

Cottage Grove Sentinel
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CITY'S BONDS.
 The Sentinel promised a week ago that it would make a statement in this issue regarding the city's bonds that would prove that at the end of 10 years the city's present bonded debt will be reduced to a small proportion of what it now is. Here is the statement:

Of the \$18,500 of trunk sewer bonds now outstanding, \$1,500 are being retired each year. At the end of 10 years \$15,000 will have been retired, leaving \$4,500. Interest being paid will be \$750 a year less than now being paid.

On the general fund refunding bond issue, of which \$25,500 remains, payments of \$1,500 a year are being made annually and at the end of 10 years there will remain \$13,500 of this issue. Interest being paid will be \$761.25 per year less than now.

On the remainder of armory bonds, payments of \$1,000 are being made annually, and at the end of 10 years the remainder will be \$4,000. Interest being paid will be \$400 a year less than now.

On the \$25,000 issue of city hall bonds, payments of \$2,500 annually can start in 1936. With interest charges being reduced annually on the trunk sewer, refunding and armory bonds, there seems no reason why these payments can not start. Reduced interest charges each year on the city hall bonds themselves will assist in making payments on the principal. If such payments are started, at the end of 10 years, the remainder of this issue will be \$10,000 and interest charges will be \$750 a year less than now.

Water Bonds.
 The city is now retiring its water bonds at the rate of \$6,000 annually. It did so during the past year despite the depression, and did so without adding to warrant indebtedness.

The old \$100,000 issue of water bonds, of which \$28,000 now remains, will be completely retired in 1935 and interest charges against the water fund will be \$1,400 less than now. That will give \$7,400 annually to apply on other bond payments.

On the water replacement issue of \$15,000, payments of \$3,000 annually are to start in 1937, so that within 10 years from now that issue will be entirely cleaned up, and there will be an annual saving of \$750 in interest on this issue due to retirement of other water bonds.

On the water system issue of \$25,000, payments of \$2,500 annually are to start in 1938. With the complete retirement of \$31,000 in bonds previous to 1932, with consequent saving in interest, and with prospect for a decided increase in revenues of the department, there is no reason why these payments may not be made. In fact, payments on the two water bond issues, water replacement and water system, will be less than payments now being made. In 10 years there will be a remainder of \$15,000 and interest charges will be \$500 annually less than now.

On the water refunding issue of \$35,000, payments of \$5,000 are to start in 1940. That will give a reduction of \$10,000 by 1942 and there will be a remainder of \$25,000. With interest charges being continually reduced and income continually increased, there seems no reason why these payments can not be made. That would give bond principal payments annually on water bonds of \$10,500, with an annual cumulative reduction in interest of \$325. Bond and interest payments budgeted for 1932 are \$13,500, so that payments expected to be made in future years will not be much greater, including interest, than those now being made.

After the above payments have

been made, there will remain a \$15,000 refunding water bond issue due in 1941. Conditions may be such at that time, nine years from now, that that issue can be retired, but The Sentinel has based its tabulations on this issue being refunded. There will also remain a water reservoir issue of \$25,000, due in 1943, for the payment of which no provisions have been made.

The preceding figures show that at the end of 10 years from now there will remain outstanding bonds as follows:

General and Sewer.	
Trunk sewer	\$ 4,500
General fund refunding	13,500
Armory	4,000
City hall	10,000
Water Bonds.	
Original \$100,000 issue	None
Water replacement	None
Water system	15,000
Water refunding	25,000
Water refunding	15,000
Water refunding	25,000
Water reservoir	25,000
Total	\$112,000

These figures give Mr. Kem, whose letter is being answered, a chance to say that he has caught The Sentinel in an error, for the Sentinel had set the bonded indebtedness at 10 years at \$94,000. The Sentinel finds that the larger part of its error, in arriving at its former figure, was that it included the year 1942. To be absolutely accurate, it may not be fair to do that. Adding 10 to 1932 gives 1942, but by the end of 1942 eleven payments will have been made.

Bond payments during 1942 will total \$14,000, so that at the end of 1942 the remaining bonded indebtedness, including every form of bonds, will be \$98,000. By the end of 1941 the city's bonded indebtedness will be less than a third of what it is now, provided there are no new bond issues, and keeping up payments will seem like kid's play compared to making present payments. Interest payments will be practically \$12,000 a year less than they are now, and saving payments totalling \$12,000 means saving nearly 12 mills in the annual tax levy. That will be something. There will be even a greater saving than that, as for several years now there will be a levy of \$5,000 to \$7,000 to take up the deficiency in Bancroft bonds, and these levies will cease by 1942. That means that taxes by 1942 can be \$17 to \$19 on \$1000 less than they now are.

Bancroft Bonds.
 Bancroft bonds are bonds issued upon street improvements. They are assumed to be paid from payments made by property owners benefited. If all property owners made their payments promptly, such bonds would be completely retired without any tax being levied for their payment. But the general credit of the city is behind such bonds and any deficit must be made up by tax levy.

