

ROSEBURG NEWS-REVIEW

B. W. Bates

L. Wimberly

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ROSEBURG, ORE. MON. JUNE 23, 1921.

FOURTH OF JULY CELEBRATIONS.

Back in 1909 there were 215 people killed in July Fourth accidents, with 5307 injured. The casualties incurred in celebrating the War for Independence have been far more numerous than those caused by fighting that war. Also hundreds of millions worth of property have been burned up in July Fourth fires. It was about as if a young man, desiring to observe his 21st birthday, should proceed to put out an eye or cut off a few fingers to show how happy he was over his coming of age. During recent years the sale of dangerous explosives has been much reduced, and police forces are more disposed to keep disturbers within bounds of decency. It used to be noticeable in many places that the chief July Fourth disturbers were young men of alien descent who had no true American spirit. They welcomed the traditional outbreaks as a time for general hoodlumism. But there are plenty of Hooligans of American birth who would still be glad to join in whatever mischief may be doing.

Such disturbances occur frequently when no good programs of sports are offered to arouse legitimate interest in the day. Fourth of July celebrates the determination of the American people to manifest their own initiative and power, so it is a day peculiarly appropriate to many sports and displays of strength and agility. If the young men of a town are asked to co-operate in getting up pastimes and trials of skill and endurance, a lot of active fellows who want an outlet for their energy will forge about mischief and conserve their forces for the races and games.

A much larger winter wheat crop than was harvested in 1921 is forecast by the federal department of agriculture; labor for harvesting the grain is plentiful, and at much lower wages than last year; railroads have more than enough cars to move the crop; banks are in a position to make loans to the farmers. It is good news that comes from the great grain belt of the middle west as the harvest season opens in the southern end. The prediction seems to be general that the price of wheat will not slump further though the crop shows an increase over last year. There seems to be firm ground for the hope that the American farmer will make a good profit this year. There is more importance in the news that comes from the wheat section than its effect on the purse of the farmer. If the American farmer prospers this year, the business depression of the last ten months will disappear and prosperity will return to the country as a whole. Prosperity for the farmer will mean prosperity for the country, as it was the sharp curtailment of the purchasing power of the agricultural population of the country last year that brought the slump in business. All commercial and industrial activity still depends on the basic industry of farming. There can be no prosperity while it languishes. It is to be hoped the forecast of a larger net return to the farmer for his labor this year is realized, since that is the first essential to a resumption of normal business activity.

Readers of the News-Review will find it to their mutual interest and advantage to scan closely the advertisements appearing in the columns of this paper. The two pages devoted to special bargains for Saturday offer many opportunities for the buying public, while other live merchants are devoting considerable space throughout the paper, offering bargains that should command your attention. Roseburg has a mighty fine bunch of wide-awake merchants who from time to time offer many exceptional bargains to the buying public. You will make no mistake by patronizing any of them. They back up their offerings with a personal guarantee and you take no chances as is the case when you indulge in the mail order business. By a careful comparison and all things considered, the local merchant will be found the true friend of the buying public at all times.

A remarkable story of the power of one bit of advertising appeared recently in "Printer's Ink." The "ad" referred to appeared in a catalog issued by a certain New York retail and mail order business. One page of this catalog offered a supplement showing the styles for the season. In response this firm received 80,000 inquiries for this supplement, which must have led to the sale of a big volume of goods. If a mail order house by one "ad" can persuade 80,000 people to sit down and write for more information about merchandise, any store in Roseburg can persuade a very large percentage of its home folks to come in and look at offerings of goods which have special value. Some of the business people who used to groan about the competition of mail order houses, are not doing any complaining of this kind in these times. They are imitating the spirit of hustle that these concerns show. By taking advantage of the power of advertising which builds up the mail order house, they get similar results for themselves.

The railroads are now using 150,000,000 tons of coal annually. About two-thirds of this bill would be saved, if the roads were operated by electricity generated by steam power. And if the available water powers could be developed for electricity for railroad use, the cost of the power would be still further reduced. If the average American railroad is paying \$8.00 a ton for coal, this electrification on a water power basis might save \$1,000,000,000 a year. After paying interest on the cost, this would make a tremendous saving in rates. The great obstacle is lack of capital for power development and electrical equipment. It would seemingly pay the government to lend the funds to the railroads, so this great economy could be made.

A local home building association that pays its stockholders earnings to the extent of ten per cent on their investment is certainly a fine asset to any community.

This is the kind of weather that makes the "natives" nurse the thought of a summer vacation.

