

# The Redmond Spokesman

MEMBER OF STATE EDITORIAL ASSOCIATION

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Entered as second class matter July 14, 1910, at the postoffice at Redmond, Oregon, under the act of March 3, 1879.

At the general election in British Columbia last week, the province adopted prohibition by a large vote, and woman suffrage was carried by a vote of 4 to 1. The cities of Vancouver and Victoria returned large majorities for both propositions.

John Norwood of Salem has discovered that kerosene will kill the borers on prune trees effectually. It will also kill the trees, as his loss of three-fourths of his eight-acre orchard testifies.

Ezra Meeker, the old pioneer, who crossed the plains in the early days and who is now 86 years of age, recently arrived from the East in a 12-cylinder auto, having covered 3,560 miles in doing so. The trip was made in the interest of having a military road created to follow as nearly as may be the old Oregon trail. Only a short time ago he covered the same trail with his bull team.

An effort is being made to have Crane Prairie opened up to settlement. It is now reserved as a reservoir site and the claim is made that there is a job behind the reservation in the interest of certain stockmen who desire to hold it as a grazing ground.

The state of Oregon appropriated nothing to the Philadelphia exposition of 1876, nor to the Jamestown exposition of 1907, but \$60,000 was appropriated to the Chicago exposition of 1893, \$50,000 to the St. Louis exposition of 1904, and \$175,000 to the San Francisco exposition of 1915. This information has been sent the Pilgrim Tercentenary commission of Boston by Secretary of State Olcott, in response to request.

A 20 per cent reduction in the assessment of all lands in Lane county has been made by Assessor B. F. Keeney this year, and he expects the total assessed valuation will be something like \$8,000,000 less than last year. This is accounted for by the fact that the O. & C. grant lands, valued at \$3,320,915, are left off the roll; the reduction on land values will take off about \$4,500,000, and it is possible the state tax commission will make a big reduction in the valuation of public service corporations.

### DEUTSCHLAND DYES COSTLY

The German freight submarine Deutschland brought to the United States 3,042 cases of dyes, containing about 125 tons net, according to the Oil, Paint and Drug Reporter. This trade journal in an article discloses the size of the shipment sent under the sea to the markets here and also tells the reason for the prohibitive prices quoted for the consignment, figures that mean a direct freight charge of from \$4 to \$4 a pound for the colors shipped, exclusive of all other costs.

"Included in the cargo are known to have been many colors not made in this country," the Reporter explains, "alzarine wool and cotton dyes. Many of these dyes are specialties for use in both the cotton and woolen industries, yet it is known that, despite persistent offerings, many of the manufacturers in these lines have refused even to consider a purchase.

"This is for two reasons. The first is that the asking price in many instances is from 10 to 12 times the normal asking figure—dyes retailing before the war at from 50 to 45 cents being quoted at from \$4 to \$5 and even as high as \$9 and \$10 a pound. The second reason is that many American manufacturers have so adjusted their lines of goods that with the aid of American dyestuffs they are getting along about as well as under normal conditions.

"It is generally held that were it not for the fear of German cut-throat competition after the war American manufacturers could so branch out and develop that in time all requirements would be met through domestic production."

The claim that the dyes are from 2 1/2 to 12 times as highly concentrated as usual, a reason for their high price, is ridiculed on the ground that no process is known for reaching anywhere near the latter stage of concentration.

"It is openly asserted that the submersible's owners intended to get the cost of the vessel out of her first trip," it is explained, adding that the "price charged was eight times the buying price of the dyes in Germany prior to loading."

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### S. L. WIGGINS NEW TRAVELING AGENT FOR O-W. R. & N.



S. L. WIGGINS

S. L. Wiggins has succeeded A. C. Egan, who has been transferred to an important position in the Coeur d'Alene territory. He will have headquarters at Bend, but will cover the whole of Central Oregon. He is especially qualified, by reason of long experience, to handle the business of his company, and his pleasant personality should bring lots of additional business to it.

### ORDWAY-BATES

The marriage of Clifford A. Ordway and Miss Margaret Bates, two of the most popular young people of Redmond, occurred at the home of the bride's parents, Mr. and Mrs. Jas. P. Bates, on Saturday evening, the Rev. John Chandler of the Baptist church officiating.

