

Mid Winter Excursions to California

Via Oregon Short Line and Salt Lake Route

January 30, 1914 from Idaho, Oregon and Wyoming Points. Limit, April 1, 1914

Round Trip From Ontario To Los Angeles Via Salt Lake City \$55.30

Tickets on sale on same date to San Francisco and Los Angeles, via Portland and O. W. R. & N. via Ogden and the Southern Pacific at Proportionately Low Rates.

Special Trains

Will be operated out of Salt Lake City via the Salt Lake Route, leaving Salt Lake Union Station 11:00 a. m. on January 31st, arriving at Los Angeles the following afternoon. Only one night en route. These trains will be personally conducted and will consist of the most up-to-date standard and tourist sleepers, buffet observation cars and diners.

For further particulars consult any Oregon Short Line Agent or write

D. E. BURLEY, Gen. Pass Agent, Salt Lake City, Utah

FORM BOY'S PIG CLUBS TO ADD TO PORK SUPPLY.

Agricultural Department Starts New Club System.

Boys' "pig clubs" are being organized in the south by agents of the department of agriculture to increase the supply of pork and encourage the breeding of good hogs, with a view to reducing the high cost of living.

"In organizing the boys' pig club," says Secretary Houston in making the announcement, "it is the purpose of the department to establish clubs in every southern state. The animal husbandry division is co-operating with the farmers' co-operative demonstration office in the bureau of plant industry in Alabama and Louisiana, and the movement is under way in Georgia.

"It is the purpose of the department to have every member of the club encourage not only an increased production of the swine family, but a better breed of pigs than is being raised at present. It is a serious purpose of the officials of the department are engaged in—one that is aimed at the high cost of living.

"The production of pork is not keeping pace with the increased population, and something must be done to harmonize these two elements. If each member of the club—and they will be growing. It is expected, all the time—will see to it that one more pig, and a better pig, is produced each year, then a long step will have been taken in meeting the ever growing chasm between pork production and increased population."

STATE LIFE INSURANCE TRIED OUT IN WISCONSIN.

Man Who Drafted Law Authorizing System Gets the First Policy.

The first policies in a state life insurance fund in America have just been issued by the insurance department of Wisconsin. Former Speaker Charles A. Ingram of Durand, who introduced the bill in the 1911 session to create state insurance, received the first policy.

Applications came from several states, but under the law policies may be issued only to residents of Wisconsin. The lawmaking provision for state life insurance was enacted after the idea had been worked out by Commissioner of Insurance Ekern and a legislative committee. A study had been made of similar laws in Germany, Great Britain, Italy and Belgium.

No policy is issued for a larger amount than \$1,000. When the number of policy holders reaches 1,000 the maximum policy will be issued for \$2,000, and when the number reaches 2,000 the maximum policy will be for \$3,000, the highest amount authorized.

Existing governmental machinery will be used in the administration of the law without the creation of additional offices. No paid agents will be employed.

AN ADVERTISEMENT PLACED IN THESE COLUMNS Brings New Business

THE MERCHANTS WHO ADVERTISE HAVE THE FINEST STORES

Summons

In the Circuit Court of the State of Oregon for the County of Malheur. W. C. Tensen, Plaintiff, vs. Albert Neuhuys, Defendant.

To Albert Neuhuys, the above named defendant:

In the name of the State of Oregon: You are hereby required to appear and answer the complaint filed against you in the above entitled action on or before the 5th day of February, 1914, the same being the last day of the time prescribed by the order of the court directing service of summons in this cause to be made upon you by publication, and if you fail so to answer for want thereof the plaintiff will take judgment against you for the sum of \$1000.00 with interest thereon at the rate of six per cent per annum from the 30th day of November, 1910, and for the costs and disbursements of said action and for an order for the sale of your real estate attached by the plaintiff in said action.

You are further notified that this summons is served upon you by publication under and by virtue of an order of the Hon. Dalton Biggs, judge of the above entitled Circuit Court, which said order was made and entered on the 23rd day of December, 1913, and directed that this summons be published once each week for six successive weeks in the Ontario Argus commencing with the issue of December 25, 1913.

The first publication of this summons is on Dec. 25, 1913, and the last publication is on February 5, 1914.

McClulloch, Wood & Eckhardt, Attorneys for Plaintiff.

THE GRANGE

Conducted by J. W. DARROW, Chatham, N. Y., Editor of the New York State Grange Review

BAY STATE GRANGE

Plans For an Agricultural Exhibit at State Meeting.

