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HIT THE WRONG BANK

Story of the Man Who Wanted to Open a Small Account.

A WALL STREET EXPERIENCE.

The Would Be Depositor of Modest Means Found Himself in a Place For Millionaires—An Official's Courteous Explanation and Advice.

"When," said the man who writes pieces for magazines and things, "by some strange and unprecedented chance, I had got hold of a matter of \$350 all at one and the same time it looked big to me. By an even more curious chance there wasn't anything that I really needed to do with the money, so I decided that I'd bank it.

"Now, I knew in a general way that in order to put money in a bank you've got to be known and give your pedigree and look respectable, and all that, and I hated to approach a bank without any sort of credentials. Therefore I went to the business manager of a certain magazine which occasionally prints pieces that I write and asked him what I'd better do.

"Simplest thing in the world," said he, "I'll give you a note to our bank."

"That sounded fine to me. He wrote me the note, and I started for the bank a good deal tickled over how easy the little depositing proceeding had been made.

"The bank to which I had the note is in Wall street. I asked the uniformed man who was standing around where I'd find the receiving teller's window, and he pointed that window out to me. I got into line and watched the teller take in money.

"I must own that I was a bit stilled to note the great size of some of the deposits he was receiving. Why, fellows were giving the money to him by the satchelful. But I had my note in my pocket, and I remained complacent enough with that consciousness.

"When I reached the receiving teller I passed in my note, and the receiving teller, a decidedly civil young man, opened it and read it. Then he looked at me, after which he read the note again, this time with a sort of puzzled expression on his countenance. I didn't see why the receiving teller should be puzzled over such a simple matter, but puzzled he seemed. He rang a bell, and the uniformed man who'd directed me to that window appeared.

"Show this gentleman to the office of the cashier," said the receiving teller to the uniformed man, at the same time regarding me with a pleasant smile, and the uniformed man led me down the passageway and took me behind a railing where there was a handsome gray haired gentleman sitting at a desk.

"The handsome gray haired gentleman received me cordially and invited me to be seated. I handed him my note, which the receiving teller had returned to me, and he leaned back in his chair and read it carefully. Then he, too, looked puzzled after he'd read the note a second time. Then he looked at me pleasantly over the tops of his spectacles.

"Ahem!" said the handsome gray haired gentleman, not disagreeably, but in a nice, banker-like way. "Might I enquire, Mr. Penphist, without seeming to be unduly inquisitive, as to how—er—large a—er—balance you would usually be carrying?"

"Well, that was a civil enough question, nothing inquisitive about it.

"Why, sir," I said to the handsome gray haired gentleman, "I am opening an account with a matter of some \$350, but I shall no doubt make some additions to that within the next two months, and probably I shall carry a balance of—well, say, \$500 or \$600 right along."

"The kindly cashier with the gray hair fairly beamed upon me.

"Er—just so, just so," said he, twiddling his thumbs. "We feel complimented, Mr. Penphist, we really do, that you should have come to us. And it is unfortunate—er—really unfortunate, that we are so utterly lacking in facilities for taking care of accounts of such a character."

"You see, Mr. Penphist, our institution is of—er—a sort of special character. It is used as a depository by—well, perhaps I should put it in a clearer manner, I say it to you quite in confidence, you understand, Mr. Penphist, but we have only 1,000 depositors on our books, and these 1,000 depositors' aggregate balances amount all the time to a matter of \$10,000,000."

"Well, that was about enough. I saw the light then. I'd drifted into a millionaires' bank on the careless credentials of a business manager who'd written me that note no doubt in a thoughtless mood.

"The gray haired cashier acted bully about it. He recommended a fine bank to me—one that combines perfect responsibility with the necessary facilities for handling accounts like—er—yours, Mr. Penphist," he added.

"For all of the cashier's niceness I walked out of there into the cold gray light of Wall street feeling like a good deal of a human caterpillar.

ANIMAL LEGENDS.

The Buzz of the Mosquito and the Swallow's Forked Tail.

In Palestine, where several religions exist side by side, legends have crossed and intermingled in such a way as to make a distinct folklore. A collection of stories from "Folklore in the Holy Land," by the Rev. J. E. Hanauer, contains many Bible legends in new forms and with humorous additions. One explains how the mosquito came to buzz and why the swallow's tail is forked.