It was a quiet home wedding, attended only by the immediate families of the contracting parties, who, with those families, are too well known to need any introduction at the hands of the Spokesman, and it will suffice to say that their friends are legion and congratulations most hearty, general and sincere. The newly weds at once took up their residence in their own home in this city, which will be their future home.

### "BROWN IS IN TOWN"

W. N. Brown, the real estate man, is in town and on the job all the time. When business is dull Brown has a way of his own of going out after it, even if he has to go to foreign countries. Just now he finds business coming his way as a result of going after it, and, in parenthesis, the Spokesman might add that Brown is one real estate man whose word is entirely to be relied upon. Among sales concluded by him this week was four lots in Mountain View addition to Redmond to a Mr. Vandabaugh of Brownsville, Ore., who will build upon them and make this his future home. Another sale made by him was the fine farm of Frank White near Terrebonne, to Jacob Struse of Salem for the sum of \$8,000. This is one of the best of the Terrebonne farms and in one of the best sections of Crook county, and Mr. Struse is to be congratulated in securing it. Mr. Brown has other important deals pending, some of which are practically closed, and he is one man who sees a wonderful growth for this section in the near future.

### RALLY DAY AT BAPTIST CHURCH

Sunday next, September 24, is to be Rally Day at the Baptist church. Already the campaign is on. The Bible School has adopted the Violet and Rose as the colors and sides have been chosen with the intention of increasing the enrollment of members. Any person not enrolled in any school is cordially invited to come and enroll. The Young People's Society also is hoping to increase its membership. The pastor also will welcome an increase in the attendance upon the preaching services, both morning and evening. The people of Redmond and vicinity should encourage this effort and "get the habit" of attending church on Sunday. Let us make it a "Go to Church" movement. Everybody go to church and Sunday school next Sunday. Remember you will be cordially welcomed by the membership, the superintendent and the pastor.

Yours for an increasing interest in church attendance,

JOHN CHANDLER,  
Minister.

## FARM LOAN ACT WILL BENEFIT FARMERS ONLY

### SOME OF THE MORE IMPORTANT REQUIREMENTS OF THE ACT REGARDING LOANS, ETC.

The federal farm loan act was not passed for the benefit of manufacturers, merchants or other business or professional men. It is intended exclusively for the benefit of the farmer. Only persons who are engaged in farming or about to become engaged in farming are entitled to loans under this act.

No man can borrow less than \$100 or more than \$10,000. The time is five to 40 years. The entire amount or any part thereof can be paid after five years.

Farmers often need borrowed money to help bring new land into cultivation and the production of profitable crops, an undertaking which does not bring immediate returns. Such men will, under the terms of the farm loan act, be able to borrow on long time at a low interest. They will thus be relieved of the anxiety and uncertainty occasioned by the necessity of having to make heavy principal and interest payment on short-time loans. This will enable them to plan their farming more certainly and farther ahead.

Payments on principal under the farm loan act are provided for by what is called "amortization." This, in plain language, means that when an annual payment is made, not only is interest included, but there is a small sum that goes on the rational payment of the principal. Very few of us realize the power of accumulation; one per cent a year paid on the principal will in less than 40 years accumulate an amount sufficient to pay the entire principal.

In other words, an annual payment under the terms of the farm loan act, no greater than the farmer is now paying for interest alone, will, under this act, not only take care of the interest, but at the end of the long term, will leave no part of the principal to be paid off.

In many sections of the country farmers have learned the benefits of co-operation in buying property, selling, transportation, and in other ways. In order to bring home the advantages of co-operation the farm loan act is based from the very start on the co-operative principle. In order to make a loan the farmer does not go to the bank. He associates himself with 10 or more other men who want to make loans in his neighborhood. That is, he forms a local farm loan association. The loan desired by each person should not be less than \$100 or more than \$10,000. The aggregate of the loans desired by the association should not be less than \$20,000.

The local association indorses or guarantees the loan of each of its members, so that it is very important to have a correct appraisal. If the loan committee of the local association has approved a loan that is liable to get the local association in trouble on its guarantee, it is highly advisable to have the mistake corrected at the outset.

