

Home Building in Tillamook City Outside Capital Keeps Wheels Moving

EQUITABLE SAVINGS and LOAN ASSOCIATION

OF PORTLAND, OREGON, CREATES PAY ROLL BY INVESTMENTS PLACED IN THIS CITY THROUGH THEIR LOCAL AGENT.

A Word About Our Company:

The EQUITABLE SAVINGS & LOAN ASSOCIATION, of 240-242 Stark St., Portland, Oregon, was organized in 1890—just 23 years ago and is now the largest institution of its kind west of the Mississippi. This organization has made over 6,000 home loans totaling over \$6,000,000.00, and of this amount over \$2,500,000.00 is yet in force, secured by home aggregating in value over \$6,500,000.00. We now have assets amounting to over 3,000,000.00 and have paid to our shareholders more than \$2,500,000.00 in earnings. This enormous growth is the result of eminently capable management, and of according honorable treatment to every person doing business with us; thus making friends and keeping them. We are furnishing funds for development HOME BUILDING from \$80,000.00 to \$150,000.00 per month. At the head of this Great Organization are prominent business men and financiers of Oregon:

Chas. E. Ladd, President, Theo. B. Wilcox, Vice President,
Edw. Coothingham, Vice President, F. McKerscher, Secy.
M. M. Johnson, Assistant Secretary,
C. W. Hayhurst, Assistant Secretary,
C. M. Cook, Inspector.

What The Equitable is Doing in Tillamook City:

We make only monthly installment loans on completed City Residence Properties or for building purposes. IF YOU WANT TO BUY OR BUILD A HOME OR REPAY A MORTGAGE and desire the aid of borrowed money, we ask you to investigate our MONTHLY INSTALLMENT PLAN OF A LOAN, in which all of the monthly payments for any given term are each exactly of the same amount throughout the entire term of the loan; each payment applies on principal and interest and when the last payment is made the mortgage carried by us will be released. The EQUITABLE has made a large number of loans in Tillamook City for building purposes. This has gone for labor, material, etc., connected with building; the funds loaned in Tillamook City get wide and varied circulation—figure it out—all along the line. Since July 12th, we made 21 loans AMOUNTING TO \$58,700.00 the EQUITABLE IS WELL PLEASED WITH THEIR TILLAMOOK LOANS. We have helped and aided others to own their own homes, can we not do the same for you?

As an example of our average term loan of FIVE YEARS:—Wherein a loan of \$1,000 and interest is easily repaid in sixty equal monthly installments of \$21.24 each, at the end of the loan period, you have paid back \$1274.40 in accumulated interest for the accommodation; which is \$45.60 less than a straight 6 per cent loan would amount to.

Are you a tramp? Do you own the house you live in, or are you at the mercy of your landlord? Let us tell you our home building plan.

The two questions above may seem impertinent, perhaps they are, and will be so construed by some, yet there is much food for thought in those two questions. Think over them, talk the matter over with your wife or husband and then figure out the amount you are now paying out FOR RENT, and just the size investment you could make in a home using the same rent to pay for it. We have some few choice, close in lots, easy payments. They will never be purchased so cheaply again in this Tillamook town. Your opportunity is now. Think the matter over, then let this office be of service to you TO-DAY.

**ROLLIE W. WATSON, INVESTMENTS, LOANS, Todd Hotel,
INSURANCE, RENTALS, Both Phones.**

WHEELER NOTES AND OTHER

NEHALEM VALLEY NEWS

From Reporter:

F. A. Rowe went to Portland Sunday returning Tuesday. While in the city he visited Major Morrow's office and was authentically informed that work would begin on the Nehalem jetty project in the course of two or three weeks.

The new bungalows recently built by the Wheeler Lumber Co. are beginning to add to the appearance of Wheeler and will certainly be appreciated by those who have been forced to live in tents during the past year.

The petition which was circulated this week for securing funds to build a sidewalk from Main street to the school house was soon filled with liberal contributions, showing that all are interested in the welfare of the kiddies.

Mr. and Mrs. E. C. Madden were the recipients of a bouncing baby boy last Friday morning at their home, weighing 7½ pounds. Ellis is exceedingly happy and wears a smile that won't come off. Dr. Randle reports mother and child doing very nicely.

God's Valley was in a whirl of excitement Friday and Saturday by the absence of Hugh Rittenhouse who went hunting Thursday evening with Chas. Robitach. The latter on returning home reported that Hugh intended to go on over the hills as he was anxious to kill a deer and would return in a couple of hours but getting turned around, Hugh traveled until night, when he discovered he was lost. He

finally came out on the North Fork. The trip cost 48 hours without eating. All the settlers were out as soon as word was received of his being lost.

