

## How Jimmie Kept His Horse

By F. A. MITCHEL.

"Jimmie, there's nothing to eat in the house. You've got to sell Ginger." "Maw, I can't do it. That horse and me is like brothers." "But we can't starve, and the horse is all there is left."

Jim and his mother lived in a new town on the bank of the Mississippi river. The population was variegated, excitable and believed in the future of the town, which was called Jones City after its founder. Jim was fifteen years old and born with a predisposition to horseflesh. Some one had given him a colt, which he had traded for a mare, and after a number of other trades Ginger, the apple of Jim's eye, was acquired.

Jim left his mother and went out to the river bank, exceedingly sorrowful. The mighty stream rolled fifty feet below. Jim was so disconsolate that he thought of ending his troubles by jumping into the water. But it couldn't end them, because he could swim like a duck and was sure that when it came to drowning he would paddle ashore.

Anyway he was opposed to the jump without taking Ginger with him. Ginger would back. But he might blindfold the horse and he would go over without knowing it. The more the boy thought of the matter the stronger grew in him a desire to take that leap on Ginger's back—not now for suicidal purposes, but because it would be a daring feat. If he announced his intention of doing so what a crowd would collect to see the leap! Every one in Jones City would turn out.

There were 3,000 persons in the town. Now, suppose every man, woman and child could be made to pay 50 cents to see the show. That would be \$150,000. Ginger wouldn't bring more than \$150 at most.

What an idea!

Having got into Jim's head, he couldn't get it out. It buzzed and sizzled, but it stuck. Jim thought he would try to see what he could do with Ginger blindfolded. He tied a handkerchief around the horse's eyes, mounted him and tried to make him go. The experiment for awhile failed, but so great was the animal's confidence in his master that he soon became reconciled to walking in the dark while Jim guided him. Then he would consent to trot slowly. And so by degrees Jim got him to move quite rapidly under the handkerchief.

By this time the idea had bloomed in the boy's brain. The bluff from which he thought of jumping was perpendicular and the water beneath it forty feet deep. Jim considered the danger to be that the horse in his struggle might injure his rider. He didn't think much of any other danger. It was entirely a matter of nerve.

One day Jim appeared in a pool room and showed a paper under the nose of the proprietor. It contained a statement that Jim Hawkins proposed for \$1,000 to jump on his horse Ginger off the bank into the river in front of the town. The proprietor looked at Jim as if making a mental estimate for his coffin, then, taking up a pen, signed for \$25. Jim left the place with subscriptions for over \$200, and before night the whole amount had been subscribed. It was stipulated that the money was to be placed in the hands of Mr. Jones, to be paid to Jim's mother, for it was not considered probable that Jim would come out of the stunt alive.

The only person in Jones City who did not know of the approaching entertainment was Jim's mother, and he had persuaded her to visit her sister on the day it was to take place. The approach to the jumping point was roped off to keep back the crowd on either side, and every one had been cautioned to do no shouting till after the leap, lest it should cause the horse to balk.

At 3 o'clock in the afternoon Jim, wearing his birthday suit and a pair of spurs, mounted Ginger bareback, the only equipment being a bridle. Jim was a trifle pale, but his mouth indicated resolution. The handkerchief was tied carefully over the horse's eyes, and Jim rode him back and forth for awhile as a preparatory measure. Finally he took a position about a hundred yards from the bank. A number of persons crowded around him to bid him goodby, and when they were put back behind the ropes Jim, at the signal of a pistol shot, gave Ginger the word.

By the time they reached the edge of the bank the horse was loping, and at the right moment Jim lifted him with the bridle and gave him the spurs. He cleared the bank, and down, down down went rider and horse, Jim clinging to the horse's mane, Ginger pawing the air.

Every man, woman and child rushed to the bank. There was a whirl of waters where they struck, and after what seemed an interminable time Jim came up, swimming lustily. The horse soon after appeared some twenty feet from Jim. The handkerchief had been arranged so that Jim could pull it off while between the bank and the water. Nevertheless the horse seemed dazed, not knowing at first which way to go, so that Jim, who struck out for him, was in time to catch hold of a tail.

The crowd followed the exhibitors down the river to a place where they could land, and they were received with a clamorous welcome.

When Jim's mother returned that evening and he poured a thousand dollars into her lap, telling her how he had earned it, she fainted.

## OUR PUBLIC FORUM

VIII.—C. E. SCHAFF  
On Railway Investments



There is no other interest so central to the business welfare of the country as this. No doubt, in the light of the new day, with its new understandings, the problem of the railroads will also be met and dealt with in a spirit of candor and justice.