Each borrower, when he gets his loan, must subscribe 5 per cent of the amount of his loan to stock in the loan association. If he has not the amount in hand he can pay it out of the loan. This 5 per cent constitutes an investment on which he should receive dividends during the time he holds it. When the loan is paid off and the stock canceled the money is returned to him. Every borrower is thus a stockholder in the local association, and the local association is a stockholder in the land bank of that district.

The farmer who wants a loan does not have to hunt up a bank, or individuals for the money. He does not go to the bank in person. All he has to do is to put in an application to the local association in his neighborhood. If the security is right, the money comes back to him without any further trouble on his part.

The provision that each borrower shall invest 5 per cent of his loan in stock of the local association is one of the means taken to safeguard the local association against possible mistakes in the loans it makes. As an additional safeguard it is provided that in the event the association

makes loans upon which losses occur the local association may, if necessary, levy upon each one of the members of the association 5 per cent of the amount of his loan.

The absolute limit of liability of any member of the association is, first, the positive requirement that he must subscribe 5 per cent of the loan when he gets it; second, in case of mismanagement or carelessness through which losses occur, he may be called upon for part or all of an additional 5 per cent.

### REPORT OF THE CONDITION OF THE

## Redmond Bank of Commerce

At Redmond, in the State of Oregon, at the close of business, September 12, 1916.

Resources	
Loans and discounts	\$114,845.38
Overdrafts, secured and unsecured	00.00
Bonds and warrants	7,874.83
Stocks and other securities	3,110.54
Banking house	5,500.00
Furniture and fixtures	3,840.00
Other real estate owned	7,278.33
Due from banks (not reserve banks)	3,397.26
Due from approved reserve banks	16,721.09
Checks and other cash items	65.00
Cash on hand	6,794.39
Total	\$169,426.82

Liabilities	
Capital stock paid in	\$ 25,000.00
Surplus fund	5,000.00
Undivided profits less expenses and taxes paid	990.04
Postal savings bank deposits	1,768.81
Individual deposits subject to check	104,281.49
Cashier checks outstanding	810.81
Certified checks	1,880.75
Time and savings deposits	29,197.16
Reserved for taxes	497.76
Total	\$169,426.82

STATE OF OREGON, County of Crook—ss.

I, Chas. B. Drake, cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

CHAS. B. DRAKE,  
Cashier.

Subscribed and sworn to before me this 20th day of September, 1916.

J. A. WILLCOX,  
Notary Public for Oregon.

My commission expires May 18, 1920.

Correct—Attest:  
GUY E. DOBSON,  
W. T. MULLARKEY,  
Directors.

Notice for Publication.  
Department of the Interior, United States Land Office, at The Dalles, Oregon, August 22, 1916.

Notice is hereby given that William A. Pickett of Terrebonne, Oregon, who, on April 22, 1913, made Homestead Entry No. 011505, for the SW 1/4 NE 1/4, NW 1/4 SE 1/4, SE 1/4 NW 1/4 and the NE 1/4 SW 1/4 of Section 25, Township 14 South, Range 12 East, Willamette Meridian, has filed notice of intention to make Final Three Year Proof, to establish claim to the land above described, before W. B. Daggett, U. S. Commissioner, at Redmond, Oregon, on the 4th day of October, 1916.

Claimant names as witnesses: J. W. Williams, Al Houghton, Geo. Kentner and George Lunker, all of Terrebonne, Oregon.  
H. FRANK WOODCOCK,  
Register.  
(First publication Aug. 24-Sept. 21.)

Notice for Publication.  
Department of the Interior, United States Land Office, at The Dalles, Oregon, September 5, 1916.

Notice is hereby given that Waldemar N. Peterson of Bend, Oregon, who, on October 8, 1909, made Homestead Entry No. 05385 for the NW 1/4 of Section 11, Township 16, South, Range 11, East, Willamette Meridian, has filed notice of intention to make Final Five Year Proof, to establish claim to the land above described, before W. B. Daggett, U. S. Commissioner, at Redmond, Oregon, on the 7th day of October, 1916.

Claimant names as witnesses: Charles Anderson, John Bell, Edward McGuire, all of Tumalo, Oregon, and Henry Schumacher of Redmond, Oregon.  
H. FRANK WOODCOCK,  
Register.  
(First publication Sept. 7-Oct. 5.)

