn up by a national committee of bankers and others to aid in the great drive of 1920 against the cohorts of the High Cost of Living.

This decalogue for the frugal man to stiffen his morale in a battle to save something from the profiteers and rent raisers is part of the program for the National Thrift Week to begin January 17 next.

Plans for rallying the armies of money savers for the 1920 drive by holding this thrift week were approved by the American Bankers' association in its recent convention in this city. The idea already had the endorsement of the United States League of Building and Loan associations, National Federation of Construction Industries, the Retail Credit Men's association, National Association of Life Insurance Underwriters, National Credit Men's association, the American Life Convention and other national bodies.

The ten commandments as recommended by Walter W. Head of Omaha, vice-president of the national bank section of the American Bankers' association, are:

1. Make a budget.
2. Keep an intelligent record of expenditures.
3. Have a bank account.
4. Carry life insurance.
5. Make a will.
6. Own your own home eventually.
7. Pay your bills promptly.
8. Invest in war savings stamps and other government securities.
9. Spend less than you earn.
10. Share with others. Thrift without benevolence is a doubtful blessing.

The eight days of the national thrift week have been named after some points of the financial creed as follows:

Saturday, Jan. 17.—"Bank Day" or "National Thrift Day," to emphasize the need for individual thrift and the service the bank renders a community.

Sunday, Jan. 18.—"Thrift Sunday," with sermons in all American pulpits on the relation of economic life to the religious well being and the need of sharing with others.

Monday, Jan. 19.—"National Insurance Day," to stress the need of protecting one's family.

Tuesday, Jan. 20.—"Own our Own Home Day," to show why it is desirable and how it is possible to own your own home.

Wednesday, Jan. 21.—"Make a

Will Day," to urge men to make wills.

Thursday, Jan. 22.—"Thrift in Industry Day," to advocate factory thrift and co-operation between capital and labor.

Friday, Jan. 23.—"Family Budget Day."

Saturday, Jan. 24.—"Pay Your Bills Day."

Supporting this movement in an address to the bankers in their convention here, Arthur M. East of New York, national director of the thrift week movement, said: "Financial and industrial leaders are interested in the increased cost of living because they know that in most cases the bills for the increased cost is handed by the worker to the employer for liquidation. The bill for the cost resulting from the inefficiency of the average man and housewife in the spending of money and their failure to get full value for money received is also handed to the employer for payment either in increased demands for wages or in increased dissatisfaction and industrial unrest."

"So, many employers are learning that, along with plans for stimulating the interest of the worker in his job, there must go hand in hand with it an education of employees in fundamental economies and in the use and value of money."

## COUNTY ACCEPTS GOV'T TRUCKS

The county court yesterday accepted two government trucks, capacity two tons each, from the allotment made to counties through the state highway commission.

The trucks will be used in road work. Being four-drive, that is, with each wheel separately propelled, they are powerful pullers and can be used to pull grading machines as well as for hauling. One is equipped with the regulation ammunition body.

## DON'T NEGLECT A RHEUMATIC PAIN

Buy and keep handy a bottle of pain-relieving Sloan's Liniment

YOU need it when the unexpected rheumatic twinge starts—the pains and aches following exposure—sciatica, lumbago, sore muscles, stiff joints, neuralgia. Forget all about buying another bottle and keeping it handy, didn't you? Get it today—play safe—you may need it tonight! This famous counter-irritant penetrates without rubbing and scatters the congestion. The pain or ache is soon relieved, leaving no plaster or poultice muddiness, no stained skin. Thousands of regular users keep it handy for emergency—they don't suffer needlessly. Three sizes at all druggists—35c., 70c., \$1.40.

**Sloan's**  
Liniment  
Keep it handy

## EASTERN STOCK AT S. F. SHOW

The Pacific Coast is being looked upon in the East as the home of some of the best purebred animals in the country. Livestock men who have seen the herds and flocks of the East, Middle West and Pacific Coast have expressed themselves as believers in the fact that this Coast, on account of the all-the-year-round growing climate, is the future stronghold of the breeding business for all kinds of stock and poultry.