Interest on these bonds must be paid promptly by the city, whether or not property owners have made their payments. If a property owner fails to make his interest payments, the city actually loans its

money to such property owner without interest for whatever time the property owner remains delinquent, for city warrants issued in place of money that should have been paid by property owners draw 6 per cent interest, while the property owner pays no interest on the deferred interest payments. Over a period of years this interest charge upon the city is a considerable sum.

In case a property owner pays neither interest nor principal, the city takes over the property and is not only responsible for payments of principal, but also loses the interest which the property owner should have paid. This interest lost to the city on street improvements over a period of years amounts to a large sum. If the city eventually sells the property for principal and interest charges against it, the city has lost nothing. If it sells for less than principal and interest charges, the general tax funds must make up the difference. The city now holds such property valued at more than \$20,000.

All outstanding Bancroft bonds are due within eight years, the last of them in 1940. After 1935 payments take a big drop. After 1935 but before 1938, \$63,856.46 will be outstanding. After 1937 but before 1942, \$15,922.50 will be outstanding. When we give the amounts that will be outstanding, the presumption is that payments will be made as they fall due. The city has never defaulted, and there is little likelihood that it ever will, but when a payment of \$67,243.38 becomes due in 1935, some kind of financing for a few years may have to be done, but such financing would not run past the 10-year period of which we are talking. There would yet remain seven years for the city to retire any refunding bonds which might be issued, so that there is no reasonable reason to believe that any of the present Bancroft indebtedness will be outstanding in 1942. In fact, the present city council already is levying an annual tax which it is hoped will take up the entire deficiency, so that there will be no need for any refinancing in 1935.

In any event, in computing the portion of the present bonded indebtedness that will be outstanding in 1942 the entire Bancroft bond indebtedness may be eliminated. There is hardly even a remote chance that any of it will be left.

RED CROSS AND RELIEF COUNCIL.
 "If you'll tell me the name of a family that needs food or clothing, I'll take some to them, but I'm not going to give it to the Red Cross or community chest."
 That remark was made during the past week by a person who really wishes to do something to help those who are in need. His objection to the community chest (now the relief council) seemed to be that it is cooperating with the Red Cross. Because there may be other well meaning persons with the same antipathy, this is written.

No doubt the Red Cross is justly criticized for some of its acts. It would be an odd situation

if it had made no mistakes. No doubt the person who is criticizing the Red Cross has also made some mistakes during his lifetime. All of us have. But both the Red Cross and the person criticizing it have done good that probably overbalances their errors.

This writer has been one who has wondered whether we weren't giving the Red Cross too much out of county funds. In a recent conversation with County Judge Barnard this writer went into the subject thoroughly. After that conversation he was satisfied that, under present conditions, work being done in Lane county by the Red Cross could not be done at any less expense by any other agency, and most likely would not be done so well.

Take the Cottage Grove district as an example. Every appeal for aid, every appeal for a job on the roads is investigated by the Red Cross representative. The Red Cross representative who comes here receives a salary of \$100 per month. She gives three days a week to the Cottage Grove district, so that the cost to the county for the service rendered the Cottage Grove district is \$30 a month plus a share of cost of car. If she did not investigate every appeal for aid, someone else would have to do so, or ought to do so. If no one investigated the appeals for aid, we would, no doubt, be giving aid where not needed, while many in need of aid would be getting nothing. Lack of investigation would be expensive for the county. The Red Cross representative has, without doubt, saved her cost by her investigations which resulted in aid being refused those not seriously in need of it. If the Red Cross representative did not make these investigations, who would make them? Where would we get someone to perform the same services at the same cost?

If any one can show that the same service can be performed as well at a smaller cost, the Sentinel will join in asking that it be done that way.

In normal times we may not need the services of the Red Cross, or it may be too expensive, but The Sentinel is inclined to agree with County Judge Barnard that the services of trained workers are necessary at this time. It has no doubt made mistakes, but without it there would be a muddle in dispensing relief and it has fully justified itself. Its members are upstanding business men of the city who give their time without charge.

It should be thoroughly understood that the Red Cross does not expend a cent of county funds, that its representatives merely make recommendations, and expenditures are by order of the county court.

The relief council needs no defense. It is an organization that is necessary for the orderly handling of relief for the needy. It has no doubt made mistakes, but without it there would be a muddle in dispensing relief and it has fully justified itself. Its members are upstanding business men of the city who give their time without charge.

Filing cabinets. The Sentinel.

Divorce Decree Is Modified.
 Modification of the divorce decree of Elbert Bright against Ruby Alice Bright to give the mother custody of their two children was granted yesterday by Judge G. F. Skipworth. The decision followed a bitter trial.

The order specifies that the children must not be taken out of the jurisdiction of the court without permission, and allows the mother \$20 a month for their support.

