folk tales from different countries

"Picture Tales from the Rus

The Boy Apprenticed to an

The Plattsburgers," a story of cadets by Arthur Stanwood

"Jed's Boy." adventures of the

great world war, told by the au-

thor of "Jed." Warren Lee Cross.

AMERICAN LEAGUE

Courtney.

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Walters:

Perkina;

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Fillingim

Acosta and Gharrity; Mails, Bag-

and

Mays and Schang; Ehmke and

NATIONAL LEAGUE

Pertica, North and Dilhoefer,

Hamilton and Schmidt; Doug-

Luque and Wingo; Winters, Q.

McQuillan,

Pittsburgh ... ...... 1 10

Cincinnati . . . . . . . . . . . . . . . . . 7 17

Smith, Wilhelm and Henline,

Chicago ... ....... 12 17

Brooklyn .... 17 Martin and Daly; Ruether, Mil-

jus, Schupp, Smith and Miller,

Al Falfa - I kin understan

what the lecturer said about in-

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I can get the drift of that "vicious

Timothy Hay— It means you shouldn't do nothin' in a rounda-

sian," a book for the little read-

Enchanter," fairy stories retold

told by Katherine Pyle,

ers, by Valery Carrick.

by Padriae Colum.

At Cleveland

Washington

Erickson.

by and O'Neili.

At Chicago-

Boston .....

Hodge and Schalk.

At St. Louis-

Philadelphia ... ...

Shocker and Severeid.

New York

Bassler, Woodall.

At Boston-

Clemons:

and Gowdy.

New York ...

las and Snyder.

Philadelphia

Krueger.

ircle" business.

At Philadelphia

At Brooklyn-

St. Louis ... ...

Moore, Keefe and

Cleveland

Jones.

St. Louis

Detroit

## RULES AND REGULATIONS THAT GOVERN VETERANS' BONUS AND LOAN BOARD

state bonus and loan commission adopted by the commission and are now being distributed to legion posts of the state and to persons who are making inquiry relative to applications.

Many meetings were required the commission before the set of rules and regulations were adopted, and extensive study was given to the numerous angles involved under the bonus and loan act. The rules and regulations follow in full:

Authority Sec. 13, Chapter 201, Genthe power to adopt all necessary rules and regulations not inconsistent herewith to carry into ef-

## Reference

Use of the term "the act" Administrative Office of the

Commission The administrative office of the Comission shall be established at Salem, Oregon, under the direction and supervision of the

secretary appointed by the com-Blank Forms

Blank forms necessary for the administration of the act shall be prepared in the office of the commission, and distributed by the secretary to such individuals as are entitled thereto and through such agencies as may be authorized by the commission. Such forms together with the instructions printed thereon shall

required by the commission 6. The following basic forms

benefits of the act: Form SAC-1. Application for

cash bonus or loan (for veterans Form SAC-6. Relatives' application for Bonus (for relatives of

deceased veterans only). These forms, hereinafter the commission.

The appropriate form from cash bonus due the applicant. the following shall be furnished to each person who has establishcated his desire for a loan under the provisions of the act:

loan on city or town property. Form SAC-3. Application for loan on farm property.

Verification 8. Initial applications shall be carefully checked under the su-

Rules and regulations that will residence and proper deductions.

indorsements, or order placing applicant on inactive duty, must same. be attached to the initial application. In addition to discharge or order of discharge, persons who served as commissioned officers shall furnish a certificate of service from the war or navy department. These documents will be returned to applicant by regis- any) of the officer administering fee in excess of \$16 shall tered mail as soon as the claim is disposed of by the commission. 10. In cases where a verifica-

tion of the answers to the quesvides: The commission shall have plication shows actual residence of applicant as within the state travel pay to some place in Oregon in the following paragraphs shall at the time of discharge, comple- cash bonus or foan. be construed as reference to the tion of the affidavits incorporated Oregon Loan and Bonus act, being in the application will be deemed chapter 201, General laws of Ore- sufficient proof of such residence some future date. at the time of entering service.

11. In cases where a verificaplication shows that the applicant apply for the loan. was enlisted, inducted, warranted or commission, or registered for draft in another state, but applicant claims actual residence in Oregon at the time of such regis- approval of claim by the commistration or entry into the service, corporated in the application, applicant must furnish such other proofs of residence as may be required, by the commission.

