



A FIRM FOUNDATION

RESERVE BANK GOVERNOR SEES ERA OF PLENTY

Lynch Urges Westerners to Make Victory Loan Success. Says Prosperity Dawns

Governor James K. Lynch, of the Federal Reserve Bank of San Francisco, has addressed the following open letter to the people of the Pacific Coast and the other states com-



JAMES K. LYNCH
Governor, 12th Federal Reserve District

prised within the Twelfth Federal Reserve District:

"To the Citizens of the Twelfth Federal Reserve District:

"The Fifth 'Victory' Liberty Loan is in sight. Let us thank God that it is not just the Fifth Loan. Victory means the end of the War, the end of Loans, the dawn of Peace and Prosperity. It means that the market price of Government bonds will soon stabilize at par or better. It also means that commercial, agricultural, and industrial affairs will stabilize, and that the Hun-inspired clamor will cease.

"We were advised that the war would last through 1919, probably through 1920, so we were prepared for that; to have done less would have meant suicide. We prepared to crush the Hun on his own ground, and he prudently quit. It cost us some money but it saved the lives of half a million of our men. Was money ever better spent?"

"Now we have bills to pay, promises

WIN \$3 A WORD BY WRITING A VICTORY SLOGAN

Good Victory Liberty Loan slogans are wanted by the general publicity committee of the Twelfth Federal Reserve District with headquarters in San Francisco.

The committee will pay as high as \$3 a word. First prize will be \$20, second prize \$20, and third prize, \$10. Slogans should be limited to 10 or 12 words.

Send all slogans to SLOGAN EDITOR, Room 301, 420 California Street, San Francisco, California. The contest closes Saturday, March 22.

to make good, our men to bring home. This will take from five to six billion dollars. Let us get ready and raise it. A big task, but the last, and therefore, easy. All together, shoulder to shoulder, and the Loan goes over! "The 'Ninety-first' is the Pacific Coast Division; remember their achievement, and honor ourselves by living up to it."

"JAMES K. LYNCH."

THE SUPREME TEST

Regardless of what territories may be lost or won by the belligerents in the world war, Germany, above all the nations, has gained most, and next to Germany the United States has benefited to a greater measure than any of the other powers involved. Germany has thrown off the yoke of medieval kaiserism. The United States is a nation.

The Liberty Loans were one of the greatest nationalizing factors. The Fourth Loan welded 20,000,000 bond buyers into investing patriots—the kind of patriots who are willing to sacrifice for their country.

The Victory Liberty Loan—the last of the Liberty Loans—comes in April. It will be for billions of dollars to finish paying for the job of freeing the world. But it will be something greater than that. It is going to be the supreme test of that nationalization which has sprung out of the loins of war.

There are carpers who say that the patriotism has cooled; that the loan can't be "put over" on patriotic grounds. Those carpers are dollar Americans. To them Carter Glass, our new Secretary of the Treasury, said in New York, "We are going to invoke the patriotism of the American people, and I am going to do it confidently, and there is going to be such a response as was never witnessed before in America."

MONTHLY WAR STAMP QUOTAS FIXED FOR TWELFTH DISTRICT

The Treasury Department has assigned to the Twelfth Federal Reserve District the following monthly quotas to be raised in War Savings Stamps during 1919:

January	\$ 4,200,000
February	4,800,000
March	5,400,000
April	6,000,000
May	6,600,000
June	7,200,000
July	7,800,000
August	8,400,000
September	9,000,000
October	10,800,000
November	12,000,000
December	13,200,000
Total	\$96,000,000

The total to be raised throughout the country is \$1,600,000,000.

FOOTBALL IS ANCIENT SPORT

Was Popular Among the Old Romans and Also Found Some Favor With the Florentines.

Can you imagine Julius Caesar playing quarterback on the Rome university eleven, or Brutus skirting the ends in those days when the forum was as busy as a three-ring circus? No? Nevertheless it was a probability, for it appears now that football originated with the Romans.