Each Grange in the State That Can Comply With Conditions Will Exhibit a Single Farm or Garden Product, and That Will Be of the Best. Probably One Hundred and Fifty Granges Will Respond.

Plans for the agricultural exhibit which the Massachusetts state grange will hold in connection with its next annual meeting in Boston are well under way. The sessions of the grange will be held in Tremont temple, and the agricultural exhibit will be placed in Lorimer hall, which adjoins it. Each grange co-operating is to have assigned to it one of the agricultural products of the state, and that grange is to be responsible for a quality exhibit in that product. Nearly 150 different farm products have been assigned among the granges, which will give some idea of the magnitude of the undertaking. It goes without saying that this plan should bring out the very finest exhibit of farm produce ever shown in the state, as the granges are sure to emphasize quality in the products they display.

Furthermore, it is expressly stipulated that every product exhibited must be grown by a member of the grange. Apples will be a special feature, and every variety grown in the state will be shown. What is known as "Apple Valley," a section in the northwestern part of the state, will make a special exhibit.

There will be no premium awards of any sort, but there will be strong rivalry between granges to make the individual grange exhibits each the very best of its kind. After the granges have shown their efficiency in collecting and presenting this premier display of the products of Massachusetts soil and orchards they do not propose to pack up their goods and ship them home again for their own uses, but all vegetables, fruits and such produce as can be made available by the various charitable institutions of Boston and vicinity will be given them, thus illustrating other grange characteristics—helpfulness and generosity. Because these articles are to be given for charitable purposes and not sold the railroads will ship the same in to Boston free.

The Massachusetts grange is to be congratulated on its purpose to thus emphasize agriculture and that the grange stands as the exponent of the most efficient methods in agriculture and horticulture.

Co-operation in Pennsylvania.

The Pennsylvania state grange organized a co-operative exchange about a year ago, and the manager, E. B. Dorsett, has furnished us with a statement of business transacted in something less than a year, as follows:

Grass seed	47.00
Twine	2,000
Feed and flour	3,000
Fertilizer	10,000
Machinery and implements	3,000
Lime	500

The total business above shown amounted to \$31,500, but in addition to this they have sold many carloads of grain, hay, straw and potatoes, so that it is estimated that the total business will amount to nearly \$100,000. It is predicted that another year, with the exchange doing business with double the number of granges at present (now only 300), the business will exceed \$500,000. But the showing is a very good one for only a part of the first year of the exchange's existence. The secret of success with such co-operative enterprises is to be sure to have a good man at the head of affairs and then for the patrons of the exchange to trust him absolutely.

National Grange Meeting.

Arrangements are nearing completion by the local committees of New Hampshire, and particularly of the city of Manchester, for the opening of the national grange meeting in November. The city is preparing to open its almost every door to the coming of the grange hosts. Deputy Harry Spaulding is busy booking delegates and visitors for rooms, and he has assistants in the nearby cities who will look after accommodations there when Manchester is full. Rooms in private homes will be reserved at \$1 per day. Never before in its history was the national grange compelled to confer the high degree on four different occasions in order to accommodate all who want to take it. But that will be the case this year.

The county of Jefferson, in New York state, has about 7,500 grange members in thirty-four active granges. Of these sixteen own their own halls, which are valued at about \$27,750. Others will erect halls this year. This county and Franklin carry grange fire insurance to the amount of \$12,000,000.

A Musical Grange.

There is a grange in New York state to which nearly all the members of the local cornet band and orchestra belong. Well, there are worse things that might happen to that grange.

RESERVE BANK POWERS.

Principal Functions of the New Regional Institutions.

Sec. 13. Any federal reserve bank may receive from any of its member banks and from the United States deposits of current funds in lawful money, national bank notes, federal reserve notes or checks and drafts upon member banks, payable upon presentation or solely for exchange purposes may receive from other federal reserve banks deposits of current funds in lawful money, national bank notes or checks and drafts upon solvent member or other federal reserve banks payable upon presentation.