When the first cliche of the land stresses the importance of understanding and dealing justly with the railroads, certainly the American plowman can venture upon a careful study of the problem. C. E. Schaff, president of the M. K. & T. railway company, when asked to outline the relation of the public to railroad investments, said in part:

"It may be said that the railroad world is encumbered with a lot of phantoms which exist only in the popular fancy. For instance, because there have been a few so-called 'railroad magnates' whose names have figured prominently in finance, many people have come to believe that the railroads of the country are largely owned by a few rich men. As a matter of fact nothing could be farther from the truth. Out of the colossal sum of twenty billion dollars of American railroad securities, less than five per cent is now, or ever has been, in the hands of these men who have figured prominently in the newspaper headlines—while the other 95 per cent is in the hands of over two million investors, large and small, who in many instances have put the modest savings of a lifetime into these securities in order that they might lay away a competency for old age. When, therefore, the value of these securities is depressed or perchance destroyed, the hardship is a hundredfold greater upon thousands of every-day citizens than upon the handful of millionaires, good or bad, who have figured prominently in railroad circles.

Hundreds of millions of dollars of the assets of our great life and fire insurance companies, savings banks, trust companies, educational and fiduciary institutions are invested in railroad bonds—and the moment, therefore, that the soundness of these bonds is called into question the financial solidity of these myriad institutions—directly affecting the welfare of millions of policyholders and bank depositors—is gravely menaced. During the last several years many millions of dollars representing depreciated values have been charged off the books of concerns like those enumerated above. American railroads have become a vital part of the very woof and fabric of the nation. Their continued efficiency is absolutely essential to the smallest community in the land.

In blindly striking at the railroads our blows fall not merely upon thousands who have committed no wrong, but, in the last analysis, upon ourselves. We should remember how interdependent we have come to be in this mighty republic of ours—that each is in truth become more and more his brother's keeper, and that we need to act and think circumspectly, lest in our mistaken zeal we destroy those who, like ourselves, need whatever of this world's goods the toil and sweat of years has bequeathed to them."

## UNIVERSAL PEACE

By Peter Radford.

This nation is now in the midst of a controversy as to how best to promote universal peace. That question we will leave for diplomats to discuss, but peace within nations is no less important than peace between nations and it is heavily laden with prosperity for every citizen within our commonwealth.

Many leading politicians and oftentimes political platforms have declared war upon business and no cabinet crisis ever resulted. Many men have stood in high places and hurled "gas bombs" at industry; thrust bayonets into business enterprises and bombarded agriculture with indifference. Party leaders have many times broken diplomatic relations with industry; sent political aviators spying through the affairs of business, and political submarines have sent torpedoes crushing into the destiny of commerce. During the past quarter of a century we have fought many a duel with progress, permitted many politicians to carry on a guerrilla warfare against civilization and point a pistol at the heart of honest enterprise.

No man should be permitted to cry out for universal peace until his record has been searched for explosives, for no vessel armed or laden with munitions of war should be given a clearance to sail for the port of Universal Peace. Let us by all means have peace, but peace, like charity, should begin at home.



## THE FIRST LESSON TO LEARN

Every family should know that TRADING AT HOME means CIVIC PROSPERITY.

READ THE HOME PAPER!  
NOTE THE HOME BARGAINS!  
SPEND YOUR DOLLAR AT HOME!

### Notice to Creditors.

IN THE COUNTY COURT OF THE STATE OF OREGON, FOR JACKSON COUNTY.

In the matter of the estate of Patrick Normile, deceased.

Notice is hereby given, that the undersigned, by order of the County Court of Jackson County, State of Oregon, has been duly appointed and now is the duly qualified and acting administratrix of the estate of the above named decedent.

All persons having claims against said decedent or his estate are hereby notified and required to present the same duly verified with proper vouchers, to the undersigned administratrix at her residence at 124 South Newtown Street, Medford, Jackson County, Oregon, within six months from the date of this notice.

Date of this notice and of the first publication thereof is August 21, 1915.  
NETTIE NORMILE,  
Administratrix of the estate of Patrick Normile, deceased.

## OUR PUBLIC FORUM

IV.—F. A. VANDERLIP  
On The Efficiency of Banking



The farmers of this nation to come into their own must study business. We must, as a class, understand the fundamental principles that underlie every industry its functions to society and its relation to agriculture, for there can be no intelligent co-operation without understanding. Mr. F. A. Vanderlip, president of the National City Bank of New York, when asked "What is a bank?" said in part:

"The first and most familiar function of a bank is that of gathering up the idle money of a community, small sums and large, and thus forming a pool or reservoir upon which responsible persons may draw as they have temporary use for money. It is evident that this makes large sums in the aggregate available for the employment of labor and the development of the community. But much more is accomplished than the use of the money actually deposited in the banks, for by the use of drafts, checks and bank notes the efficiency of money is multiplied several times over. A very large business, for example one of the great beef packers, may use very little actual money; on one side of its bank account will be entered the checks and drafts it is daily receiving from everywhere in payment for meats while on the other side will be entered the checks it draws in payment for cattle, etc., its only use of money being for small payments, to labor and otherwise.