After the fall of man the serpent lusted the reward which the evil one had promised him—namely, the sweetest food in the world. An angel was appointed to assign to every creature his food and dwelling place. The serpent asked for human flesh. But Adam protested and pointed out shrewdly that as nobody had ever tasted human flesh it was impossible to maintain that it was the most luscious of food, thus he gained a year's respite for the race.

Meanwhile the mosquito was sent round the world with instructions to taste and report upon the blood of every living creature. At the end of twelve months it was to report in open court the result of its researches.

Now, Adam had a friend in that sacred bird the swallow, which annually makes a pilgrimage to Mecca and all holy places. This bird shadowed the mosquito all the twelve months until the day of the decision. Then as the insect was on its way to the court the swallow met it openly and asked what flesh and blood it had found sweetest.

"Man's," replied the mosquito.

"What?" asked the swallow. "Please say it again, for I am rather deaf."

On this the mosquito opened its mouth wide to shout, and the swallow darted in its bill and plucked out the insect's tongue.

They then proceeded to the court, where all living creatures were assembled to hear the decision. On being asked the outcome of its investigation the mosquito, which could now only buzz, was unable to make itself understood, and the swallow, pretending to be its spokesman, declared that the insect had said that it had found the blood of the frog the most delicious. Sentence was therefore given that frogs, not men, should be the serpent's food.

In its rage and disappointment the serpent darted forward to destroy the swallow. But the bird was too quick; the serpent succeeded only in biting some feathers out of the middle of the swallow's tail.

This is why swallows have forked tails.

EASY PHYSICAL CULTURE.

How One May Promote Good Health Without Expense.

First of all, there is the sensible use of the odd moments of the day. For example, I must get out to my work in the city; I must get up from my chair after or at intervals during my work; I must go upstairs. Here are the opportunities:

During the wash I can rub myself well all over my skin. Having used the warm water and soap and warm water again, I can dip my hands in cold water and then give my skin a capital friction with the palms of my hands. This will afford excellent exercise for the arms and shoulders and, when I stoop, for the trunk muscles. It will clean me, will help to harden and invigorate me and will make my hands and my whole body glow delightfully. It will need scarcely any extra time.

When I go out into the street, and indeed whenever I go out, I can take two extra deep and full breaths of fresh air in through the nostrils. And I can repeat this wonderfully healthy practice whenever I wait at a crossing, whenever I wait at all, and just before I go into any building from the street, and also before any important work or interview, and, of course, the first thing in the morning and the last thing at night. Here there is not one moment of extra time demanded, but there is so much effective but easy physical culture that at the end of a year the improvement in the breathing capacity, the endurance, the vigor, the complexion and even in the control of the temper may be almost beyond belief. And, best of all, the automatic habit of fuller and more rhythmic inhalations may be firmly fixed.—Eustace Miles in Metropolitan Magazine.

The Dear Old Days.

Touched by his sad story, a Harrisburg woman recently furnished a meal to a melancholy looking hobo who had applied therefor at the back door.

"Why do you stick out the middle finger of your left hand so straight while you are eating?" asked the compassionate woman. "Was it ever broken?"

"No, mum," answered the hobo, with a snuffle. "But during my halcyon days I wore a diamond ring on that finger, and old habits are hard to break, mum."—Harper's Weekly.

The Candidate's Course.

"When a candidate thinks he's right he must stick to his belief."

"But supporting all his constituents think differently?"

"In that case he must show his true greatness by casting aside all personal bias and emphatically assuming that a majority cannot be wrong."—Cleveland Plain Dealer.

Everybody Pleased.

Deacon—Are you willing to go? Unpopular Citizen (dying)—Oh, yes; I am. Deacon—Well, I'm glad you are, for that makes it unanimous.—Judge.

Love your neighbor, but don't pull down the fence.—German Proverb.

A GHOST STORY.

The Spectral Horseman That Visits Wycollar Hall.