12. Where answers to questions in the initial application indicate that the applicant has received edhave the same force and effect as ucational aid from the state of Oregon, the amount so received All claims for benefits un- will be verified from the records der the act shall be made on the in the office of the secretary of proper blank forms furnished by state, and deducted from the the commission, and shall be sup- amount of cash bonus or loan the ported by such evidence as may be applicant is entitled to receive; provided, that if any such money has been refunded by the applishall be furnished each person cant to the state of Oregon, the who claims to be eligible for the amount so refunded will be credited to the applicant before the de-

duction is made. 13. If applicant desires the questions in the initial application reason therefor. A case shall be indicate that applicant has applied considered as held in abeyance from another state or country or ferred to as the "Initial Applica- extra compensation from any tion blank", are for the purpose source for service in the war beof establishing the eligibility of tween the United States and the adequate supply of necessary and German empire and its allies, the blank forms published by the residence, and the furnishing of amount so received will be veri- commission, and of all instrucother data for the information of fied by the secretary and shall be tions circularized by the commisdeducted from the amount of the

14. Where answers to the questions in the initial application ined eligibility and who has indi- dicate that a portion of the service of the applicant was in the Student Army Training Corps as Form SAC-2. Application for a student, the period of such sertotal period of service in computing the amount of cash bonus applicant is entitled to receive.

Choice of Cash Bonus or Loan 15. The initial application shall pervision of the secretary with show whether the applicant deall available records, to verify the sires the cash bonus or to submit truth and accuracy of the state- an application for a loan. If the

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STATE of OREGON

All Through Trunk Highways and Main Traveled Roads With Mileages

Complete 1920 Census of the State of Oregon

gravel roads marked in yellow-paved roads in red) this map is unquestionably

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AUTOMOBILE ROAD

fice of the commission and mailed tended to date. Applicant will be Relatives

16. To be eligible for the benedeceased veteran must have been ance policies or other documents wholly dependent upon such de- pertaining to the case. ceased veteran for the necessities for Oregon have been formally lost discharge," issued by the war sibility of employment at a salliable for and able to provide

Signature and Oath

17. Application must be signed the attorney to the commission. in the presence of a notary public to administer oaths, and must bear the signature and seal (if the oath.

Time Limit

18.—The initial application which establishes the veteran's or eral laws of Oregon, 1921, pro- tions contained in the initial ap- relative's eligibility to receive either the cash bonus or the loan of Oregon at time of entering ser- from May 25, 1921, or within one vice, and that enlistment, induc- year after the applicant's disfect such provisions (of the act) tion, warrant, or commission oc- charge if still in the service on curred within the state of Ore- said date. The applicant shall gon, and that applicant received state in the initial application: (a) Whether he desires the

(c) Amount of loan desired tions contained in the initial ap- priate blank form upon which to

Assignment of Claims 19. The commission will not of a veteran or relative. Upon

Appointment and Duties of Attorneys and Appraisers

named therein and to no other

20. Applicants for appointment as attorneys and appraisers shall make application to the commission on Form SAC-4 and SAC-5 resectively.

21. Each attorney and appraiser appointed by the commission shall receive as evidence of such appointment a certificate of appointment signed by the secretary of the commission.

22. Each attorney and each appraiser shall submit a weekly report to the commission showing all cases received during the preceding week, all cases completed employes of the commission are and returned to the commission strictly prohibited from disclosduring the preceding week, and ing such information. cash bonus and the answers to the all cases held in abeyance and the for or received a bonus or gratuity when it has been in the hands of the attorney or appraiser for 10

23. Each attorney shall keep an sion, and shall furnish free assistance and advice to applicants in regard to the provisions of the law and making application for the benefits thereof.

24. Each attorney shall carefully examine all abstracts or certificates of title insurance referred to him by the commission, and shall report his findings to the commission.

25. If examination of the abstract or certificate of title insurance shows satisfactory title, the attorney will accomplish the execution of all necessary instruments, cause same to be recorded ment made therein, and to deter- cash bonus is decired no further where required and have abstract mine the applicant's eligibility, application will be necessary, but or certificate of title insurance in-length and quality of service, claim shall be prepared in the of-

to the applicant for completion. If required to furnish the necessary the loan is desired the secretary fire insurance policies and deliver shall furnish the applicant with the same to the attorney. The atthe appropriate application blank, torney will forward to the commission, together with his final report on examination of title at! +tfits under the act, the dependent stracts, certificates, title fastrusister or dependent brother of a ments, notes, mortgages, insur-

26. If first examination of the govern the World war veterans Proof of Service and Residence of life at the time of death, must abstract or certificate of title in-Applicant's original dis- have been of an age or physical or surance shows defective title the charge, or "certificate in lieu of mental condition precluding pos- attorney wat reform the applicant or navy department, or original ary sufficient to provide the neces- requests will hold case in abeyorder of discharge containing all sities of life, and with no relatives ance for a period of not to exceed 90 days, pending correction or defects by the applicant Il such cases will be reported promptly by

