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WE ARE TOLD THAT LUMBER IS NOT HIGH, THAT A BUSHEL OF GRAIN, A TON OF HAY, A HOG, A SHEEP OR STEER WILL BUY MORE LUMBER THAN EVER BEFORE. GOVERNMENT STATISTICS INDICATE THIS IS TRUE—BUT JUST THE SAME IT COSTS MONEY TO BUILD. THEREFORE, NOW, MORE THAN EVER, IT BEHOOVES THE PROSPECTIVE BUILDER TO REGULATE HIS EXPENDITURES UPON AN INVESTMENT BASIS—REAL VALUE FOR EVERY DOLLAR. THIS IS WHERE THE GEM STATE COMES IN. WHETHER IT IS THE NEW HOME A REMODEL OF THE OLD WITH INTERIOR FIXTURES AND BUILT-IN FURNITURE, OR A BARN, GARAGE, GRANARY, HOG-HOUSE, MACHINE SHED, FEED RACK, HEADER BOX, HAY RACK, OR EVEN A GATE, OUR "CUSTOMERS-AID" PLANS WILL HELP YOU BUILD ECONOMICALLY, WISELY AND WELL.

Gem State Lumber Co.

NYSSA, OREGON
PHONE NO. 8

27,000,000 SMALL DEPOSITORS SAVE \$10,573,971,000

Report Made at the Bankers' Convention Develops Startling Figures.

St. Louis, Mo.—There are 27,000,000 savings bank depositors in the United States, according to figures published at the convention of the American Bankers' Association here. In compiling these figures due allowance was made for duplications. Investigation by the bankers has proved that these savings bank depositors are, with few exceptions, people of small means, but they are the people who absorbed in large measure the war issues of government securities, Thrift and War Savings Stamps, Savings Certificates and Liberty Bonds AND ARE KEEPING THEM.

Not only did they buy and hold government securities, but those investments led to additional savings, consolidated the habit of thrift and increased bank deposits throughout the entire nation. These 27,000,000 depositors now own \$10,573,971,000 of savings.

This is the money which has built up the railroads, municipalities homes and industries of the nation. These savings represent over twenty-six per cent of the total resources. These savers financed the war successfully, and on their continuation of the production of new capital through savings rests the solution for financing reconstruction and for the increase of production necessary to check the high cost of living, bankers agreed.

The government savings securities and Liberty Bonds offer ideal means for the production of this new capital in the opinion of progressive bankers. They are adapted for investment of all sums no matter how great or small. They are the safest security possible. They are profitable and readily convertible into cash should necessity arise. Their purchase not only aids in financing the government, but releases corresponding capital from the banks and financial institutions for expansion of industry and development of production.

The figures compiled by the Bankers' Association show that in the five-year period ending January 1 of this year, savings deposits in state banks increased 59.47 per cent; in mutual savings banks, 12.96 per cent; in stock savings banks, 33.04 per cent; in trust companies, 24.32 per cent, and in national banks, 118.36 per cent. It also was announced that there were 35,000,000 policy holders in life insurance companies in the United States.

CALIFORNIA ELKS ORGANIZE THRIFT

San Diego, Cal.—The California Elks' Association, in convention here, in a set of resolutions endorsing the 1919 thrift campaign of the government, directed the president of the association to appoint committees at once to carry on the sale of Thrift and War Savings Stamps and Treasury Savings Certificates and to direct the thrift movement throughout subordinate lodges in California. The convention approved the action of the Grand Lodge, which went on record as a staunch advocate of the thrift campaign in its convention in Atlantic City.

SIBERIAN TROUBLE AVERTED BY JAPAN

Tokio.—The conciliatory and dignified nature of Japan's reply to the American note of last September, complaining of lack of co-operation of Japanese troops in the operation of the trans-Siberian railway, is believed here to have relieved any danger of serious complications between Japan and the United States over conducting the railway.

In effect, the reply ratifies the arrangement reached at Vladivostok by Roland S. Morris, United States ambassador, and General Oki, commander of Japanese forces in Eastern Siberia, and commits Japan to co-operation in the future. Under the circumstances it is considered unlikely here that the United States will further pursue the matter.

P. O. EMPLOYEES GET RAISE

Graduated Increase Bill is Law Without Wilson's Signature.

Washington.—The bill providing a graduated increase in the pay of postal employees, pending action of the congressional committee investigating the salaries of such employees, became a law at midnight Friday without President Wilson's signature, 10 days having expired since its enactment by congress.

It has been the custom of White House officials to hold bills until the last day since the president has been ill because Dr. Grayson has not wanted him troubled with unnecessary executive affairs.

In this case, as the question of veto was not involved, there was no need to bring it to the president's attention unless he particularly wanted to sign it.

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Idaho Power Company

CHINESE DIE OF CHOLERA

Many Deaths Occur in Hongkong, Shanghai and Manila.

Seattle, Wash.—Cholera is causing many deaths in Hongkong, Shanghai and Manila, according to news brought by the steamship Chicago Maru. There were 275 cases of the disease in Manila and 169 deaths in a week.

Many deaths have also occurred in Hongkong and Shanghai. No whites or Japanese have died, however, in either China or the Philippines, and the authorities were hopeful of halting the disease in check when the Chicago steamed for this coast.

Lightning Explodes Oil Tanks.

Iowa Park, Tex.—Burning oil from 38 1600-barrel tanks, shattered by a series of explosions, when set afire by lightning, swept in devastating streams through a large part of Waggoner City, an oil town near here, according to information received here. One man is known to have been killed, a number incurred serious burns and a loss which will exceed \$1,000,000 resulted from the oil fire.

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