Many Middle West breeders are not willing to concede this point to the Pacific Coast, but will have an opportunity to compare their best blooded stock with that of the Pacific Coast in the competition for \$36,000 in prizes at the California International Livestock Show to be held in the California Bldg. at the P. P. I. E. grounds, San Francisco, November 1st to 8th.

This show, made up exclusively of livestock, poultry, dairy products and dairy appliances, has been planned for many years by the agricultural interests of the state, and a show was about to be held last winter but cancelled on account of the influenza epidemic. The State Fair and district and county fairs have brought out strong livestock and poultry classes, but many stockmen prefer to show a little later in the season, and the date of this show fits in nicely to a circuit of stock shows beginning with Los Angeles in late October and finishing with Portland in the middle of November.

More than 1000 head of livestock will be shown in the breeding classes apart from several carloads of fat cattle, sheep and hogs, and carloads of breeding bulls and heifers in the beef breeds. The carload lot classes have been a big attraction at the Chicago International each year and this department will be created for the first time in California at this show.

Standard Phonograph Bargains  
A number from \$35 up for cash or terms. See our window. Earl Shepherd Co., 507 Main St. 17tf

Though Queen Mary is known to have excessively simple tastes in all matters relating to her dress, nevertheless her Majesty's wardrobes are of necessity well filled. The Queen's gowns are kept in a large robe-room adjoining her Majesty's bedroom. The walls of this apartment are lined with large mahogany wardrobes divided into two sections, one for the State robes worn on ceremonial occasions and the other for the Queen's ordinary dresses.



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## DRESS REFORM

LONDON, Sept. 22. (By Mail).—Wearied of the starched collar, the raw edge, the clinging tie and big laundry bills, demobilized army officers are seconding the efforts of fashion makers to revive the Byronic bare throat and open shirt. "Our stiff-necked linen is to be consigned to the rag-bag," writes one. The new fashion has the unqualified support of the medical specialists of Harley street. They point to the brawny sailor man as example of what the decollete shirt does for one.

Old-fashioned Turkish physicians have plenty of remedies for cholera. An agate in the pocket and a hyacinth in the neck are much esteemed, but the bone of a dead child carried in the pocket is nearly as efficacious.

Surety bonds while you wait. Chittenden & Smith. 5-11

## HEAD STUFFED FROM CATARRH OR A COLD

Says Cream Applied in Nostrils  
Opens Air Passages Right Up.

Instant relief—no waiting. Your clogged nostrils open right up; the air passages of your head clear and you can breathe freely. No more hawking, snuffling, blowing, headache, dryness. No struggling for breath at night; your cold or catarrh disappears.

Get a small bottle of Ely's Cream Balm from your druggist now. Apply a little of the fragrant, antiseptic, healing cream in your nostrils. It penetrates through every air passage of the head, soothes the inflamed or swollen mucous membrane and relief comes instantly. It's just fine. Don't stay stuffed up with a cold or nasty catarrh.

## PORTLAND LEGION ENLISTING RESERVE

Portland post of the American Legion has established recruiting headquarters for enlistment of the civilian reserve, recently devised upon as an affiliated branch of the Legion. J. W. Crawford, a member of Portland Post and four assistants began work Monday.

Every citizen between 18 and 45 years of age will be enlisted to act as a reserve in combating possible uprisings of the radical element in the state.

"For 14 years anti-government propaganda has been circulated in all communities and has been received with general indifference and

apathy," said Crawford in discussing his work.

"All now recognize the necessity of awakening to combat these perils. Portland Post desires to draw to one exclusive body all men between these ages and make them accessible, if needed."

A new use for the aeroplane has been found in the conveyance of material for the construction of a wireless telegraph station in the far interior of China.

The longest ship canal in the world is the Suez canal, which measures 87 miles. The Kiel canal comes next, with 61 miles, and the Panama canal third with 40 miles.

See Shepherd's used phonograph cash bargains. 17tf

## BUCKHECHT ARMY SHOE



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