> 27. Examination of title shall or other officer qualified by law be deemed to include the duties prescribed in these rules and regulations governing attorneys. No charged for examination of title upon abstract submitted, nor in excess of \$5 for examination of certificate of title insurance. No fee shall be charged by an appraiser in excess of \$5. Attorneys shall be made within one year and appraisers will receive no other renumeration for examination of title or for appraisals than as above prescribed, nor shall they receive any reimbursement for expenses incurred by them. The commission will not be responsible for the collection of fees. Each at-(b) If the latter, whether loan torney and appraiser shall certify will be desired immediately or at in his report to the commission the amount of fee charged and re-The secretary shall then for- and shall give the applicant a retion of the answers to the ques- ward to the applicant the appro- ceipt for the amount of fee collected

28. If the attorney has reason to believe that anything in connection with the application might be recognize any assignment of claim irregular, or that the values given in the application are excessive or speculative, or that false statesion payment of the amount due ments have been made, he shall appraisers' reports will be referin addition to the affidavits in- will be made to the applicant reender a confidential report to red to the commission, who will the commission giving the neces- consider same and tentatively apsary facts upon which further in. prove or reject the application, vestigations may be based.

29. Appraisers, when so directed by the commission, shall personally inspect any property offered as security for a loan.

30. Each member of the board of appraisers will certify that he and present same to the attorney. has personally inspected the property forming the subject of his report, and that his conclusions as to its loan value were reached independent of and without consultation with the other apprais-

31. Appraisers' reports of property valuation will be treated as confidential, and all agents or

General Regulations Governing Loans.

32. No loan for a sum less than \$500 nor greater than \$3000 will loan exceed 75 per cent of the net appraised value of the property offered as security and approved by reserves the right to reject any application for a loan when it appears to the commission that the granting of such loan would not conform to good business princi-

33. Pooling of property by two or more applicants for the purpose of securing a combined loan thereon will not be permitted by the commission. Each application must be complete in itself, and the security offered in each case must be separate and distinct from the security offered by any other applicant: No loans will be made upon undivided interests in prop-

34. Two or more parcels of real property located in one county and all owned by one qualified person may be offered as security for any one loan. Said parcels need not be of the same class.

35. Timber lands or mining claims will not be accepted by the commission as security for a loan, nor will unproductive or unimproved property be accepted when the loan is desired for the construction of a home on the particular property offered as security.

36. Applicants for loans must furnish evidence of title satisfactory to the commission. Such evidence after completion of the loan will be filed in the offices of the commission and will be returned to the borrower when the loan is entirely paid. Such evidence of title will not be loaned to the borrower nor to any person under any conditions whatsoever prior to the complete satisfaction of the debt.

37. Rejection of an application for a loan of a given amount on the grounds of insufficient value of the security shal lnot operate to prevent the submission of a new application for a loan of lesser amount on the same security, or for the same or greater amount on the same and additional security. or upon other security.

38. In ascertaining the net appraised valuation of property there shall be deducted from the total value of the property, all liens for public improvements sewers, drainage rights or for ir rigation or other similar purpose and the remainder, after such deduction, shall represent the net appraised value under the law he attorney shall specify said lines in his report on form No.

SAC-11 to the commission.
39. The act contemplates the repayment of all loans made by the commission. The inability of the applicant is not limited to the property mortgaged but continues as a personal obligation against the applicant.

40. Loans will not be authorized or approved by the commis sion for any other purpose than for a "farm or home" loan as pro vided in the act. Insurance

Where the real property offered as security for the loan consists of both land and improvaments thereon, and where the value of such improvements is included in the net appraised valuation, such improvements shall be insured against fire by the borrower to the full extent of the loan or the insurable value thereof in favor of the state of Oregon. Premiums on such policies to be paid for by the borrower in advance and receipt for same filed with the policy in the office of the commission. Such insurance policies shall be issued by companies approved by the commission and shall be for a term of at

4/23:411

HOW THE ELKS INITIATE NEW MEMBERS IN LOS ANGELES.



New lodge members of the Elks in Los Angeles go through a unique initiation before they are full fledged members. Those in this group had to ride an elephant into deep water, where they were given a ducking, much to the delight of older members

of execution of the mortgage. Procedure in Handling Applica- the laws of the state of Oregon.

42. Immediately upon receipt by the commission of an applicaforward to the board of appraisers blank forms "Report of Apceived by him in each instance. [ raisal," containing a description of the property offered as security and suitable blank spaces for the appraisers' report The appraisers will then proceed without unnecessary delay to view the property, and will report their

findings to the commission.

43. Upon receipt of the report of appraisal, the application and

ceive the tentative approval of the notified and directed to obtain at mission. his own expense an abstract of the tle or certificate of citle insurance At the same time, the secretary shall forward to the attorney a blank form, "Report of Attorney on Title," which shail contain a description of the property offered as security The attorney nall then proceed to examine the bstract or certificate of title insurance and will report his findings to the commission.

45. In considering title, liens in favor of municipalities or other political subdivisions of the state must be removed to the extent due cr delinquent.

