

BANK TALK No. 1

BY THE

UNITED STATES NATIONAL BANK
SALEM, OREGON

TO THOSE WHO HAVE NO BANK CONNECTIONS.

You cannot accomplish much in a business way without the services of a bank, and when it comes to the question of whether or not you should have some bank connections, there is only one answer, any individual or business will derive some benefit from a bank's service.

A bank is not a luxury for the rich man; that idea is fast disappearing. The people from all classes are beginning to realize the importance of a bank connection.

The service that a bank gives to its customers places within their reach every advantage to carry on financial matters easily.

Many persons are timid about opening a bank account because they think their knowledge of banking is limited, or perhaps they consider their amount of money too small. To any such persons we wish to say that the opening of a bank account is very easy; we explain all the details and make it simple for you. We also encourage any who have small sums to open an account. We furnish a pass-book and checks, and all necessary instruction. Even though you are not ready to open an account, call at the bank and talk it over with us.

E. W. HAZARD, Cashier

BEER PROMOTES TEMPERANCE

Recognized as a Food Product, and So Dealt With by the Government

It is being recognized the world over that the drinking of beer promotes temperance and sobriety to a far greater extent than all the prohibition laws on the statute books.

All enlightened European nations are encouraging the manufacture and consumption of light beers containing about three and one-half per cent alcohol, and the result has been most gratifying to all sincere lovers of temperance.

The United States government has taken a positive stand in this direction, the war department holding that the re-establishing of the army canteen for the sale of beer being an absolute necessity in the interest of temperance and sobriety.

Beer is today recognized as a "Food Product," and is so dealt with by the government.

All the great insurance companies have contradicted the lies that have been given currency through prohibition sources that the drinking of beer was a bar to securing insurance, and have lately published to the world at large the statement that those drinking beer moderately (not more than two quarts during twenty-four hours) were the very best of risks. The latest British life insurance reports show that the ratio of death rate among abstainers is thirty per cent greater than among moderate drinkers.

Beer is pure and wholesome, and the day is not far distant when it will be as much a part of the daily subsistence of every family as are milk, bread and other food necessities.

The beer brewed by the Salem Brewery Association is in every sense the very best that modern enterprise can produce. It speaks for itself and is its own best advertisement.

SALEM BREWERY ASSOCIATION
SALEM, OREGON

PRIVATE INITIATIVE AND PUBLIC INACTION

The rebuilding of San Francisco is one of the most inspiring examples of human capacity and courage that the world has ever seen. Less than two years ago San Francisco was prostrate, a chaos of tumbled bricks and twisted steel. Now it is a city of skyscrapers, finished and building.

In less time than it took to construct the Flood building, a whole city of such buildings has risen. It took 50 years to build the old city. The framework of a new city twice as great is already standing; many of the buildings are complete and occupied, and in one more year, three years from the date of the great disaster, there will be a new city such as would have required a century of the old methods to develop, completed, occupied and in full operation.

RUPTURE

Of all varieties permanently cured in a few days without a surgical operation or detention from business. No pay will be accepted until the patient is completely satisfied. Write or call on THE FIDELITY RUPTURE CURE, 714 Sweetland Bldg, Portland, Ore.

TAL JOURNAL, SALEM, OREGON, money out of bankrupted insurance companies, and borrow it in a contracting money market, on little security but its own hope and courage. It had to face political anarchy, a labor revolution and the throes of a terrible moral upheaval. To have accomplished all this means courage, energy, resourcefulness almost beyond human precedent.

But the streets between these rows of rising skyscrapers are still just as the earthquake left them, with the added havoc of two years of wear from an unprecedented traffic. Mud everywhere, holes and gaps in which wagons mire down, an unclean, rained city underfoot. The ruins of the city hall still stand as the earthquake left them. The city departments are still, in many cases, in the low shacks thrown up after the fire. It has taken two years of tragedy and revolution to get a city government just honest. The business tasks, which private enterprise has nearly completed, the government has scarcely begun.—Fresno Republican.

A New Type of State Loan.

A complete surprise for the stock exchanges, the bankers and the public at large was the prospectus of the new state loan advertised in the papers by the Prussian minister of finance on Saturday, January 4. Not only is there a new type of bonds added to the funded debt of the Prussian state, but the method of inviting subscriptions is also essentially different from the usual practice. As an experiment in political economy this financial operation deserves close attention.