DAILY WEATHER REPORT.
U. S. Weather Bureau, local office
Roseburg, Oregon, 24 hours ending 8
a. m.:
Precipitation to inches and hundredths
Highest temperature yesterday .. 88
Lowest temperature last night .. 53
Precipitation last 24 hours .. 0.00
Total precip. since first of month .. 64
Normal precip. for this month .. 1.07

Total precip. from Sept. 1, 1920, to date .. 33.40
Average precip. from Sept. 1, 1920 to Sept. 1, 1921 .. 32.82
Average precip. for 44 wet seasons (September to May, incl.) .. 31.39
Forecast to 5 p. m. for southwestern Oregon:
Tonight and Friday fair.
WILLIAM BELLE, Observer.

ANNUAL MEETING
LOAN ASSOCIATIONReport of Secretary Shows
Very Flattering Condition
In Financial Way.

EARNINGS 10 PER CENT

Capital Stock Increased to \$500,000
—Association Made Big Growth
During Year Just Closed—
Officers Are Elected.

The fourth annual meeting of the stockholders of the Umpqua Savings & Loan association was held last evening at the office of the secretary, H. O. Pargeter, at which time the annual report of the secretary, giving a detailed statement of the condition of the affairs of the association for the past year was submitted to the stockholders for their consideration, and was unanimously approved.

The report of the secretary was a revelation to many of the members, showing the yearly earnings of the association to be a fraction above ten per cent, undoubtedly the best exhibit ever made by a like concern in this country. The association has made great strides during the past year. Recently the capital stock was increased from \$200,000 to \$500,000 in order to meet the demands of the stockholders for loans from the association, practically all of the money having been spent in Roseburg for the erection of new homes.

Through the organization of the local company many substantial homes have been erected in Roseburg during the past four years, enabling many people of moderate circumstances to become home owners. It is a purely mutual company, all shareholders participating alike in all dividends exactly in proportion to the amount they have invested. It is cooperative and through the application of co-operative principles it is able to accomplish for the individual what he could not accomplish alone.

The investor's money is placed in first mortgage loans on improved city property not to exceed fifty per cent of the value of the property, and secured by the state law, and the security becomes better each month, in account of the monthly payment on the principal. All securities of the association are placed in a depository designated by the state and cannot be withdrawn without written authority of the state.

The wonderful growth of the local company has given it a strong financial standing in the community and there has been a great demand for stock, not only by those who wish to erect new homes, but by many substantial persons who are looking for a sound and safe investment at a liberal rate of interest.

Officers elected for the ensuing year at the regular meeting of the stockholders last evening were as follows: L. Wimberly, president; E. S. Ewart, vice-president; H. O. Pargeter, secretary; Joseph Micelli, treasurer; Geo. Neuner, Jr., attorney.

Board of appraisers—M. E. Ritter, Guy Gordon, W. F. Harris. Auditing committee—James Ewart, S. D. Evans, Henry Harth.

Directors to serve three years—Carl E. Wimberly, M. E. Ritter, Charles S. McElhinny.

Following is the fourth annual report of the secretary of the Umpqua Savings & Loan association for the year ending June 22, 1921:

Cash in hands of Treasurer, June 23, 1920, \$2,258.47
Cash in hands of secretary, June 23, 1920, 7.50

Monthly dues .. \$2,265.97
Interest earned and unearned .. 2,804.51
Organization fees .. 89.75
Expense fees .. 519.00
Repayment of loans .. 692.47
Money borrowed .. 2,700.00
Transfer fees .. None

Disbursements, \$31,414.73

Warrants drawn on treasurer, refund payment on stock .. 565.00
Warrants drawn on treasurer on account of loans .. 25,050.00
Repayment money borrowed .. 2,700.00
Warrants drawn on treasurer surrender stock .. 2,012.32
Printing .. 41.05
State corporation tax .. 94.25
Secretary's salary, June 1920, to June 1921 .. 180.00
Officers' bonds .. 12.00
Interest paid on money borrowed .. 153.15
Revenue stamps for proxies .. 4.00
Attorney's fees .. 25.00
Cash in hands of treasurer .. 2,842.92

Resources, \$33,680.70

Notes secured by mortgages .. \$43,580.00
Notes secured by stock .. 120.00
Record books and blanks .. 110.24
Cash in hands of Treas. .. 2,842.92

Liabilities, \$46,664.27

Amount due stockholders, installment on shares, \$41,748.00
Unearned interest .. 10.68
Amount credited 1919 .. 456.74
Amount credited 1920 .. 1,319.24

Earnings, \$43,534.66

"111"
ONE-ELEVEN
20 cigarettes 15¢
The American Cigarette Co.

