



Loan Associations.

Features of the best organizations are as follows: Of these associations is the fund from weekly pay-... building of homes for the... issued in series, and the... is limited. Each year the net profits... and a dividend credited... each share in force. The shares of any one series... the par value, the shares... value are liquidated and... holders. The directors appoint... he is the only officer... salary. The shares are entitled to a loan or... their shares by mortgage... or other security by... the association the shares on... is made, with the accumu-... and future, and giving... the par value of each share... an advance is made, note... usually at the rate of 6... ble in weekly installments... each year the amount paid... ver on his shares is calcu-... borrower is charged inter-... year only on the face... te, less the amount so paid... the funds in the hands of... n warrant, one or more... are offered and made to... ders bidding the highest... count therefor; no share-... entitled to bid who owes... installments or fines. Attorneys, notaries, &c., are... borrower. The holder who has received a... ce on his shares may settle... such indebtedness prior to... her in part or in whole. Conditions on which made. The funds of the association, as... ate in the treasury, shall be... time to time, and loaned to... highest bidder among the... entitled to borrow the same... ns shall be sold at auction... with the privilege of a loan... rate of premium, on as many... the successful bidder shall... ded, the number borrowed... ot exceed the number owned... ver. Reducting the net amount of... sold at any one meeting... funds remain on hand, a... more loans may be sold in... nner, at the same meeting... last loan at any one meeting... re funds than are on hand... al bidder shall not lose the... the future receipts of the... (not previously appropriated)... ropriated to the said loan. Set on loans shall commence... first installment on the share... e date of the loan. Property offered as security... is "improved," then the... bidder shall submit, through... y, the title and a full descri-... ed property, together with its... value and such other informa-... be required; if the property... "unimproved" to be improved... cessful bidder shall submit... e secretary, the title and des-... the ground, and also the plans... cations of the proposed im-... e, together with three bids, in... the construction of the same... responsible contractors; and... ry shall forthwith furnish said... to the appraisal commit-... the plans, etc., for improve-... any, to the expert, who shall... me and make report as ex-... as possible in writing to the... through the secretary, and the... directors shall forthwith be con-... act thereon. On receipt of... y report from appraisal com-... and expert, the secretary... ver the title of property offered... rneys for examination. The president, on the final action... ard of directors on the loan, and... approval and authorization shall... erty is "improved," purchase... in the name of the association... convey the same to the bor-... on such terms and conditions as... of directors may determine.

Or, if the property is "unimproved," the president shall buy the ground in the name of the association, and execute a contract for the improvements under the plans and specifications on file, which contract shall be in the name of the association, and under bond and ample security from the contractor; and on the completion of said improvements to the satisfaction of all parties in interest, the president then shall convey the property to the borrower upon such terms and conditions as the board of directors may determine. 8. Loans may be placed on unincumbered property or mortgages transferred or funded by the successful bidder, in the same manner as above described, to wit: after examination made by the appraisal committee and by the attorney, and approved by the board of directors, the title to the property to pass through the association. 9. No loans shall be made on unimproved property except for the purpose of at once improving same; and in the event of unimproved property being offered, to be improved, then said unimproved property shall not be purchased until the contract for improvements is signed and security therefor given; and no loan shall be made on public halls, theatres, churches, meeting rooms or schools, and no loans shall be made until the titles to the property offered as security have been approved; and no real estate shall be purchased by the president until authorized by resolution of the board of directors. 10. The president shall order all calls for the sale of money and decide the amounts to be offered. He shall have the power of closing the offers or suspending the sales after the first adjudication. PURCHASES—CONDITIONS ON WHICH MADE. The purchaser shall, before the delivery of the deed of conveyance, have the property insured to the satisfaction of the board of directors, in an insurance company or companies authorized by law to do business in the state, and the policy of insurance shall be made payable, in case of loss, to the association; and he shall keep said insurance up until said property is fully paid for, and should said purchaser fail or refuse to keep up said insurance, the same shall be done by the association, and the amount so paid by the association, for said purchaser, shall be secured by lien and mortgage upon said property, and shall be so expressed in the deed of conveyance. And further, it shall be the duty of the purchaser, ten days prior to the expiration of their fire policy, to file with the secretary notice of the renewal of same, either in same or another company, and in default of receiving such notice the secretary shall renew the old policy for one year, and notify the policy owner forthwith. The purchaser shall also pay all taxes legally assessed against said property, and should he fail to do so, the association shall pay the same, and the amount so paid shall be secured by lien and mortgage against the property, and must be so expressed in the deed of conveyance; and all disbursements for taxes or insurance made by the association shall bear interest at the rate of 8 per cent. per annum from the date of disbursement until paid. The purchaser may repay his loan at any time. Services of the Episcopal church are held on the third Sunday in each month at 3:30 p. m., in the Methodist church, R. D. Nevius, pastor. The Best Medium. The local weekly is the best medium for reaching the vast number of people who live in the small towns and villages. Advertisers who wish to reach this class of people should not make the mistake of supposing that the ground is thoroughly covered by the big daily and weekly publications of the cities. While it is true that the metropolitan dailies are being more generally taken than formerly among country people, it is also true that they do not receive the careful reading that is accorded the home paper. The latter is in some respects like a letter. It gives the small and insignificant items of news which are sometimes "made the subject of ridicule, but which are just what the people want. Where the daily will be skimmed over in a half hour and tossed aside, the local weekly will be passed from one member of the family to the other and be eagerly read by each.

