

Willamette Farmer.

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ADDRESS OF WELCOME.

[Delivered before the Oregon State Teachers' Institute, by Gov. S. F. CHADWICK, at Salem, Oregon, August 21st, 1877.]

INADEQUACY OF THE PRESENT SCHOOL SYSTEM.

In several States of this Union the opinion prevails among those interested in the subject that our free school system is inadequate to meet the wants of the young people. They do not suggest remedies, because they do not seem to have any; they all agree that the school system does not go far enough in that, it does not provide for the practical education of pupils. And we ask you, educators, if there is not something needed in the common school system to make delinquents in community, laborers and producers. We will proceed with this inquiry.

In our sister State, California, a special committee was appointed by the Educational Convention held under the auspices of Golden Gate College, in May last, to inquire into the common school system and report thereon. This report shows the radical defects of the public school system in its failure to provide for the practical education of a people who must hereafter mainly depend upon their proficiency in the industrial arts for subsistence. As the same causes for complaint exist in other States under this school system, we give these extracts from the report. The committee do not find fault with the California system alone, for they say they gladly place on record their conviction that: "No State in the Union has, according to the old standard, a better educational code, a superior corps of teachers, or makes more liberal provision for public education than California; but they desire not to be understood as admitting that either the present educational standard, or the system of instruction, is the best possible to be devised. We live in an age of progress. With the march of events education has kept step and been advancing with rapid strides. In no respect has educational progress been more conspicuous, in Europe and some of the United States, than in the introduction of what has come to be known as 'industrial education'; that is, such practical training of children in the useful arts and industrial pursuits as immediately tends to render them competent to support themselves, and add to the commonwealth by their own labor.

The absence of this important characteristic from the common schools of California is regarded as a serious evil; moreover, it is regarded as the root of some of the chief evils which are to be found in it. In the city schools nothing is taught which is intended to interest or instruct children in work as artisans, nothing in the country schools to encourage them to be good farmers. This defect is unfortunately but too apparent throughout the entire working of the system, but it becomes most painfully so at what may be regarded as the culmination of it in the University. As is shown in another part of the report, under review, out of 355 students now there, but two are in the agricultural course and 69 in that of the mechanic arts.

"But if a boy could learn the use of tools, acquire a knowledge of the controlling principles of some art, or of the appliances and working of machinery in the schools when he left them, it would enable him at once to enter upon it and earn living wages. Without some such preparation at the public expense your committee do not see how the youths of California cities are to be introduced into the industrial callings. A result similar in effect to that last above noticed is rapidly becoming apparent in the portion of the State devoted to agricultural pursuits. Nothing taught in the schools makes prominent or interesting to the children the business of carrying on the farms on which their parents are at work. The teachers are not selected because of their peculiar fitness or especial training, and in the schools no children become learned in the theory or skilled in the arts of husbandry. The tendency of the present system appears to be not only not to foster in the child a desire to remain on the farm, but rather to urge him to leave it for a life in the city."

Your committee would shrink from believing to be correct the conclusions to which they have arrived were it not that others, working in the same field of thought, come to nearly the same result; even in New England, where of all the present system has been successful, grave doubts are entertained as to its value." Reference is then made to Public Education in New England, and the committee add: "That we may be seen not to be standing alone on ground we occupy, and that our somewhat startling propositions are similar to those advanced elsewhere, your committee represent that they find the views which are herein given to be concurred in by most writers upon educational topics at the present time."

The Board of Education of Massachusetts, in one of its late Annual Reports to the Legislature of that State says: "The public school system of New England, so well adapted to a former state of society, fails to meet the demands of our modern civilization." Hon. John Eaton, United States Commissioner of Education, commenting upon this declaration, pronounces it to be "the indictment of the thinkers of to-day against the present school system." In a letter to the same Hon. Board says: "How to educate our children and secure the best results, with the greatest economy of time and expense, is the great problem of the day, and demands the best thoughts of all our educators. There is an opinion prevalent among some educators that, while our schools are doing a great and noble work, they are not accomplishing all that might reasonably be expected of them. If a portion of the time wasted, and worse than wasted, in the attempt to memorize the endless and senseless details of geography and history, the technicalities of grammar, at an age when they cannot be understood, and long examples in mental arithmetic, which, with their complicated solutions, must be given with closed book, and in precise logical terms, could be given to some studies that would really in-crease children's development, their perceptive powers, accustom them to the use of correct language, and be of real practical value to them in after life, more satisfactory results than are now attained would be exhibited at the close of the child's school life."

Extracts are given from reports of educational officers in several other States, in Kansas, Nebraska, Minnesota, Michigan, and Vermont showing the extent of this evil. The Chairman of the Educational Committee of the State Grange of Vermont, says: "I do not know of a common school in Ver-

mont that has much furniture, besides a water pail, tin cup, and a rickety chair, except the immovable desks and blackboards, occasional outline maps are hung upon the wall. Writing in some schools is not taught at all, some terms. Our present system does not allow of a thorough education without driving from the mind a love for the farm and a respect for all manual labor. There are about 80,000 children in the State, and the cost of schools is annually about \$200,000, yet from this great taxation and this number of scholars if there are a dozen farmers manufactured that can exert the influence of one second-rate lawyer the fact does not appear.

Mr. Sewall in his history of education in California brought down to 1875, states that the total amount expended by that State was then in round numbers \$25,000,000. Add the amount since expended and we have at least \$28,000,000 spent for common schools. And an astonishing fact is the committee say, that a negative statement may truthfully be made that they have learned of no instance in which, in a common school education, has a child in California been given such an industrial training as enabled it to make a livelihood. We have presented a startling fact, one which will apply as well to our own State as to California. It really applies to all States having the free school system with equal force. The committee say further, that "in general principles we hold that a system of education which does not, from the start, better fit the child to be useful in the home, on the farm and in the shop, or in any field of labor to which he may be called, is radically defective. And that we should have teachers especially prepared with reference to the objects had in view, imbued with respect for industrial callings, and with interest in rural affairs."