SUMMONS  
In the Circuit Court of the State of Oregon for Crook County.

William G. Phoenix, trustee, plaintiff,

vs.  
George G. Hunter and Melinda Hunter, defendants.

To George G. Hunter and Melinda Hunter, the above named defendants, greetings.

In the name of the State of Oregon you and each of you are hereby required to appear and answer the complaint of the plaintiff on file in the above entitled cause on or before October 14, 1916, and if you fail to so appear and answer or otherwise plead, for want thereof the plaintiff will take judgment against you and each of you for the sum of seven hundred dollars, with interest thereon at the rate of nine per cent per annum from May 1, 1916; the further sum of thirty-one and 50-100 dollars, with interest thereon at the rate of ten per cent per annum from and after May 1, 1916; for the further sum of seventy-five dollars attorney's fees, and for the costs and disbursements of this suit; and that the usual decree be entered by this court that the mortgage premises described in the complaint, filed in this action, be sold by the sheriff of this county, according to law, and that the proceeds of such sale be applied to the satisfaction of the costs of such sale, then to the costs of this action and thereafter be applied to the satisfaction of the claims of the plaintiff herein, and that you and each of you, and all persons claiming or to claim, by, through or under you or either of

you, be forever barred and foreclosed of any right or equity of redemption therein, except as provided by statute, and for such other and further relief as to the court may seem just and equitable in the premises.

This summons is published by order of Hon. T. E. J. Duffy, Judge of the above named court; said order having been made and entered the 29th day of August, 1916.

DENTON G. BURDICK,  
Attorney for Plaintiff.  
(Date of first publication August 31, 1916.)

Notice of Sheriff's Sale.  
By virtue of an execution in foreclosure, duly issued by the Clerk of the Circuit Court of the State of Oregon for Crook County, dated the 29th day of August, 1916, in a certain action in the Circuit Court for the said county and state, wherein C. B. Baker, plaintiff, recovered judgment against J. K. Graham and Maude I. Graham, defendants, for the sum of three hundred eight dollars and ninety-seven cents, with interest thereon at the rate of ten per cent per annum from and after October 1, 1915, for the further sum of fifty dollars attorney's fees and for seventeen dollars costs and accruing costs.

Notice is hereby given that I will, on Saturday, the 30th day of September, 1916, at the north front door of the Court House at Prineville, in said county, at 10 o'clock of the forenoon of said day, sell at Public Auction, to the highest bidder for cash, all right and title, that the above named defendants, or either of them have or had at date of said judgment in the following described property, to-wit: The Southeast Quarter of the Southwest Quarter and the Southwest Quarter of the Southeast Quarter of Section Twenty-three, in Township Seventeen, South of Range Fourteen, East of the Willamette Meridian, excepting a two-acre tract heretofore deeded to School District No. 71 in Crook County, Oregon.

Dated at Prineville, Crook County, Oregon, August 29, 1916.

E. B. KNOX,  
Sheriff of said county and state.  
(Date of first publication, August 31, 1916.)

NOTICE OF FINAL ACCOUNT  
In the County Court of the State of Oregon, for Crook County.

In the matter of the estate of John Tetherow, deceased.

To all whom it may concern, notice is hereby given that I have filed with the Clerk of the above entitled court my final account as administratrix of the estate of John Tetherow, deceased.

H. FRANK WOODCOCK,  
Administratrix.  
(First publication Sept. 28, 1916.)

Notice for Publication.  
Department of the Interior, United States Land Office, at The Dalles, Oregon, September 11, 1916.

Notice is hereby given that G. Moore of Deschutes County, Oregon, on January 24, 1911, made Homestead Entry No. 08013 for the SW 1/4, NW 1/4, SW 1/4, SE 1/4, Section 23, Township 12, Range 12, East Willamette Meridian, and that he has filed notice of intention to make Final Five Year Proof, to establish claim to the land above described, before H. C. Ellis, U. S. Commissioner, at Bend, Oregon, on the 10th day of October, 1916.

Claimant names as witnesses: Arthur A. Dickinson of Oregon; James R. Low, John Ham and Ed M. Swales of Deschutes, Oregon.  
H. FRANK WOODCOCK,  
Register.  
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