GENERAL NEWS.

The Astorian, of Astoria, has absorbed the Daily Columbian. The ship Elizabeth was wrecked near San Francisco last Saturday, and fifteen lives lost. The state department has sent certified copies of the new apportionment law to the governors of the several states. Over one hundred miners were killed by an explosion in the Spring Hill, Nova Scotia, mines on Saturday. Ex-Gov. Foster, of Ohio, has been made secretary of the treasury by President Harrison, to succeed Windom, deceased. The appropriation to purchase a dock yard site at Port Orchard was cut down in the senate Saturday from \$25,000 to \$10,000. It is rumored that General Alger and partners are about to make Portland their headquarters for the largest lumber establishment on the coast, with yards there, and at San Francisco, Denver, Salt Lake and Ogden. At a recent meeting of the Geological society, London, a model of the largest gold nugget yet found in western Australia, known as the "Little Hero," weighing 330 oz. 8 dwt., found at Shaw's Fall, two hundred miles from Roebourne and eighty from Nullagine, at a depth of eight inches, was exhibited by Mr. Harry Page Woodward, F. G. S. Congress has got to do some very lively hustling to avoid the necessity for an extra session. The house will pass the last of the appropriation bills by the last of this week, but as every appropriation bill that has yet been taken up by the senate has had numerous amendments attached, they will all have to go back to the house again for its action upon the amendments. Representative Megler, who looks after the fishing industry in the house, has presented a bill which declares that a fund should be raised for the protection of the industry and provides for this by a direct tax on the catch of all fishermen. It fixes a tax of half a cent on each Chinook salmon taken, of one-sixth of a cent on each steelhead, of one-sixteenth of a cent for each blueback and of one-quarter of a cent for each silverside. For a proportionate division of the funds thus realized, the bill divides the state into three districts—Puget sound, Pacific ocean, Columbia river. Mr. Megler, who is proprietor of a cannery at Cathlamet, states that fishermen generally favor a bill of this kind. Fresh candy every day at Austin & Morten's. The increase in circulation of the Home Magazine is the wonder of the newspaper world. No publication in the history of journalism has grown in merit and circulation so rapidly as the handsome illustrated magazine conducted by Mrs. John A. Logan. You can get the HERALD and the Home Magazine for only two dollars, if you subscribe within the next two weeks. Important to Settlers. The land office at Olympia informs M. J. Corcoran, U. S. Commissioner at Aberdeen, that final proofs on homesteads and pre-emptions may be made before him, if the settler so elects. Advertisements of notice of intention to make final proof may also be inserted in whichever paper the settler chooses. Applications of final proof will be made out at the HERALD office free of charge. CAPITALISTS! Do you want a half interest in one of the best townsites properties in Chehalis county? Two hundred acres in the city of Aberdeen, with a mile and a half of deep water frontage. The largest steam schooners that have crossed Grays Harbor bar loaded with logs for San Diego at my wharf (which is near the upper end of this land), and passed out without hindrance, at low tide, one of them drawing sixteen feet of water. There is a gravel ridge, a quarry of excellent building stone and an exhaustless supply of brick clay, all close to deep water. Three streams of pure fresh water flow through the land, one of which has been selected to furnish the water supply for the city of Aberdeen. For further particulars, apply at my residence, or address JAS. B. STEWART, Box 13, Aberdeen, Wash.

SOCIETIES.

