

MR. LADD GETS UNDER THE LOAD

ASSUMES ALL DEBTS

HAD CONFIDENCE IN ROSS AND WILL NOT SEE OTHERS SUFFER FROM ANY POSSIBLE CARELESSNESS ON HIS PART.

All accounts to be paid within three years. Accounts to bear 4 per cent interest.

All claims of \$500 and under to be paid in two years. All above that amount to be paid in three years.

District Attorney John Manning is preparing a draft of an agreement between W. M. Ladd and the depositors' committee of the Title Guarantee & Trust Company this afternoon, which will be submitted to Ladd's attorney, and when the document is signed the depositors will look to Ladd for settlement of their claims against the defunct institution.

The terms of agreement are different from those proposed by the committee originally and are different from what Mr. Ladd had tentatively decided on at noon yesterday. The principal change is that all accounts of \$500 and less will be paid in two years, instead of all accounts of \$100 and less being paid within two months.

WBI Pay Every Dollar. The agreement, in brief, is that Ladd guarantees the payment of every dollar of indebtedness of the wrecked bank, of which he was once president.

So far as known, however, no understanding has been reached between Ladd and W. C. Bristol, representing the American Surety Company. The company reimbursed the state for state funds with \$100,000 cash and gave notes bearing 5 per cent for \$295,000 running two years.

It is said by friends of Ladd that had it not been for the financial stringency at the time the trust company was forced to the wall he would have guaranteed the payment of all claims just as he did those of the savings accounts.

White Manning has been acting as mediator between Ladd and the depositors, his experts in the bank have been busily burrowing into the many dizzy schemes of high finance which the inside ring was conducting.

THE SIXTH OREGON DIRECTOR

H. L. Bents, the Aurora Banker, Chosen as the Sixth Member of the Board to Represent This State in the Pacific Hop Growers Union.

Aurora, Or., Jan. 6.—At a meeting of hop growers from the Aurora, Barlow, Butteville, Needy, Macksburg and Canby districts, held here Saturday afternoon for the purpose of electing a director from the above districts to serve on the board of directors of the Pacific Hop Growers' Union, Henry L. Bents was elected to the office by a vote of fully three-fourths of the growers present.

TEA

There is nothing that costs so little, both money and work, and that goes so far if it has the chance.

Your grocer returns your money if you don't like Scilling's Best, we pay him.

Miss Turner Entertains

Miss Joy Turner, who delightfully entertained on last Monday afternoon and evening, also received a party of her friends Saturday evening. The rooms were artistically decorated with red and green crepe paper, which swung in graceful designs from the walls and in the folding doors, where holly and mistletoe mingled to complete the coziness of the spacious apartments.

Guardian Appointed

Judge Scott, Friday afternoon, appointed O. G. Savage as guardian of Mary Loftus, aged 17, who holds property to the value of \$100.

Thousands Have Kidney Trouble and Never Suspect it.

Prevalency of Kidney Disease. Most people do not realize the alarming increase and remarkable prevalence of kidney disease. While kidney disorders are the most common diseases that prevail, they are almost the last recognized by patient and physician, who content themselves with doctoring the effects, while the original disease undermines the system.

There is comfort in the knowledge so often expressed, that Dr. Kilmer's Swamp-Root, the great kidney remedy, fulfills every wish in curing rheumatism, pain in the back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes the unpleasant necessity of being compelled to go often during the day, and to get up many times during the night.

CASTORIA

The Kind You Have Always Bought, and which has been in use for over 30 years, has borne the signature of and has been made under his personal supervision since its infancy. Allow no one to deceive you in this. All Counterfeits, Imitations and "Just-as-good" are but Experiments that trifle with and endanger the health of Infants and Children—Experience against Experiment.

What is CASTORIA Castoria is a harmless substitute for Castor Oil, Paregoric, Drops and Soothing Syrups. It is Pleasant. It contains neither Opium, Morphine nor other Narcotic substance. Its age is its guarantee. It destroys Worms and allays Feverishness. It cures Diarrhoea and Wind Colic. It relieves Teething Troubles, cures Constipation and Flatulency. It assimilates the Food, regulates the Stomach and Bowels, giving healthy and natural sleep. The Children's Panacea—The Mother's Friend.

GENUINE CASTORIA ALWAYS Bears the Signature of *Chas. H. Fletcher* The Kind You Have Always Bought In Use For Over 30 Years.

FOR SALE

Two good houses in suburb of Salem, ice orchard; also a good business a splendid blacksmith and wagon and paint shop, with a good business in full running order at the present time.

DERBY & WILLSON or GEO. B. JACOBS, Salem, Ore. R. F. D. 8, Salem, Or.

First Class Conveyances and Reliable Horses

You always get at Yanke's. We can give you any kind of a vehicle that you desire—and a horse to hitch to it that is gentle in harness. Horses boarded.



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Correspondingly Low Rates to other Cities in Southern California via the famous Shasta Route—Southern Pacific Company

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Allen's BOSTON BROWN BREAD FLOUR Is Self-rising. It makes Genuine Brown Bread, Toothsome Quick Biscuit, and a GLORIOUS BOILED PUDDING Sold by All Grocers

SALEM LAUNDRY CO. "The Laundry that Knows How" Has availed itself of all the marvelous changes in the process of laundry work, and today stands without a peer. 136 S. LIBERTY ST. PHONE 25.

TORRID ZONE FUNARCE The above cut represents our brick lined Torrid Zone Furnace. Guaranteed gas, smoke and dust proof. Economical and durable. A. L. FRASER 258 STATE STREET. Estimates furnished on heating

THE O. K. GROCERY THAT SMILE OF DELIGHT Is on everybody's face who bought our holiday groceries, and it will not come off, either, as long as you patronize us. A. A. ENGLEBART, Twelfth Street near Woolen Mill Phone 122.

THE BEST ROAST THE FAMILY EVER HAD Can be obtained from our prime tender and juicy beef, mutton or pork. P. B. Wallace AGENT

Why Not Today? THE PRESENT IS AS GOOD A TIME AS ANY TO TEST THE MERITS OF EPPLEY'S PERFECTION BAKING POWDER. IT IS PUT UP IN GLASS JARS, MANUFACTURED RIGHT HERE IN SALEM, AND SOLD BY ALL LEADING GROCERS AND DEALERS. ITS USE WILL INSURE SATISFACTORY RESULTS.

Gold Dust Flour Made by THE SYDNEY POWELL COMPANY, Sidney, Oregon. P. B. Wallace AGENT

New Management The management of the Capital City Laundry wishes to notify its patrons that it will be closed for repairs and to install new machinery until the first of the year. After the first of the year it will be run under the management of COMBS & HAINER

SALEM WATER COMPANY OFFICE CITY HALL. For water service apply at office. Bills payable monthly in advance

PERFECT PRINTING PLATES IN ONE OR MANY COLORS LARGEST FACILITIES IN THE WEST FOR THE PRODUCTION OF HIGH GRADE WORK RATES AS LOW AS EASTERN HOUSES HICKS-CHATTEN ENGRAVING CO. 2d & Alder, PORTLAND, ORE.

WHERE? Why at JOHN HUGHES CO. For All Kinds of Spray Material Lime, Sulphur, Blue Vitriol Etc. PRICES THE LOWEST. THE AVENUE Creams, ices, cigars and confections. Corner of Seventeenth and Asylum avenues. N. O. Baker, proprietor.

HOLLISTER'S Rocky Mountain Tea Nuggets A Bony Medicine for Busy People. BRINGS QUIET Health and Restored Vigor. CHICHESTER'S PILLS THE DIAMOND BRAND