In some respects the conditions of the new issue resemble those of Mr. Goschen's national debt act of 1885, as we find an automatic reduction of the rate of interest provided for after ten, and another after fifteen years. The unexpected effects of the English experiment, caused by the coincidence of the reduction with the outbreak of the Boer war, has evidently not deterred the Prussian government from adopting an apparently similar course. There is, however, this difference between the English model and the new German experiment that in England the presumed tendency of a gradual lowering of the rate of interest in the world's money market was in advance taken into consideration in the plan of a future comprehensive conversion of the national debt, while in Prussia for the needs of the moment the required inducements under the extraordinary circumstances of the money market are distributed over a period of 15 years. Subscriptions are invited for a loan that may be for all practical purposes be considered a double bonus. One is simply a discount of 1 1/2 per cent allowed immediately; the other is a bonus of 1/2 per cent interest for ten and of 1/4 per cent for five more years, or altogether of 5/4 on the nominal amount. The advantage obtainable by investors with capital of their own at the present moment is thus partially deferred over 15 years.

The new loan is intended to accommodate only people who want a permanent investment. Speculators who subscribe only with a view of realizing a premium for the bonds allotted to them ought to be excluded. With this end in view the government does not state the whole amount wanted, and prescribes very rigid rules of subscription. Not only are the bonds declared to be unmarketable until December 31, 1908, but they are also to be deposited with the Prussian state bank. Moreover, the very high fine of 5 per cent of the nominal value is fixed for even a day's delay of the last installment, and by not paying up within 25 days all previous payments are forfeited. Thus all speculative subscriptions are effectually excluded. The Prussian state bank expressly notifies all would-be subscribers "that on the whole the whole amount subscribed will be allotted."—Continental Correspondence.

His Good Fortune Fatal.

It is possible to live long in melancholy and to die swiftly from joy. So it has proved with a Paris carpenter named Fermet. He had worked for years in a chronic state of melancholy, aggravated by want of money, and all the circumstances seemed to point to a long continuance of this condition of things when suddenly and quite outside the poor fellow's expectations there came to him the news that he was the possessor by bequest of \$10,000. Fermet almost went frantic with delight. His nerves stood the recurrence of thrills all day, but in the evening he got among the Long-champs cafes and was relating his luck for about the twentieth time when he fell dead.—London Globe.



KING OF THROAT AND LUNG REMEDIES

DR. KING'S NEW DISCOVERY

FOR COUGHS AND COLDS CURES ALL THROAT AND LUNG DISEASES

SAVED HER SON'S LIFE

My son Rex was taken down a year ago with lung trouble. We doctored some months without improvement. Then I began giving Dr. King's New Discovery, and I soon noticed a change for the better. I kept this treatment up for a few weeks and now my son is perfectly well and works every day. MRS. SAMP. RIPEE, Ava, Mo.

50c AND \$1.00

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J. C. PERRY

THE FRENCH WINE HARVEST OF 1907

The official report of the French wine harvest, which will be published this year for the first time, has not yet been issued, but the *Moniteur Viticole*, the organ of the vine-growers, has made a forecast of the result, and estimates that in round numbers the wine made in France in the autumn of 1907, not including Algeria, will reach a total of just under 1,300,000,000 gallons. This is an increase of 187,000,000 gallons over 1906, in spite of the floods in the south. It is a curious fact that even in the departments which suffered most from the floods, the wine harvest has been most abundant, and is in every instance in excess of that of 1906, the increase in the four departments of the south being on the whole one-fourth above the production of last year.

This will not be to the advantage of wine-growers, for one of the chief things of which they complained, and which, together with the fraudulent imitation of wine, caused the riots this year, was the over-production which made it almost impossible for them to sell the cheaper sorts of wine.

While there is thus no lack of wine, the *Moniteur Viticole* says nothing about the quality of the harvest, of which, presumably, it is as yet too early to judge. Some time ago, however, it was prophesied that 1907 would not be a year of great vintages, and in that case the misery of the south of France will only be augmented by the quantity of wine produced. It is probable that when the official report is published we shall find that this has been a year of great quantity and poor quality.—London Globe.