A. F. & A. M.—ABERDEEN LODGE, No. 22. Regular communications on the Second and Fourth Tuesday of each month at 7:30 P. M. Visiting brothers cordially invited. By order of J. H. WHITE, W. M. L. G. MARTIN, Sec. W. S. HANCOCK POST, NO. 43, G. A. R. Meetings the 1st Thursday of each month, at the I. O. O. F. Hall at Cosmopolis. F. R. WRIGHT, Com'd'r. J. O. WISSE, Adjut. WISKAKH LODGE, NO. 44, KNIGHTS OF PYTHIAS. Meets every Wednesday evening at Castle Hall, corner F and Market streets. Visiting members are cordially invited. L. L. DARLING, C. C. H. H. TRASK, K. OF R. & S. P. ABERDEEN ENCAMPMENT NO. 12, I. O. O. F. Meets at the Odd Fellows Hall, First and Third Thursdays of each month at 8 p. m. Visiting Patriarchs are invited. THOS. C. MOULTON, C. P. FRANK A. ROUNDS, Scribe. ABERDEEN LODGE NO. 5, A. O. U. W. Meets in Odd Fellows Hall Friday evening of each week at 7:30 o'clock. Sojourning brothers are cordially invited to attend. A. G. WOLFE, Rec. H. E. SHELLEY M. W. I. O. O. F.—REGULAR MEETING of Aberdeen Lodge, No. 22, at Odd Fellows' Building, at 7:30 p. m., every Monday. Sojourning brethren cordially invited. B. F. LADUE, Sec. W. H. PEARSON, N. G. PROFESSIONAL CARDS. J. R. COWDEN, ATTORNEY-AT-LAW. Will do a general law practice in the State and United States Courts. ABERDEEN, WASHINGTON. F. R. WALL, LAWYER AND NOTARY PUBLIC. Will practice in all the courts of the State. Office in Herald building. ABERDEEN, WASH. O. V. LINN, ATTORNEY AND COUNSELOR AT LAW. Will practice in all the courts of the State. Office in MONTESANO, WASH. M. J. COCHRAN, ATTORNEY-AT-LAW. Office: Over Bulletin office. ABERDEEN, WASH. BUSH & HOGAN, ATTORNEYS-AT-LAW. Office in Smith Building. ABERDEEN, WASH. D. ALLEN, ATTORNEY-AT-LAW. Office in C. T. Woodin & Co.'s Bank Bldg. Aberdeen, Wash. H. G. DAVIS, ATTORNEY AND COUNSELLOR AT LAW. Will practice in all the State and Federal Courts. Office in second story Koehler Bldg. ABERDEEN W. B. MCGERRY, ATTORNEY AND COUNSELOR AT LAW. Will practice in the State and Federal courts Office up stairs in the Hood building. ABERDEEN, WASH. A. VESER, M. D. Office and residence over Sawyer's drug store, where he can be found day or night. ABERDEEN, WASH. DR. A. K. BUSH, PHYSICIAN AND SURGEON. Office and Residence on Pioneer street. Office hours from 8 to 10 A. M., and 4 to 6 P. M. MONTESANO, WASH. I. W. MASON, ARCHITECT. Office at residence on Wishkah street, P. O. box 73. Plans, specifications and reliable estimates furnished on short notice. ABERDEEN, WASH. DR. G. KINNISON DENTIST. All work guaranteed to be first class. Dental parlors Second floor Hood Building. TIME TABLE -- 1891. COMMERCIAL LINE. The steamer Point Loma sails every Saturday at noon, as follows: Lvs San Francisco Feb. 14 and 28 March 14 and 28 April 11 and 25 May 9 and 23 June 6 and 20 July 4 and 18 August 1, 15 and 29 Sept. 12 and 26 Oct. 3, 17 and 31 Nov. 14 and 28 Dec. 12 and 25 Lvs Cosmopolis February 21 March 7 and 21 April 4 and 18 May 2, 16, and 30 June 13 and 27 July 11 and 25 August 8 and 22 Sept. 5 and 19 Oct. 10 and 25 Nov. 7 and 21 Dec. 5 and 19 A few choice lots on Heron street, and a large list of Market street property for sale by P. G. Hussey & Co.

HAGERTY & ZIEHLSDORFF, REAL ESTATE. HEADQUARTERS FOR— France's Addition and Highland Home Property. There will be the Largest Amount of Improvements on these Properties of any Section of the City during the next Six Months. DESIRABLE WATER FRONT for Manufacturing purposes will be Given away to any worthy industry that is established here. Lots will double in value in the next Six Months. Get in on the Ground Floor. HAGERTY & ZIEHLSDORFF. HEY, THERE CHEHALIS WOODSMEN! Do You Want to See! Good High Cut Long Tap Sole, OIL GRAINED LOGGERS' SHOE? If so, be sure and call at the GRAYS HARBOR SHOE STORE For there is where you can get them. LADIES: Are you aware of the fact that we have now the finest assortment of Ladies' and Children's fine Shoes on the Harbor? We have just received a large invoice from the celebrated P. Cox Shoe Manufacturing Co. These shoes are of a superior quality and make. They fit to perfection, both as to comfort and elegance. COME AND SEE THEM. GRAYS HARBOR SHOE CO. Branch Office, Room 4, Chamber of Commerce Building, Tacoma, Wash. Wm. P. Rice & Co., Real Estate ABERDEEN, WASH. Lots in Aberdeen and South Aberdeen. Stout & Moulton, REAL ESTATE DEALERS. Buy and sell Aberdeen and Grays Harbor property. Investments made for non-residents, correspondence solicited. Aberdeen, Wash. There Will Never be any Flies on my Stock of Groceries. TOO : FRESH ! Everything Just Brought From San Francisco on the Schooner Hill. HAVE THE SAND TO Give You Good Bargains, BUT NONE FOR THE SUGAR. A. MCINTOSH, Grocer. KELLOGG BUILDING, WISKAKH ST