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THE FAMILY BUDGET

Prof. Morton writing in the December issue of "Dynamo," treats the family budget very extensively.

Every family should have a budget. Every family should spend its income systematically.

The family, then, should have a budget to guide its expenditures and should plan for savings and investment.

The Government thinks this subject so important that it has issued a pamphlet urging the housewives of America to adopt the budget system in family bookkeeping.

The savings, as proposed in these budgets, increase about 1 per cent per month until the income reaches \$125 per month.

The insurance item in the budget is considered a real necessity. It is actually an addition to the savings, at least for the amount of the cash surrender or loan value each year.

Provision is made for health, amusement and charity. All these things should be carefully considered and some place provided for them in every family budget.

Education is separately provided for, because every family should have available some educational reading matter.

Fuel, water and light are shown apart from the rent budget. It is often advisable to keep comparative records for these items and each should be provided for monthly.

SUGGESTED MONTHLY BUDGETS table with columns for income levels (\$100, \$125, \$150, \$175, \$200, \$225) and rows for various expenses like Food, Clothing, Rent, Savings, Insurance, Amusement, Education, Health, Charity, Fuel and Water, Light, and Miscellaneous.

ment. Newspapers and magazines are advocating the adoption of the budget for family finances and the American Bankers Association is now distributing information on this subject.

Alexander C. Robinson says: "The family, not the individual, is the unit of which the nation and civilization are built. Everything depends on the education and nurture of the next generation in normal, happy and reasonably prosperous homes."

We give herewith a number of suggestive budgets. These are based on monthly incomes of \$100, \$125, \$175, \$200, and \$225.

Some provision for savings is urged, even with the lowest income, for the habit of saving should be developed from the very first.

The clothing budget, we think, is fair and should be adequate for the family of average size and income.

The miscellaneous budget is to take care of extra items which are bound to occur in every household, such as laundry, household help, telephone, additions to furniture or repair of furniture, new light bulbs, light mantels, occasional plumbing repairs and supplies of various kinds.

U. S. Labor Bureau statistics indicate that the average income for a family of the size we have assumed is \$1434.36 per year or \$119.53 per month.

Small budget table for a family of average size with income of \$119.53 per month, listing expenses like Food, Clothing, Rent, Savings, Insurance, Amusement, Education, Health, Charity, Fuel and Water, Light, and Miscellaneous.

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THE SCOUT OATH

- 1. To do my duty to God and my country, and to obey the Scout Law. 2. To help other people at all times. 3. To keep myself physically strong, mentally awake, and morally straight.

THE SCOUT LAW

- 1. A scout is trustworthy. A scout's honor is to be trusted. If he were to violate his honor by telling a lie, or by cheating, or by not doing exactly a given task, when trusted on his honor, he may be directed to hand over his scout badge. 2. A scout is loyal. He is loyal to all to whom loyalty is due; his scout leader, his home, and parents and country. 3. A scout is helpful. He must be prepared at any time to save life, help injured persons, and share the home duties. He must do at least one good turn to somebody every day. 4. A scout is friendly. He is a friend to all and a brother to every other scout. 5. A scout is courteous. He is polite to all, especially to women, children, old people, and the weak and helpless. He must not take pay for being helpful or courteous. 6. A scout is kind. He is a friend to animals. He will not kill nor hurt any living creature needlessly, but will strive to save and protect all harmless life. 7. A scout is obedient. He obeys his parents, scoutmaster, patrol leader, and all other duly constituted authorities. 8. A scout is cheerful. He smiles whenever he can. His obedience to orders is prompt and cheery. He never shirks nor grumbles at hardships. 9. A scout is thrifty. He does not wantonly destroy property. He works faithfully, wastes nothing, and makes the best use of his opportunities. He saves his money so that he may pay his own way, be generous to those in need, and helpful to worthy objects. He may work for pay, but must not receive tips for courtesies or good turns. 10. A scout is brave. He has the courage to face dangers in spite of fear, and to stand up for the right against the coaxings of friends or the jeers or threats of enemies, and defeat does not down him. 11. A scout is clean. He keeps clean in body and in thought, stands for clean speech, clean sport, clean habits and travels with a clean crowd. 12. A scout is reverent. He is reverent toward God. He is faithful in his religious duties, and respects the convictions of others in matters of custom and religion.

LAST OF THE TILLAMOOK INDIANS

The Tillamook Indians who at one time ruled this section of the state, and were numerous, are now represented by a pitiful remnant, residing at Garibaldi Cove.

When Capt. Gray of Easton, on the decks of "Lady Washington," sailed up and anchored near what is now known as Bayocan beach resort, he found the natives friendly.

The Government made a treaty with the Indians, and at one time sent in a lot of goods to be distributed among them, but according to Bancroft's history and to white settlers, the man to whom the goods were intrusted for distribution, used the government goods to bribe the Indians to clear up his ranch, and the government agent out in the valley, later had to pay the government for the goods.

Some of the Indians later joined the Nestuccas and were taken to the Grand Ronde reservation. Others went down the coast seeking new hunting grounds where the white man was not in evidence.

Ed Smith and Edgar Batzner, of Nehalem, were with us last Monday.

Lodge Directory

Silver Wave Chapter No. 18 E. S. Stated communications first and third Thursdays of each month in Masonic Hall. Visitors welcome. CORA L. MILLER, Secretary

Marathon Lodge No. 93, Knights of Pythias. Regular meeting Monday evening at 7:45 sharp. By order of the Chancellor Commander.

Corinth Relief Corps No. 54 Dept. of Oregon, meets on first and third Friday evenings of each month, at 8 p. m., in the W. O. W. hall. Visitors welcome. Mrs. Clarence Stanley, President Elizabeth Conover, Sec'y.

Corinth Post, No. 35, Dept. of Oregon Meets on second and on fourth Saturdays of each month at 1:30 p. m. in W. O. W. H. W. Spears, Com'dr Samuel Downs, Ad'jt.

Johnson Chapter No. 24 R. A. M. Stated convocations every first and third Fridays. Visitors welcome. I. E. Keldson, Sec.

Tillamook Lodge No. 57, A.F. & A.M. Stated Communication second Wednesday in each month Visiting Brethren welcome. Harvey Ebinger, Sec.

Tuesday eve., 7:30 p. m. Rebekah, Wednesday evening Camp 2-4, Thursday

Ralph R. Edwards

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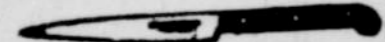
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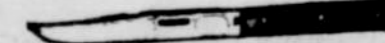
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A Fine Potato Knife—Winchester Paring Knife with cut-off blade—A new design in a vegetable knife that does not tire the hands.



Fruit Acids Won't Tarnish—Winchester grapefruit knives—made of stainless steel that won't rust or tarnish. Keen, lasting edges. Just the right shape for cutting a grapefruit.