AUTOMOBILES AND TRADE EXTENSION

According to Oscar P. Austin, chief of the bureau of statistics of the department of commerce and labor, the automobile is revolutionizing trade transportation in the tropics and those parts of the Orient where railroads have not occupied the field. Mr. Austin returned a short time ago from a trip around the world, and in an address recently delivered in Boston he gave some interesting information concerning the increased use of automobiles and the possibilities of their substitution for inadequate means of transportation in the Orient and the tropics.

He said that of the 100,000,000 horses said to exist in the world, four-fifths are found in the temperate zones. In place of the horses in tropical and Oriental countries 3,000,000 camels, 10,000,000 donkeys and 20,000,000 buffalo or caribou are used, in addition to the ox, which is found everywhere.

Rapidly automobiles are taking the place of these animals. In Porto Rico and Cuba, in Central America, Egypt, South Africa, the Congo country, Turkey and India the same story is told of the substitution of motor cars for the ordinary means of transportation.

The government of the Congo Free State is constructing an automobile road from the head of navigation on the Congo to the Nile. In South Africa automobiles are replacing donkeys at an enormous rate, and in Egypt they are being substituted for camels.

Climate has no effect upon a motor car, for where the roads are passable they can be used whether in



the tropic or in the deserts of Sahara and Arabia.

By thus increasing the facilities of transportation, the use of automobiles is stimulating and increasing trade, and it looks as though an enormous market for vehicles of this kind will be developed in comparatively remote parts of the world.

As the world's largest manufacturer of automobiles the United States is deeply interested in this subject, which holds out so much promise of trade development.—Denver Republican.

The Place for the Purse.

Mrs. Sarah McNaughton of Iowa has failed to get damages from a railway company for injuries received through falling down stairs on the company's premises while trying to extract her purse from her stocking. The supreme court of Iowa will not admit that a lady's stocking is the proper place for a lady's purse.

Without presuming to carp at the decision of that tribunal, we would respectfully submit that there is a good deal to be said on the other side. Mere man, we admit, should not, and does not, carry his purse in his sock. But then mere man is reasonably provided with pockets, whereas it is notorious that the feminine pocket is either absolutely nonexistent or absurdly unpractical—a standing temptation to a thief and exposed to perpetual risk of accidental loss of its contents. To our thinking, indeed, the failure of woman to provide herself with a rational



Dr. Stone's Drug Store

The only cash drug store in Oregon, owes no one, and no one owes it; carries large stock; its shelves, counters and show cases are loaded with drugs, medicines, notions, toilet articles, wines and liquors of all kinds for medicinal purposes. Dr. Stone is a regular graduate in medicine, and has had many years of experience in the practice. Consultations are free. Prescriptions are free, and only regular prices for medicine. Dr. Stone can be found at his drug store, Salem, Or., from 6 in the morning until 9 at night.

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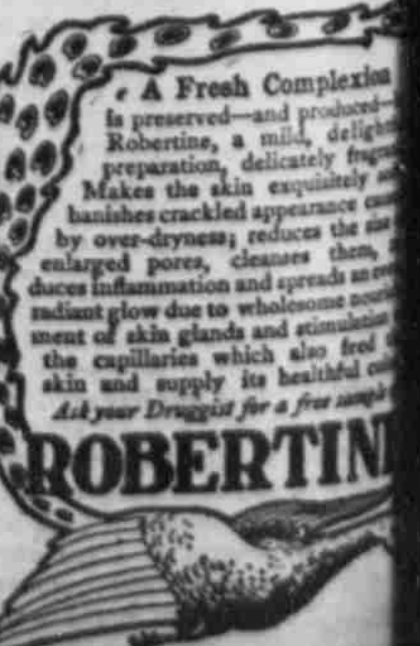
DR. KUM

WONDERFUL CHINESE DOCTOR Will treat you with Oriental medicine and cure any disease without operation or pain.

Dr. Kum is known everywhere in Salem, and has cured many prominent people here. He has lived in Salem for 20 years, and can be treated. He uses many medicines known to white doctors, and with them can cure catarrh, asthma, lung troubles, rheumatism, stomach liver and kidney diseases.

Dr. Kum makes a specialty dropsy and female troubles. His remedies cure private disease when everything else fails. He has hundreds of testimonials, and gives consultation free. Prices for medicine very moderate. Persons in the country can write for blank. Send stamp if you want some extra fine get it from us.

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