

# 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 accorded 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. Cookingham, Vice President, F. McKecher, 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 PLEASSED 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 \$25.60 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.**

### TRAINMEN GET MORE PAY

100,000 Men to Share \$6,000,000 Increase in Wages.

New York.—The long-lived controversy between railroads of the east and their conductors and trainmen over the latter's demands for more pay has ended.

The employees are granted an increase of wages averaging 7 per cent, and totaling \$6,000,000, about half of what they asked.

One hundred thousand men will share in the increase.

Thus ends by arbitration under the Newlands amendment to the Erdman act a controversy that threatened at one time to tie up by strike the transportation facilities of all states east of the Mississippi river and north of the Ohio.

### Hale Crosses Into Mexico.

Nozales, Sonora.—Bayard Hale crossed the international line into Mexico at 9 o'clock Tuesday and immediately went into conference with General Carranza.

It was indicated that the meeting was merely preliminary to formal conferences to be held between the man supposed to be the personal representative of President Wilson and the leader of the constitutionalists.

### Washington Workmen's Act Appealed

Olympia, Wash.—Chief Justice Crow of the Washington supreme court signed a writ of error in the Mountain Timber company case, appealed from Cowlitz county, taking the Washington workmen's compensation law to the supreme court of the United States. The state courts have twice upheld the law.

### Market Basket Day in Klamath.

Klamath Falls.—Plans have been practically completed for holding a weekly market day in this city. The chamber of commerce and the Klamath Water Users' association have endorsed the movement. It is planned to get the producers and the consumers in direct contact.

### Youthful Burglars Have Winter Shoes

Albany.—A double robbery involving the theft of \$300 worth of doctor's implements, six pairs of shoes and \$10 in cash from a store is believed to have been committed here by two 17-year-old Independence boys.

### DAIRY NOTES.

From Western Farmer:

Not only the dairy cow, but the man who feeds her must also be bred right.

All dairy utensils should be washed and well scalded at least once a day.

Stir cream frequently while ripening for churning to secure uniform ripening.

If you cannot have a separator use earthen crocks rather than tin vessels. They do not rust when set in water and keep milk cool much longer.

Manure from a single animal is worth about \$20 per year. It is certainly worth the trouble to prevent its waste in the barn yard or under the eaves.

Rubbing the butter lade over the top of package butter makes it look greasy. A fine wire is good or a very thin wooden knife used to cut off the top before covering the package.

Do not allow dogs, cats or loafers around at milking time. If by accident a pail of milk becomes dirty do not try to remedy by straining but reject all the milk and rinse the pail.

When starting to feed ensilage take a layer from the whole surface at each feeding and there will be no loss from spoiling silage. You may begin feeding from the silo three weeks after filling.

When cream comes to the top it brings all the impurities that were in the milk up with it. You cannot keep impurities out of the butter when they get that far. If you want clean butter you must keep the milk pure.

Have the herd examined at least twice a year by a skilled veterinarian and promptly remove from the herd any animal suspected of being in bad health and reject her milk. Do not add an animal to your herd until certain it is free from disease, especially tuberculosis.

If you would make a profit with dairy butter ripen cream properly and churn at right temperature. Wash granulated butter until milk is removed. Work just enough salt with judgment and pack neatly. If kept at a temperature of 40 degrees bacteria in milk will not increase, but at 65 the increase is by millions.

Never add any substance to prevent milk souring. Cleanliness and cold are the only preventives needed. Milk should be delivered in good condition. When cans are hauled far they should

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IN WOMAN'S BREAST  
ALWAYS BEGINS A SMALL LUMP LIKE THIS AND ALWAYS POISONS DEEP GLANDS IN THE ARMPIT AND KILLS QUICKLY  
**I WILL GIVE \$1000**  
IF I FAIL TO CURE any CANCER or TUMOR  
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be full and carried in a spring wagon. Utensils for farm use should be made of metal and have all joints smoothly soldered and never allow them to become rough inside. Read current dairy literature and keep posted on new ideas. Observe and enforce utmost cleanliness about the cattle in grooming, bedding and care of stables. Animals suffering from any disease or those that have been exposed to a contagious disease must be kept isolated from all other

### FOR DELICATE CHILDREN

A Mother's Letter to Mothers.  
Mrs. E. W. Cooper of Bloomfield, N. J., says: "My child, seven years old, had a bad cold and was weak and quite run down in health. She had been in this condition for about six weeks when I began giving her Vinol. It was a wonderful help to the child, breaking up her cold quickly and building up her strength beside. I have also found Vinol a most excellent tonic for keeping up the children's strength during a siege of whooping cough."  
Vinol is a wonderful combination of two world-famed tonics—the medicinal body building elements of cod liver oil and iron for the blood, therefore it is a perfectly safe medicine for children, because it is not a patent medicine, everything in it is printed on every package, so mothers may know what they are giving their little ones.  
Therefore we ask every mother of a weak, sickly or ailing child in this vicinity to try Vinol on our guarantee.  
P. S. Our Saxo Salve is truly wonderful for Eczema. We guarantee it.

CHAS. I. CLOUGH CO.,  
Tillamook, Ore.

Spend  
Thanksgiving  
With the Folks  
LOW ROUND TRIP FARES



Between all points on the S. P. Lines in Oregon north and south including branches, also on the C. & E., P. R. & N., S. F. C. & W. and P. E. & E.  
SALE DATES  
**November 26th and 27th,**  
FINAL RETURN LIMIT DECEMBER 1st  
Superior Train Service, Observation Cars, Dining Cars and Buffet  
Wide all-Steel Coaches.  
Call on nearest agent for specific fares, train schedules, etc.  
JOHN M. SCOTT General Passenger Agent

Fairs Get Support.  
Salem.—N. C. Maris, field agent for industrial fairs, has returned from Grant county, where he visited schools in the interest of the fair. Mr. Maris says teachers and parents are taking the liveliest interest in fairs and that a new record will be established next year.  
Greenhorn Ore Strike Reported.  
Greenhorn.—Kelly & Larson, pioneer prospectors of the Greenhorn district, have uncovered a quartz deposit of unknown extent showing free gold values reported to run between \$100 and \$7000 a ton.  
Lane Will Have Expert.  
Eugene.—As a result of the meeting of a delegation of prominent citizens of Lane county with the commissioners' court, the court has decided to appropriate \$2000 for the purpose of employing an agricultural expert for Lane county, the state to give a similar sum, according to the law passed by the last legislature.