Upon the indorsement of any of its member banks, with a waiver of demand notice and protest by such bank, any federal reserve bank may discount notes, drafts and bills of exchange arising out of actual commercial transactions—that is, notes, drafts and bills of exchange issued or drawn for agricultural, industrial or commercial purposes or the proceeds of which have been used or are to be used for such purposes, the federal reserve board to have the right to determine or define the character of the paper thus eligible for discount within the meaning of this act. Nothing in this act contained shall be construed to prohibit such notes, drafts and bills of exchange secured by staple agricultural products or other goods, wares or merchandise from being eligible for such discount, but such definition shall not include notes, drafts or bills covering merely investments or issued or drawn for the purpose of carrying or trading in stocks, bonds or other investment securities except bonds and notes of the government of the United States. Notes, drafts and bills admitted to discount under the terms of this paragraph must have a maturity at the time of discount of not more than ninety days, provided that notes, drafts and bills drawn or issued for agricultural purposes or based on live stock and having a maturity not exceeding six months may be discounted in an amount to be limited to a percentage of the capital of the federal reserve bank, to be ascertained and fixed by the federal reserve board.

Discounting Acceptances.

Any federal reserve bank may discount acceptances which are based on the importation or exportation or domestic shipment of goods and which have a maturity at time of discount of not more than three months and indorsed by at least one member bank. The amount of acceptances so discounted shall at no time exceed one-half the paid up capital stock and surplus of the bank for which the discounts are made.

The aggregate of such notes and bills bearing the signature or indorsement of any one person, company or firm or corporation rediscounted for any one bank shall at no time exceed 10 per centum of the unimpaired capital and surplus of said bank, but this restriction shall not apply to the discount of bills of exchange drawn in good faith against actually existing values.

Any member bank may accept drafts or bills of exchange drawn upon it and growing out of transactions involving the importation or exportation of goods having not more than six months sight to run, but no bank shall accept such bills to an amount equal at any time in the aggregate to more than one-half of its paid up capital stock and surplus.

Open Market Operations.

Sec. 14. Any federal reserve bank may, under rules and regulations prescribed by the federal reserve board, purchase and sell in the open market at home or abroad, either from or to domestic or foreign banks, firms, corporations or individuals, cable transfers and bankers' acceptances and bills of exchange of the kinds and maturities by this act made eligible for discount with or without the indorsement of a member bank.

Every federal reserve bank shall have power:

(a) To deal in gold coin and bullion at home or abroad, to make loans thereon, exchange federal reserve notes for gold, gold coin or gold certificates and to contract for loans of gold coin or bullion, giving therefor, when necessary, acceptable security, including the hypothecation of United States bonds or other securities which federal reserve banks are authorized to hold;

(b) To buy and sell at home or abroad bonds and notes of the United States and bills, notes, revenue bonds and warrants with a maturity from date of purchasing or not exceeding six months, issued in anticipation of the collection of taxes or in anticipation of the receipt of assured revenues by any state, county, district, political subdivision or municipality in the continental United States, including irrigation, drainage and reclamation districts, such purchases to be made in accordance with rules and regulations prescribed by the federal reserve board;

(c) To purchase from member banks and to sell, with or without its indorsement, bills of exchange arising out of commercial transactions as hereinafter defined;

(d) To establish from time to time, subject to review and determination of the federal reserve board, rates of discount to be charged by the federal reserve bank for each class of paper, which shall be fixed with a view of accommodating commerce and business;

(e) To establish accounts with other federal reserve banks for exchange purposes and, with the consent of the federal reserve board, to open and maintain banking accounts in foreign countries, appoint correspondents and establish agencies in such countries

whenever it may deem best for the purpose of purchasing, selling and collecting bills of exchange, and to buy and sell with or without its indorsement through such correspondents or agencies, bills of exchange arising out of actual commercial transactions which have not more than ninety days to run and which bear the signature of two or more responsible parties.

Section 15 provides that moneys held in the general fund of the United States treasury, except the 5 per centum fund for the redemption of outstanding national bank notes and the funds provided in the act for the redemption of federal reserve notes, may be deposited in federal reserve banks which shall act as fiscal agents and that the funds of the Philippine Islands, the postal savings and any other government funds must be deposited in federal reserve banks.

Section 16 provides for the issuance of federal reserve notes to federal reserve banks, redeemable in gold on demand at the treasury department or in gold or lawful money at any federal reserve bank. The collateral security shall be notes and bills accepted for discount under section 13. Federal reserve banks shall have a gold reserve of 40 per cent of their federal reserve notes and shall maintain in the United States treasury in gold a reserve of not less than 5 per cent of the federal reserve notes for their redemption.

Section 17 repeals laws requiring national banks to deposit government bonds with the United States treasurer.

