Interesting Facts About Oregon's School Fund Law

Oregon, under the leadership of of the farmers of Oregon, and the W. S. U'Ren, was before all of the care exercised in making loans, is States in restoring to the people the control of their government by the initiative, referendum and recall. Now er two years due to be foreclosed. that the shadow of the Money Power is being cast over the country, again \$250 or more than \$5,000. The to-may the Nation look to Oregon for a way to become free from that dangerous and corrupt force.

From the beginning of organized government in Oregon, the State has been a source from which farmers could obtain money. The Act of Congress creating the territory be-came effective in 1849. The Terri-torial Statutes of January, 1856, provide that the Treasurer should loan school and other funds on mortgages. The journal of the Senate of 1864, shows the total sum in the funds was \$23,986; by 1910 it had increased to \$6,351,349, all of which was invested in farm and mortgages at 6 per cent interest, school bonds and land certificates, except \$55,965 cash

For the same year the total paidup capital of the 155 banks reporting to the State was \$7,751,025. State Bank Examiner Will Wright says try in the development of the country is thus aided. He says the investment of these funds is in firstclass loans.

Applications for loans are referred by the State Land Board to its atacter of the applicant, is satisfactory it must be used to pay teachers' sal-the loan is granted. The prosperity aries.

evidenced by the fact that not one farm is now under foreclosure, although the law requires any loan ov-

No loans are made for less than is 3,623, the average of each being \$1,400. A very large number are of \$500 and less. When making loans, the State Board selects all of the applications of \$1,000 and less to be passed on first. The preference is given to the smallest applications, and the loans are made so as to distribute them equitably throughout the State. When money is in de-mand, the Board sells its school bonds, and loans the money on farms.

The law provides that these funds shall be loaned on mortgages on grazing lands in eastern Oregon and farm lands for not exceeding onethird their value. Such securities do not depreciate, and can always produce enough to pay the interest. No loans are made on timber lands, city lots or other speculative property.

The proceeds of the sales of school and other lands, forfeitures and gifts that the county banks encourage the to the State, and certain fines, are the State loans, as very few loans the source from which these funds are made on farm lands. They re-obtain their revenue. The princtobtain their revenue. The princi-ple is made irreducible, the interest gard them as a help by reason of the their neighborhoods, and that the borrowers are substantial members State School Superintendent shows only being used. The report of the of their communities, whose indus- that during the past thirty-eight years the total interest received from this fund by the common school exceeded \$5,000,000, the sum last year being \$320,272.

Under the law, the interest hand August 1st of each year is divitorney in the county where the land ded among the counties in propormay be located. If his report as to the tion to the number of children of value and title of the land, and char-school age. Eighty-five per cent of

Southern Pacific R. R. Uses Quarter Million Ties Yearly

that are in the Pacific System of the Southern Pacific Railroad have to be absolutely new ones. These ties, bewith a chemical preparation known they can be used.

These interesting facts are taken directly from a statistical report of the maintenance of way department of the Southern Pacific Company. They are positively accurate. Besides this, they are a few truths about railroad operation that are seldom m to the readers of the news

There are a little more than twenty-five and a quarter million ties on the Pacific System of the Southern Pacific. At the renewal rate of oneseventh each year, and an average of 2800 ties to the mile, more than 240 miles of the Southern Pacific roadbed is rebuilt each 12 months. During the last ten years 20,098,490 ties in the roadbed of this road were taken up and replaced with new ones. Pine, fir, oak, cedar and redwood are the woods used by the Southern Pacific for its ties. With the single exception of the redwood, all are subject to the preservation process.

The burnettizing process consists of foreing chlorid of zine into the wood cells. A vacuum treatment is first applied. The ties are placed in a cylinder, steamed for the purpose of softening the wood cells, then the vacuum is applied to extract the More than a half day is required for this process after which the ties are 68 Central Ave., Marshfield. treated to a sun bath for several weeks. The creasoting process is essentially similar to burnettizing, except that dead oil of coal tar is used in place of zinc solution.

There are four spikes in each tie

One-seventh of the twenty-five and, and two tie plates. Bring your quarter millions of railroad ties mathematical talents into play. The answer is 101,000,000 spikes and 50,900,000 tie plates in the Pacific System of the Southern Pacific. The taken up each year and replaced with the plates weigh 6 1/2 pounds each. the spike a half pound, making a tofore being replaced in the roadbed, tal of 681,950,000 pounds of metal must be treated either by creasote or attached to these ties, not counting, of course, the rails, which weigh 90 as the burnettizing treatment, before pounds to the yard and the numerous

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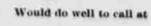
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MARSHFIELD, OREGON.

At the close of business, Feb. 20, 1912.

RESOURCES.	
Loans and Discounts	\$429,266.69
Banking House	50,000.00
Cash and Evchanges	165,011.32
Total	\$644,278.01
LIABILITIES.	
Capital Stock paid in	\$ 50,000.00
Surplus and Undivided Profits	57,408.17
Deposits	536,869.84
Total	\$644,278.01

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CONDENSED STATEMENT

Of The First National Bank of Coos Bay

At the Close of Business February 20th, 1912.

Bonds, warrants and securities.... 73,926.11 Real estate, furniture and fixtures. Cash and sight exchange..... 144,549.94

LIABILITIES. Capital stock paid in . . Surplus and undivided profits.... Dividends unpaid..... 1,000.00 Circulation, outstanding..... 410,881.64

In addition to Capital Stock the individual liability of Stockholders.is \$100,000.00.

1 INTEREST PAID ON TIME AND SAVINGS DEPOSITS. W. S. CHANDLER, President.

M. C. HORTON, Vice-President. DORSEY KREITZER, Cashier.