46. Abstract furnished must get cold feet." be prepared by a responsible alestructor, or if the 'n urance cer- I advised you not to keep an ac be made, and in no event will the tiffcate is faculance it must be count."-Life.

COMES DO

Solve This

MOVIE

The Clues

MAID that great Movie Producer, Cesar B. 1

least three years from the date furnished by . company logally competent to insure titles under

47. Should the attorney's report show satisfactory title, the secretary shall prepare a claim in favor of the applicant and send same to the attorney for complerequired note (affixing necessary lays revenue stamp), mortgage and insurance policy, shall ascertain that no lieus or transfers affecting the title of the property have taken place pending the accomplishment of the loan, shall cause the applicant to record all necessary instruments and have same included in the abstract or certificate of title insurance at the expense of the applicant, shall then cause the applicant to execute the claim, and shall forward 44. Should the application re- the claim, abstract, mortgage, note, insurance policy and other commission, the applicant will be instruments involved to the com-

Payment of Claims

48. All claims shall be ap proved by the commission before payment is authorized, and the fact of such approval shall be recorded in the minutes. The secretary is authorized and directed to certify the fact of such approval on all claims. After approva! the claims shall be forwarded to the secretary of state/for the issuance of warrants.

my account that the car has cont us over a thousand this year, I

"Well, Henry don't blame me.

AT THE LIBRARY

"Spell of the Heart of France," the towns and villages about Paris described with thoughts about The attorney shall then the great men and women who cause the applicant to execute the have lived there, by Andre Hal-

> "London Days." reminiscences of visits to Rodin, Whistler, Gladstone, Patti, Kelvin, and others, told by a journalist, Arthur War-"Our Short Story Writers,

chapters on the life and work of 20 writers, most of whom are still living, written by Blanche Colton "The Story of a Fortunate

Youth," the retailing of memories of her lather's boyhood in Scotland, by Jean Kenyon McKenzie, who has written so entertainingly of her experiences in "Black Sheep" and "The Lure of Africa. "The Ballads of a Bohemian,

a new book of verse by Robert Service. "A Kiss for Cinderella," comedy which ran long and successfully in New York a few years ago, now in book form, by J. M

"Furnishing the Home in Good Taste" suggestions for the use of period styles of interior decoration in the home, by Lucy A.

Barrie.

"Scaramouche." a romance of the French revolution, by Rafaet 'Penny Plain," by Olive E. C Douglas.

Children's Books

"Tales of Wonder and Magic,

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Had low rice

KNLEHGK INSE

A kings help

DeMiller, to his hated rival, Movie Producer David Warkfield Griffin, "I have during his angaged four of the greatest Keving Ficture Stars in America for my next big X. eing Picture Play." Of course this made Griffin angry because he likes to be the greatest of all the great Movie Producers and se tried his best to persuade DeMiller to tell him the names of the great Movie Stars. Just to tantalize him, Ceear B. DeMiller gave David Varkfield Griffin four recret codes Lagresenting the names of the four Movie Blars is had engaged and told him that if he hard brains enough to cacover the mames from the four severations and he called in Scotland Yard and offered them a thousand deliars if they would discover the rames for him from the four severations and he called in Scotland Yard and offered them a thousand deliars if they would discover the rames for him from the four severations and the called in Scotland Yard and offered them a thousand deliars if they would discover the rames for him from the four severations and the called in Scotland Yard and offered them a thousand deliars if they would discover the rames for him from the four severations and the called in Scotland Yard and offered them a thousand deliars if they would discover the rames for him from the four severations. They gave the four contains of the first sum is 7. The letter O in the letter representation the code above the first sum is 7. The letter of the first sum is 7. The letter of the code above, putting them down line by line from left to right exactly as the letters; for large them as thousand deliars if they would discover the rames for him from the four severations and the called in Scotland Yard And Start Sta

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Here is the idea—The Pacific Homestead is the oldest and best farm magazine publications or not—and moreover, you will easily fulfill this simple four for the subscriber to either of these publications or not—and moreover, you will easily fulfill this simple four for the prizes whether you are a subscriber to either of these publications or not—and moreover, you will easily fulfill this simple four for the prizes whether and the prizes and want them to come to the four and or any other combination you like to make four. You will easily fulfill this simple four fireds or needers to be competed.

Here is the idea—The Pacific Homestead is the oldest and best farm magazine publications or not—and moreover, you will be any of the paper. The Northwest Foultry Journal is also very widely fead and has the largest circulation of any magazine in its class published in the Pacific Northwest, issued weekly, it has a very large number of readers to become acquainted with these famous publications. Therefore, when we are a subscribed to the paper in the upper right-hand corner. If you wigh to write anything but your answern, use a competition of any magazine in its class publi

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