A few uneducated persons used to think that football was of Greek invention; but Trench and Camp's trained news hounds, aided by Italian propagandists, have fastened it on Rome. The Romans, not really knowing that it was football, called it "calcium." It appears to have been a goodly, rough-going game, full of spirit, feet and broken elbows, played more on the soccer order than the Rugby style in common favor.

With the fall of the Roman empire "calcium" also fell out of the spotlight, not to appear in favor until the time of the Florentines and their Medici. There is no record of Machiavelli having participated in the games, but we imagine that if he did he played a foxy, clever game. Giovanni de Bardi, a well-known Florentine newspaper man, wrote as follows in 1580:

"The calcio (later name) is a public game played between two groups of young men on foot, not armed, who playfully compete in making a ball, by means of their feet, pass outside of a certain line back of the opposite group. The ball is mediocre in size, filled with wind, and the game is played purely for the honor of winning."

CATALONIA GREAT SEA POWER

Spanish Province Centuries Ago Held Undisputed Naval Sway—People Still Proud of Achievements.

The Moors were expelled from Barcelona in the ninth century. Catalonia had more than four centuries' start over Seville and six over Malaga. It is little wonder, therefore, that Spanish enterprise, if such a term is applicable, is seen at its best in Catalonia, because it has had a real opportunity to express itself. Catalonia has always looked beyond its geographical limits. It has, in fact, looked seaward. It was on the waves that the men of Barcelona found riches and glory. They were the rivals of the Pisans, Genoese and Venetians, and Barcelona can boast of a naval history as great perhaps as theirs. Catalonia for a time held sway of the sea, and it was only upon the consolidation of Spain at the beginning of the sixteenth century and the rise of the great modern states that the city was eclipsed as a sea power. The Catalonians, proud of their achievements, looked with little favor upon Columbus' discovery of America, an enterprise which had been promoted by neighboring Castile.

The Razor in History.

In tracing the history of shaving it should be sufficient to go back to the Greeks and Romans, upon whose civilization our own is based. Beards were highly esteemed among the former up to the time of Alexander the Great, who was smooth shaven. One reason for the abolition of the beard among soldiers was the fact that it afforded the enemy something to lay hold of. At an earlier period the wearing of certain types of helmet and gorget had protected the beard. The Romans wore beards down to the time of the Gallic wars, while the Gauls, albeit barbarians, were smooth shaven save for the mustache. The antiquity of barber shops and razors in Rome is variously given by historians. Some have claimed that the first barber shop, at least in that part of the world, was opened in Sicily in 800 B. C., while other authorities make this date far earlier or later. The Sicilian seems to have been the first barber.

Lucky Kiss.

A man named Winch, a butcher of Sydney, N. S. W., recently took the liberty of kissing a handsome girl who was one of his customers. She resented the affront, and Winch was prosecuted. He was fined heavily by the board of magistrates, and lengthy notices of the case appeared in the press. The publicity given to the proceedings happened to attract the notice of a firm of solicitors in Sydney, who had been appointed trustees of certain property which had been left to Winch by a distant relative some years before, the solicitors up to then having been unable to find any trace of the missing heir. Winch was communicated with by the firm, and, having duly established his identity, became the possessor of a snug little fortune.

Wonderful View From Stirling.

It is from the top of a sheer crag, more than 400 feet above the sea, that the famous "links" of the Forth may be seen to best advantage. It is always a wonderful view from Stirling castle, wonderful for its sheer beauty, and wonderful, too, for the wealth of history which surrounds every town and village which dots the plain, through which the river winds on, picking up the light here and there, vanishing into the haze of the distance, and then emerging again as the mist, maybe, suddenly rises; whilst far away on the eastern horizon, just a gray outline against the sky, is the Forth bridge, where the river has given way to the Forth.

FROM BEGINNING OF TIME

Origin of Atmosphere Goes Back to Events Occurring Tens of Millions of Years Ago.