If there were but one bank in a community and every body paid all bills by drawing checks on that bank, and everyone receiving a check immediately deposited it in the bank, the amount of money in the bank evidently would not change at all and the entire business of the community would be settled on the books of the bank. And the situation is but slightly changed when there are several banks, for they daily exchange among themselves all the checks they receive on each other, which practically offset themselves, although the small balances are paid in cash. This is called 'clearing' and in every large city there is a 'Clearing House' where representatives of the banks meet daily to settle their accounts with each other.

A bank is constantly receiving from its customers, particularly those that are shipping products to other localities, drafts and checks drawn on banks in other cities, which it usually sends or deposits to a few correspondent banks in the central cities with which it maintains permanent accounts. In this way the scattered credits are consolidated and the bank draws upon these accounts in supplying customers with the means of making payments away from home. As each local community sells and buys about

### Notice To Creditors.

IN THE COUNTY COURT OF THE STATE OF OREGON, FOR JACKSON COUNTY.

In the matter of the estate of Mary Geiger, deceased.

Notice is hereby given that the undersigned, by order of the County Court of Jackson County, State of Oregon, has been duly appointed and is now the duly qualified and acting administrator of the estate of the above named decedent.

All persons having claims against said decedent or her estate are hereby notified and required to present the same duly verified with proper vouchers, to the undersigned administrator at his office in Jacksonville, Jackson County, State of Oregon, within six months from the date of this notice.

Date of this notice and of the first publication thereof is July 31, 1915.  
CHARLES PRIM,  
Administrator of the estate of Mary Geiger, deceased.

### Notice of Sheriff's Sale Under Execution.

J. N. McCune and Alice McCune, Plaintiffs,  
-vs-  
Brazier H. Kirby, Adaline Kirby and B. E. Smith, Defendants.

By virtue of an Execution and Order of sale duly issued out of and under the seal of the Circuit Court of the State of Oregon, in and for the County of Jackson, dated the 18th day of August 1915, in a certain cause therein, wherein J. N. McCune and Alice McCune are plaintiffs, recovered on the 14th day of August, 1915, a judgment against the defendants Brazier H. Kirby and Adaline Kirby for the sum of Two Thousand One Hundred Forty-four and 20/100 (\$2144.20) Dollars with interest thereon from the 13th day of August, 1915, at the rate of 8% per annum.

In compliance with the commands of said Execution and order of sale, I will on Tuesday the 21st day of September, 1915, at the front door of the Court House in Jacksonville, Jackson County, State of Oregon, offer for sale and will sell at public auction subject to redemption as is by law provided, all of the right, title and interest that the defendants had in and to the herein-after described real property, on the date of the mortgage herein foreclosed, to-wit: (March 24th 1911).

Beginning at a point 29 rods East of the center of Section 20 in Township 37 South, Range 1 West, of Willamette Meridian, Jackson County, Oregon, and running thence North 10.605 chains; thence East 4.92 chains; thence North 10.07 chains; thence East 4.56 chains; thence South 20.80 chains; and thence West 9.48 chains to the place of beginning.

The above described tract of land will be sold at said time and place in the manner provided by law for the sale of real property under execution to satisfy the judgment, costs and accruing costs of this sale.

Dated this 18th day of August, 1915.  
W. H. SINGLER,  
Sheriff of Jackson County, Oregon,  
By E. W. WILSON Deputy.

to some ancient abroad in the course of a year, these payments largely offset each other. It is evident that the banks are very intimately related to the trade and industry of a country. The banker is a dealer in credit much more than a dealer in money and of course his own credit must be above question. He exchanges his credit for the credits acquired by the customers and lends credit for their accommodation, but he must conduct the business with such judgment that he can always meet his own obligations when and how demanded. This is the essential thing about bank credit, that it should always be the same as cash.

His Obligations.  
"I owe Pfenks a call."  
"Going there this evening?"  
"No. You see—or that isn't all I owe him."—Cleveland Leader.

Jealousy is a secret avowal of one's inferiority.—Massillon.

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Change in Southern Pacific Time Table.  
Effective January 17, 1915.

NORTH BOUND TRAINS.

14 Portland Passenger..... 8:20 A.M.  
16 Oregon Express..... 5:20 P.M.  
12 Shasta Limited ..... 2:17 A.M.  
Extra fare train.

SOUTH BOUND TRAINS.

13 California Express ..... 10:45 A.M.  
15 San Francisco Express... 4:00 P.M.  
11 Shasta Limited..... 3:20 A.M.  
Extra fare train.

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