Capt. C. P. Borvick, of San Diego, Cal., came in from Portland Saturday remaining until Sunday. He brought up the tramp steamer Kalamath, a big lumber carrier from San Diego to Portland to take on a cargo of lumber and intended to leave the Columbia Tuesday morning on his return. Mr. Borvick is interested in Wheeler property and was much pleased with the progress that Wheeler has made during the past two years.

Little Percy Tohl, the three year old son of Mr. and Mrs. H. W. Tohl, of Nehalem City, died last Friday night from the effects of eating the heads of matches on Thursday.

He seemed to have suffered no ill effects from having eaten them until Friday morning, when Dr. Randle was called in to give relief, but the little fellow was then already in a partly unconscious state from which he never recovered.

The boy's death came so sudden and unexpected that it was a most severe shock to relatives and especially to the grief stricken parents, who could not realize that their child had really been taken away from them.

The little boy was a special favorite with all the guests at the hotel as well as local residents, and it is certain that they will miss his presence.

Funeral services were held in the M. E. church Sunday afternoon, Rev. J. M. Brown conducting the last sad rites in the presence of a large assemblage of friends and relatives. Interment took place in the local cemetery.

TILLAMOOK HIGH SCHOOL NOTES.

(Continued From Page 1)

As the tax payers of this district rightly expect their children and their neighbors' children to receive from the splendid efforts they have put forth to make our school a power in the community for better citizenship. By some strange fascination the dancers are led to excess in this so-called pleasure, and in the reaction that is sure to follow the school receives their second or third best work.

If these individuals choose thus to waste their time and effort it is their own or the parents business, but when these same individuals attempt to bring this thing into school life it affects all the students who are opposed to dancing, it affects all the people who desire to receive the best results from our educational facilities, it brings into danger the good name that our school has hitherto enjoyed and everyone who has the welfare of higher and better education at heart should rise now before the thing becomes deep rooted and help to defeat the attempt.

'Tis indeed strange that any member of the Faculty should endorse or encourage any thing of this nature yet such is the case. Teachers are not hired to lead those under their care into wrong or even questionable amusement but rather to direct the developing minds of their charges in those directions that will undoubtedly ennoble and elevate the students. Social activity under the direction of the teachers is most certainly necessary but let it be of an unquestionable nature as it has been heretofore.

The issue was brought to a direct head when the Forest Grove boys were entertained at the Commercial Club rooms last Saturday night. Only a few of the students had any idea of turning the entertainment into a dance, let them view their actions as others see them. It is said that some of the visitors let it be known that they wanted to dance, if this be the case (altho it seems strange that the guests should try to direct on entertainment and they should happen to make it known to those of the High School, who alone wished to dance and not to those opposed to dancing) if, however, this is true that they asked for a dance and those whom they asked were afraid to stand up for right, why did

they not send the visitors to some of the students (for there are such) who had the good sense and moral courage to say "No". It is easy to see where and in whom the fault lies. Furthermore, the Forest Grove boys, as a body, did not take part, in fact a very few of them danced and the remaining visitors were forced either to sit idly by or leave. This was an impropriety, to give them an entertainment which could not entertain all or even the majority of them. Again all the students of the High School helped to stand the expense and work of the affair and it was very "small" for a few to behave in a manner that made it necessary for so many to give up their evening's pleasure. Those who have sneaked around and succeeded in getting those opposed to dancing to help pay for a hall which they (the dancers) monopolized, who have broke the long established precedent of this school and who would make it appear that all are equally to blame should look well to their conscience, and should, when they again desire a dance, rent the hall with their own money, organize the affair on their own account, do the work (which this time others helped to do) for themselves, and not try to drag the name of those justly opposed to their action into the criticism that by rights is due these underhanded dancers.

NOTICE FOR PUBLICATION.

1465 Portland 170 List No. 93943
United States Land Office,
Portland, Oregon, Oct. 29, 1913.
Notice is hereby given that the Northern Pacific Railway Company, whose post office address is St. Paul, Minnesota, has this 29th day of October, 1913, filed in this office its application to select under the provisions of the act of Congress approved July 1, 1898 (30 Stat. 597, 620). NE¼ NW¼ Sec. 22, T. 1 N., R. 7 West, and NW¼ NE¼ Sec. 10, T. 3 S., R. 7 West, and SE¼ SE¼ Sec. 2, Twp. 4 S., R. 7 West, W. M.
Any and all persons claiming adversely the lands described, or desiring to object because of the mineral character of the land, or for any other reason, to the disposal of applicant, should file their affidavits of protest in this office, on or before the 29th day of December, 1913.

H. F. Higby,
REGISTER.
Publish in Tillamook Herald, located at Tillamook, Oregon.



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