If we recall the teaching of geology and astronomy, telling us how the earth was once too hot to sustain life, we shall see that the mixture of gases that covers the solid surface of the earth, and that we familiarly call air, must have had a very interesting history. According to one widely accepted theory of the earth's origin, all that we know now as the solid earth, and all the liquid matter that now fills the ocean beds was once gaseous. The gases of the atmosphere are simply composed of these particular elements which are gaseous at the present temperature of the earth's surface, which have not entered into complete combination with the solid matter of the earth's crust, and which have not been whisked away into space by centrifugal force, this being the fate that is supposed to have befallen the former atmosphere of the moon, and some of the lighter constituents of our own atmosphere. In the past when the earth's temperature was much higher, and when many other conditions were different, it is more than probable, for instance, that, long before man appeared, the proportion of carbon dioxide in the air was much higher than at present. This would account for the extreme luxuriance of vegetation, to which every lump of coal bears witness, the carbonic acid of the air being one of the most important constituents of the food of plants. Again, it is quite certain that, at a very much more remote period, which must certainly date back tens of millions of years, the temperature of the earth's surface was so hot that water could not occur in its liquid form. At that time one of the most important and abundant constituents of the earth's atmosphere was gaseous water, or water vapor.

LAUGHED AT OWN CARICATURE

Charles Dickens Has Been Called Vain, but This Story Seems to Prove Otherwise.

The reproduction of a very rare caricature portrait of Dickens appeared in a recent number of Dickensian. William Miller was the author of the portrait, which was advertised for in vain by F. G. Kitton, more than twenty years ago, for insertion in his book, "Charles Dickens by Pen and Pencil," says Christian Science Monitor. Dickens first saw the portrait in question when walking along Piccadilly with Disraeli one day. He was vastly amused, and, entering the shop, bought several copies, one of which was sent to the Hon. Mrs. Richard Watson at Rockingham. In a letter written from Gad's Hill place he says: "I hope you may have seen a large-headed photograph with little legs representing the undersigned. It has just sprung up so abundantly in all the shops that I am ashamed to go about town looking in at the picture windows, which is my delight. It seems to be extraordinarily ludicrous and a better likeness than the portrait done in earnest. It made me laugh when I first came upon it, until I shook again, in open, sunlit Piccadilly."

People Eat Too Much.

Life would not be near the struggle it is if we did not eat so much, observes a writer in Ohio State Journal. It does not require very much toil to earn enough food to keep soul and body together. And then, what is the better part of it, is that the soul and body kept together on just as little food as necessary make for each other the very best company. Just once give the body more food than it needs and see how the soul protests. Just enough and no more is the doctrine of life and health. We read the other day of a great English author describing his persistent diet, which was bread and butter and fruit. On that he lived, thrived and did his great work and is happy. The idea that stuffing the stomach conduces to health and strength is not to be trusted, and especially where anxious mothers cram the little bodies of their children with all kinds of treacherous food to make them grow fat.

Snowball Fight at Elmwood.

There is a charming picture of a snowball fight at Elmwood, with the three young nephews, in Lowell's essay, "A Good Word for Winter," written in 1870.

"Already, as I write, it is twenty-odd years ago. The balls fly thick and fast. The uncle defends the waist-high ramparts against a storm of nephews, his breast plastered with decorations like another Radetsky's. How well I recall the indomitable good humor under fire of him who fell in the front at Ball's Bluff; the silent pertinacity of the gentle scholar who got his last hurt at Fair Oaks; the ardor in the charge of the gallant gentleman who, with the death wound in his side, headed his brigade at Cedar Creek! How it all comes back—and they never came!"

A Truthful Grocer.

"I presume these eggs are strictly fresh!" suggested the housewife as she poked around in her pocketbook for a dollar bill.

"Well, they were strict in their youth," responded the truthful grocer, "but eggs is like a great many people, you know. Some of 'em kinder relaxes as they gets older, ma'am."

DAIRYMEN

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