Section 18 provides a plan for retiring the 2 per cent bonds on which the present currency is based. Under the plan \$25,000,000 worth of these bonds will be purchased each year, beginning two years after the system is placed in operation, by the new regional banks from member banks. On one-half of its holdings each regional bank may issue currency. The remainder will be refunded in 3 per cent thirty year bonds or 3 per cent one year treasury notes, which the banks must agree to renew each year for thirty years.

Section 19 describes how member banks shall establish and maintain reserves.

Section 21 provides for the examination of each member bank by the comptroller of the currency at least twice a year, for a special examination of member banks when desired by federal reserve banks and for a special examination of any federal reserve bank upon the application of any member banks.

PENALTY FOR DISHONESTY.

Tampering With Bank Examiners Made Criminal Offense.

Sec. 22. No member bank or any officer, director or employee thereof shall hereafter make any loan or grant any gratuity to any bank examiner. Any bank officer, director or employee violating this provision shall be deemed guilty of a misdemeanor and shall be imprisoned not exceeding one year or fined not more than \$5,000, or both, may be fined a further sum equal to the money so loaned or gratuity given. Any examiner accepting a loan or gratuity from any bank examined by him or from an officer, director or employee thereof shall be deemed guilty of a misdemeanor and shall be imprisoned not exceeding one year or fined not more than \$5,000, or both.

Section 23 provides that national bank stockholders shall be responsible for all contracts, debts and engagements of their banks to the amount of their stock at par value in addition to the amount invested in such stock. If they transfer their stock within sixty days before the failure of their banks they shall be liable to the same extent in case the transferee fails to meet such liability.

Loans on Farm Lands.

Sec. 24. Any national banking association not situated in a central reserve city may make loans secured by improved and unimproved farm land situated within its federal reserve district, but no such loan shall be made for a longer time than five years nor for an amount exceeding 50 per centum of the actual value of the property offered as security. Any such bank may make such loans in an aggregate sum equal to 25 per centum of its capital and surplus or to one-third of its time deposits, and such banks may continue hereafter, as heretofore, to receive time deposits and pay interest on the same.

The federal reserve board shall have power from time to time to add to the list of cities in which national banks shall not be permitted to make loans secured upon real estate in the manner described in this section.

Section 25 authorizes national banking associations possessing a capital and surplus of \$1,000,000 or more to establish foreign branches under the direction of the federal reserve board.

Section 26 authorizes the secretary of the treasury to strengthen the gold reserve by borrowing gold on United States bonds or by selling gold.

Section 27 extends from June 30, 1914, until June 30, 1915, the life of an act authorizing national currency associations, the issuance of additional national bank circulation and the creation of a national monetary commission. It reenacts certain United States banking statutes amended by an act of May 30, 1908, subject to such amendments or modifications as are contained in the new currency law. It amends the May 30, 1908, act in regard to the taxation of circulating notes held by national banking associations and secured otherwise than by United States bonds.

Section 29 provides that if any part of the act is declared invalid by a court the judgment shall not affect the remainder of the act.

Buy a Good Tool Cabinet Now
You'll find lots of repairing and odd jobs to be done about the place during the coming winter. Buy a Keen Kutter Tool Cabinet now and be prepared for all kinds of work.

KEEN KUTTER
quality is famous. It applies to all tools and cutlery—every article which bears the Keen Kutter trade mark. Men should know how superior the Keen Kutter Safety Razors are to all others. They have the natural "hang" that makes shaving a simple and easy matter. Always remember that the Keen Kutter trade mark guarantees money back from your dealer if you are not absolutely satisfied.

Ontario Hardware Co.

A Complete Line of **Wedding Stationery** At the Argus Office

Live Here and Work Here. Buy Here and Sell Here. That's the Way to Make the Town Bigger, Better and Brighter

We Print Auction Bills That Attract Attention

Old papers at the Argus office—25 cents per hundred. Just what you need to line your cabins and place under the carpet

What Cures Eczema?

We have had so many inquiries lately regarding Eczema and other skin diseases, that we are glad to make out an answer public. After careful investigation we have found that a simple wash of Oil of Wintergreen, as compounded in D. D. Prescription, can be relied upon. We would not make this statement to our patrons, friends and neighbors unless we were sure of it—and although there are many so-called Eczema remedies sold, we ourselves unhesitatingly recommend D. D. Prescription.

Drop into our store today, just to talk over the merits of this wonderful Prescription.

ONTARIO PHARMACY
ONTARIO, OREGON