PROFESSIONAL CARDS.
DENTISTS.
 DR. W. E. LEBOW—Dentist. Office Fifth and Main streets. Hours, 8:30 to 12 and 1 to 5:30. Evenings and Sundays by appointment. Phone Office 35. Residence 251-2.
 DR. C. H. KIME, Dentist, First National bank building, Cottage Grove, Ore. Specialist in extraction, administration of nitrous oxid and oxygen, oral surgery. Office phone 10. Residence 129-B.
PHYSICIANS.
 DR. C. E. FROST—Physician and surgeon. Office in First National Bank building. Phone 47. Cottage Grove, Oregon.
 H. AXLEY, M. D.—Physician and surgeon. Evenings by appointment. Over Ken's Drug store, Cottage Grove, Oregon.
 R. H. FIELDS, M. D.—General practitioner. Obstetrics and diseases of women. Over Ken's Drug Store, Cottage Grove.
ATTORNEYS.
 HERBERT W. LOMBARD—Attorney at Law. First National Bank building. Phone 94. Cottage Grove, Oregon.
 W. J. SHINN—Attorney at Law and Notary Public. Practices in all courts. Bader building, Cottage Grove, Oregon.

87% Students Help Themselves
 University of Oregon, Eugene, Jan. 18.—Although jobs of any sort are as hard for students to find as they are for others, a total of 87.5 per cent of men and women attending the University of Oregon are wholly or partially self-supporting, statistics issued by Earl M. Pallett, registrar, show. Of the nearly 3,000 students on the campus, 797, or 37 per cent, are wholly self-supporting. About one-third of this number are women.

In the present unemployment situation it is highly desirable that young men and women stay in school, educators point out, rather than seek full time employment. In this way, more work will be available for others, and the students will also be benefitting by added education.

Student "jobs" range from washing dishes in sorority houses to clerking and even acting as expert accountants for business firms. Employment is controlled by a central agency on the campus, which seeks to place competent students.

PINE MILLS INCREASE ORDERS, SHIPMENTS
 Portland, Ore., Jan. 15.—Current new business in western pine mills increased 43.8 per cent during the week ending January 9 as compared with the previous week, the Western Pine association announced here today. Measured in board feet this business increased 9,817,000 feet. Production increased 2,187,000 feet, and shipments 8,025,000 feet.

The association includes pine mills in Arizona, California, Idaho, Montana, New Mexico, Oregon and Washington.

Of the 117 reporting mills, 92 were shut down. The remaining 25 were operating at an average of 31.7 per cent of capacity. Total production for the week was 12,557,000 feet; shipments 32,153,000 feet, and orders 32,185,000 feet.

A German slaughterhouse electrocutes its poultry.

At a reception for George Washington, 2000 candles were burned.

Half of Arizona is 5000 feet above sea level.

A new soap has neither taste nor odor.

75% Students Help Themselves
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3 Lbs. 25c	7c Lb.
None Better.	Pork Roast
Pork Sausage	12 1/2c Lb.
3 Lbs. 25c	Fancy Baby Beef Roast
Incomparable.	9 1/2c Lb.
Picnic Hams	Do not compare my beef with my competitors' No. 3 cows, which they ship in and sell at higher prices.
12c Lb.	

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| Milk Any brand | each 6c |
| Syrup Fine for hot cakes 5-lb. pail | 39c |
| Peaches Mission, Brand | 14c |
| Fine Quality—2 1/2 Tin | |

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|---|-----|
| Tobacco 1-lb. tin | 89c |
| Velvet or Prince Albert | |
| Beans 10 lbs. | 30c |
| Great Northern Navies | |
| Bacon Squares lb. | 9c |
| Macaroni . . . 10-lb. box | 49c |
| Toasted Wheat 9-lb. bag | 39c |
| Matches 6-box carton | 15c |
| Highway | |
| Selox washing powder, large pkg. | 10c |
| Peas No. 2 tin | 15c |
| Stokley's Extra Quality | |
| Preserves 3-lb. jar | 39c |
| Assorted Fruits | |
| Shredded Wheat pkg. | 10c |
| Ready Cooked. Ready to Eat. | |
| Ginger Snaps doz. | 5c |
| Fresh from the Ovens | |
| Rainier Malt . . . 2 1/2-lb. tin | 29c |
| 100 Per Cent Pure | |

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|------------------------------------|-------------------|
| Crisco | |
| SHORTENING | |
| Every Spoonful Is Digestible | |
| 1-lb. tin | 24c |
| 3-lb. tin | 65c |
| 6-lb. tin | \$1.23 |
| Fruits and Vegetables | |
| Cocoanuts | each 5c |
| Cabbage | |
| Danish Ball Head, crisp and solid. | |
| lb. | 2c |
| Lettuce | |
| Crisp, solid heads. | |
| 3 for | 14c |
| Grapefruit | |
| Sweet, seedless and full of juice. | |
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| A delicious nut bar | |
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The Week's Best Story.
 At the conclusion of the rendition of "Sweet Adeline" at a hobo banquet, Weary Willie inquired sarcastically, "An to what do ya contribute your wonderful voice?" "Dat's a cinch," replied Fatigued Freddy, "I'm particular of the cigar butts I reach for."

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One of our customers was telling us about his neighbors. How they are always quarreling and then patching things up. You know, chins, noses and knuckles.

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