Net gain for year .. \$3,129.61
Received back & supplies .. 16.34
Available for earnings .. 3,019.27

Occupation .. 1117
No. shares of stock on roll .. 1117
No. shares of stock surrendered .. 112
No. members on roll .. 112

Smallest loan .. \$200.00
No. shares of stock loaned upon .. 263
Amount of capital stock subscribed .. \$225,400.00

Stock sold June 1920, to June 1919, Inc. (No. shares) .. 359
Number of loans in force .. 32
Number of loans during year .. 15

State of Ore., County of Douglas, ss. I hereby certify that as secretary of the Umpqua Savings and Loan Association, I have prepared the foregoing detailed statement and report of the affairs and business of said association for the year ending June 22, 1921, and that said report correctly shows the true financial condition of said association.

H. O. PARGETER, Secretary.

We, the undersigned auditing committee of the Umpqua Savings and Loan Association hereby certify that the foregoing report is a true and correct statement of the financial condition of said association on the 22nd day of June, 1921, and a true statement of its affairs and business for the fiscal year ending on that date.

JAMES EWART, B. W. BATES, S. D. EVANS, Auditing Committee.

Local Lodges

Gain Recognition

With the appointment of Mrs. Wm. Bell as Grand Electa and O. P. Coshaw as Grand Junior Warden, the local Masonic and Eastern Star chapters have gained recognition in the grand lodge for the first time in many years. United action on the part of the delegates from the eight chapters in Douglas county succeeded in obtaining grand lodge recognition for Mrs. Bell at the recent Eastern Star convention, while Mr. Coshaw had statewide support for the office of Junior Warden in the grand lodge of the Masonic order.

Mr. and Mrs. Ray A. Wilson, of Seattle, passed through here today, enroute from Seattle to Los Angeles. They are traveling through the states in a Studebaker car, which is making a record for mileage. This is the company's official transcontinental publicity car. Mr. Wilson was the winner of the world's championship belt for endurance last year. The distance was from Seattle to New York in less than 55 days running time, no walking.

Warnings have been sent out to all bond buyers in the state of Oregon, against the Port of Umpqua bonds, which are being contested by the Taxpayers League of the Port of Umpqua. These notices are signed by J. N. Hodden, F. S. Wells and Fred Assenheimer, and state that a suit has been filed against the bonds and charges that there is an irregularity in the proceedings and that purchasers of the bonds are putting themselves liable to loss.

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Thye and Hand to
Wrestle to Finish

ASHLAND, June 22.—Ted Thye, for three years champion middleweight wrestler of the world, of Portland and Ralph Hand of Gold Hill, will wrestle in the Chautauqua building in Ashland on July 4 for a purse of \$1750—divided \$1250 to the winner and \$500 to the loser.

In securing this feature the Jackson county parade and celebration managers made a hit that will probably bring more people to the event than anything else arranged for. These two men are so equally matched that this finish contest will attract general notice throughout the country, for the winner will unquestionably contest the middleweight championship of the world with Wilbur Miller of Los Angeles. Miller, present champion, won the title from Thye a short time ago.

These two men have met twice before. Thye came to Gold Hill three months ago and said he would throw Hand twice in an hour, but failed to throw him once. Later they wrestled again, and after a three hours struggle neither secured a fall. As this contest on the Fourth is to go to a finish, two falls out of three it will determine definitely who is the better man.

Be happy; own a Royal.

Banquet to be
Well Attended

The Chamber of Commerce dinner that will be held in the First Methodist church Friday, June 24, at 6:30 promises to be largely attended, as a number have already phoned in that they expect to be there. Judge Hamilton, the president of the chamber, states that there are many important matters that will be brought up at this dinner, and he has invited the highway commissioners and Mr. Mansfield, president of the state farm bureau, to be guests on this occasion.

The Legion officers are active so, holding its members to be present, and Mr. Rice and Mrs. Pargeter of the Realty Board are signing up the members of their organization. Mrs. Lockwood, Huber, Truena, Baker, and L. E. Moore are assuming the responsibility of signing up the business men and their wives, and each of these men have been given a specific territory in which to canvass, and reports must be made at once as it is necessary that the ladies handling the banquet may know exactly how many to provide for.

Douglas county has gone on record as being alive and wide awake by the overwhelming vote given the bond issue and bonus bill.

A program for the business arrangements of the Homeowner's excursion due here August 1, will be fully explained at this meeting.

Pennsylvania Tire Service, Ask us, Ford Garage.

WARNINGS ARE SENT OUT.

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