This ghost story is contributed by a correspondent of an English magazine: "Wycollar Hall, near Colne, was long the seat of the Cunliffes of Billington. They were noted persons in their time, but evil days came, and their ancestral estates passed out of their hands. In the days of the commonwealth their loyalty cost them dear, and ultimately they retired to Wycollar with a remnant only of their once extensive property. About 1810 the last of the family passed away, and the hall is now a mass of ruins. Little but the antique fireplace remains entire, and even the room alluded to in the following legend cannot now be identified. Tradition says that once every year a spectral horseman visits Wycollar Hall. He is attired in the costume of the early Stuart period, and the trappings of his horse are of a most uncouth description.

"On the evening of his visit the weather is always wild and tempestuous. There is no moon to light the lonely roads, and the residents of the district do not venture out of their cottages. When the wind howls loudest the horseman can be heard clattering up the road at full speed, and, after crossing the narrow bridge, he suddenly stops at the door of the hall. The rider then dismounts and makes his way up the broad oaken stairs into one of the rooms of the house. Dreading screams, as from a woman, are then heard, which soon subside into groans. The horseman then makes his appearance at the door, at once mounts his steed and gallops off.

"His body can be seen through by those who may chance to be present; his horse appears to be wild with rage, and its nostrils stream with fire. The tradition is that one of the Cunliffes murdered his wife in that room and that the spectral horseman is the ghost of the murderer, who is doomed to pay an annual visit to the home of his victim. She is said to have predicted the extinction of the family, which, according to the story, has been literally fulfilled."

THE CRITICS.

These Observers Were Wholly Personal in Their Judgments.

"The critical faculty is rare," said an editor and critic at a Philadelphia art club. "It must be impersonal. But most of us incline to be wholly personal in our criticism. The fact was brought home to me at one of the exhibitions at the Academy of Fine Arts."

"Passing from picture to picture, I overheard many criticisms. Thus a lady in a rich gown said:

"What a superb portrait of a young girl! It should certainly win the Carnegie prize. It is easy to see that the gown was made by Paquin."

"A fat, red nosed man in a fur lined overcoat halted before a picture entitled 'The Luncheon.'"

"This still life," he exclaimed, "is the most admirable I have ever seen. Terrapin, canvassack, champagne, lobster, even Perigord pie—ah, what a genius!"

"In this historical painting," I heard an antiquary say, "the costumes are accurate in every detail. The painter is a second Raphael!"

"That horse there," said a young polo player, "is exactly like my Podagorizus. It's the best picture in the exhibition!"

"An athlete uttered a cry of delight before a daub called 'The Gladiator.'"

"What shoulders! What arms!" he said. "I bet anything the jury gives this painting the highest award."

"And half the throng, departing said: 'The picture in the last room is the best. No, we didn't see it—couldn't get to it, in fact—but it draws far and away the biggest crowd.'"

Mole Superstitions.

According to tradition, if you have a mole on your chin you may expect to be wealthy, while if you have it under your arm it promises you wealth and honor as well. A mole on the ankle indicates courage. On the left temple a mole indicates that you will find friends among the great ones of the earth, but if it is placed on the right temple it warns you of coming distress. A mole on a man's knee means that he may expect to marry a rich woman. A mole on the neck on your nose you are going to be a great traveler. A mole on the throat indicates health and wealth.

The Silent Winners.

Examine our list of presidential candidates and see how few of them made stump speeches.

George Washington made none. Thomas Jefferson made none.

John Adams, John Quincy Adams, James Madison, James Monroe made none.

Neither did Andrew Jackson, nor Martin Van Buren, nor General Harrison, nor James K. Polk, nor Franklin Pierce, nor James Buchanan.—Jeffersonian.

A Fortunate Man.

One day a young matron to the market place did go, where she bought an oyster plant, then set it out to grow. Said she, "Next winter we'll have oysters, fresh oysters every day, and what a saving it will be, with not a cent to pay. Oh, but hubby should be thankful it was his lot in life to get such a saving woman for his own little wife."—Chicago News.

An Eye Opener.

"Eight o'clock," exclaimed a guest at a hotel, yawning, "and I'm so sleepy I can scarcely open my eyes!"

"Shall I bring your bill, sir?" inquired a waiter.

A NOISY CONVENTION.

One In Which Comanches and Panthers Were Outshrieked.

The noisiest, the jolliest, the most exciting and perhaps the least logical campaign was that of 1840. William Henry Harrison, hero of an Indian victory at Tippecanoe, a plain old man who had lived, his opponents sneeringly said, in a log cabin decorated with coonskins and had drunk hard cider, was selected by Thurlow Weed as a better candidate than Henry Clay. The issues between Van Buren, the Democratic candidate, and Harrison were not clearly drawn, but the adventitious circumstances of Harrison's early life were skillfully utilized for theatrical effects. Processions miles long with log cabins, elder barrels and coonskin caps on poles stretched from state to state. Glee clubs were a feature of the campaign, and the Indian fighter was fairly sung into office.

In the convention of 1860 began the modern custom of cheering and counter cheering. The Seward contingent gave a parade the day of the convention. While they were marching Lincoln supporters filled the Wigwam. With the naming of the candidates began the cheering. Marat Halstead said that when Seward was nominated and seconded "the shouting was absolutely frantic, shrill and wild. Comanches or panthers never struck a higher note or gave screams with more infernal intensity. Looking from the stage over the vast amphitheater, nothing was to be seen below but thousands of hats—a black, mighty swarm of hats flying with the velocity of horns over a mass of human heads, most of the mouths of which were open."

But when Lincoln's nomination was seconded the west was heard from. "I thought the Seward yell could not be surpassed," said Halstead, "but the Lincoln boys were clearly ahead, feeling their victory as there was a hull in the storm, took deep breaths all around and gave a scream that was positively awful and accompanied it with stamping that made every plank and pillar in the building quiver."

On the third ballot Lincoln was nominated. The shouting was so deafening that the cannon which was discharged on the roof of the building could not be heard inside.—Chicago Record-Herald.

PERILOUS SLEEPWALKING.

The Tragedy on Which Bellini Wrote His Celebrated Opera.

Somnambulists can maintain their footing in the most perilous places so long as they remain in a state of somnambulism, but if suddenly awakened they instantly lose their self possession and balance.

On one occasion a young woman living in Dresden was seen at midnight walking on the edge of the roof of her house. Her family were immediately told of her plight, but were afraid to go near her. The neighbors gathered about the house and placed mattresses and blankets along the street in hopes that they might save her in case she fell.

She danced for over an hour on the slanting roof, apparently retaining her balance without difficulty, and every now and then she would advance to the edge and bow to the silent crowd standing many feet below her.

At last she climbed down on to the wide gutter which ran in front of the window through which she had come, with the evident intention of re-entering the house. The crowd, watching her so intently drew a sigh of relief. But, unfortunately, her terrified relatives, thinking to assist her, had placed two lighted candles in the room near the window, and as she approached the light fell directly in her eyes.

Instantly the shock awakened her, and she swayed back and forth in her perilous position; then, with a frightful scream, she fell headlong to the ground. She was fatally hurt and died in a few hours. It was on this tragedy that Bellini wrote his celebrated opera, "La Sonnambula."—Washington Post.

The Tragic Loco Weed.

The abominable Mexican plant known as the loco weed has the peculiar property of making irrational both men and beasts who partake of it. Horses and cattle out on the prairies after grazing upon it go crazy, and a "locoed" pony will perform all kinds of queer antics. It is said that if a man comes under its spell he never regains his senses, the insanity produced by it being incurable. It is said that the loss of mind of the ill fated Carlotta was no doubt due to the fact that some enemy drugged her with a preparation of loco, although history has it that she went insane by reason of her husband's execution.—Baltimore American.

A Gentle Husband.

Woman (to her husband, busily engaged writing)—My dear, correctly speaking, what is a dentist? Husband (crossly)—Derived from teeth. French for teeth, a man who pulls teeth. (Husband settles down to writing again.) Wife—My dear, you said this morning that linguist was derived from the Latin lingua, a tongue. Husband (crossly)—Yes. Wife—Well, dear, is a linguist a man who pulls out tongues? Husband—No, madam, but I wish he did.—London Answers.

The Best Man.

"Why is it," asked the dear girl, "that the bridegroom's attendant is called the 'best man'?"

"I suppose it's because he is the best off," growled the fussy old bachelor.—Kansas City Newsbook.

Considerate Censorship.

"Does your father know I love you?" "No. Papa isn't very well, and we've kept it from him."—Harper's Weekly.

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