Hon. Newton Bateman, President of Knox College, Illinois, says: "It is not to be denied that the confidence of our people in the great American institution, the public school, is in danger of being disturbed. Nor is this state of things peculiar to Illinois but is substantially common to all the States, and to the whole country. Doubts, questionings, murmurs of discontent, mingled with voices of direct opposition, or appeals for reconstruction and improvement are coming up from every quarter of the Union. We have not the time to add the comments from the pens of educators in the different States in regard to this matter. The committee sum up the things that generally condemn the present system of common school education is confined to a rut, and that they find in the working of it here a like tendency to getting the teacher into a false condition at the outset of his career, and starting him upon it only in such manner as that he must run his course in a groove, out of which he cannot get, even if he conducts no real business, they give him the committee add that it is more easy to find fault than to suggest corrections. They invite discussion such as may lead to working out some plan of improvement. They admit that the teachers' work is difficult at best. It can be most successfully done only when the ground work of a true education has been properly laid by parents in the home circle. No teacher is offered more than what may be deduced from the statements herein given:

The Boston Post referring to this subject remarks: "The simple fact is that our public schools every year turn out boys at the age of fifteen or sixteen, who from that time are of no use to themselves or anybody else, because they are not prepared in the way that gives them the means to remain a republican people, too, mechanical industry is to be held up as a prominent condition of that state. But now a boy blunders into a calling, instead of finding his way to it instinctively; and in the lamentable majority of cases boys never find the occupation at all for which they are adapted, but drag on to the end of their days without either aim or enthusiasm. It is a fatal waste of force and freshness for society. By opening the door to an honorable vocation as soon as a lad leaves school, not only is no time lost but the countless temptations to vice which lurk everywhere in a state of idleness are removed. Man was made to use machinery and tools, they give him the sense of a larger power and dignity. Let him be introduced to a personal knowledge of them in early life, and the value of that whole life to himself and others is increased in the most wonderful manner. There could be no truer charity, as well as far-reaching policy, in making provision for the career of the young in usefulness to themselves and the community."

California has a school ship under successful discipline. Boston has her training ship and is discussing the practicability of a school ship. The Boston Post recommends what is known as the Ruggles labor or developing schools. Our Vermont Chairman of the Educational Committee of the State Grange, we think goes too far in his letter to a like committee of the State Grange of Kansas, when he says: "The better the teacher is educated the less inclined she is to consider industrial pursuits worthy of being taught. I say she, as a majority of teachers in common schools are females."

While we are not called upon to defend female teachers from this criticism, we may be permitted to say that the best of us, in this accusation. It is but just to this class of teachers to give a few facts bearing on this point. Teachers are not to be held responsible for defects in a system of education they cannot control. They must teach what is required of them by law or school officers. We have never heard of an instance where female teachers were required to teach industrial pursuits in the common schools of our country. This has not been enacted of male teachers. And it is this fact, that the school system does not require it, that has caused so much to be said against it at the present time. We will venture the remark that there is not a sensible female teacher who would not prefer to see young men prepared in schools, as far as possible, for those occupations for which they have an inclination, and who would not choose to teach industrial pursuits, to those having a taste for them, rather than to force them as the only alternative, into overcrowded professions. Women are eminently practical, and we think, more so, perhaps, as teachers than men are. We do not speak disparagingly of male teachers. Their work is simpler proof of their great skill and ability. We desire to say that he who is fitted for mechanics, the ship's deck, or the farm, has no superior as a useful and a substantial man in the mind of sensible teachers, male or female. Men of this class rank above all professions. Without them there would be no hope for progress. These professional pursuits are honorable but no more so than those that call them into being. Statistics show that the female teacher is not only practical, but is the real helper of boys and girls. We question very much whether male teachers have superior claims over female teachers within their provinces as educators. Female teachers we believe only aim to do those things which they are able to do as well as men, avoiding those that men can do much better; recognizing at all times the proprieties of the relation existing between them with the greatest strictness.

WOMEN AS SCHOOL OFFICERS. There is a growing disposition abroad to place women in the direct management of schools. A writer in support of this proposition says: "Women have the control of

children up to the age at which they are sent to school. They are more accustomed than men to dealing with children through love and discipline, and they have for them a tender sympathy than men. They are intensely interested in that which affects children and therefore should have something to say directly about the management of schools."

Apart from the fact of their participation in school children, women are entitled to a share in the direction of educational work from the fact that so many of them have adopted the profession of teaching. For this calling they are especially fitted. There is a revolution going on in this respect. It is earnestly claimed in several States that women should have a voice in the management and control of public schools. While this question is new in Oregon, it has grown in some of the other States to very interesting proportions; and of such a character that it will have to be squarely met whether we will or not. We feel, therefore, as if we ought to give this subject a passing notice. Among the teachers in the common schools of the country, females are largely in the majority. They number upwards of 53,000 over male teachers in the United States, running to nearly 7,000 in Massachusetts and over 15,000 in New York. The argument, however, in favor of school management? In passing on this question we should do away with all prejudice, and look at the facts as they are. Fear and stubbornness have in too many cases prevented a fair investigation of important questions. The fact is very apparent that all the female teacher receives for her skill and labor in her professional capacity, is founded on real merit. Women can manage as well as men. We can imagine that she has been met at the threshold of the school room with the feeling and almost, if not quite remark, "You are a woman." This reflection suggests all the embarrassments that surround one who is too often treated as if she were trespassing on man's vocation. This feeling is not confined to the lowest grades of the profession. Statistics are now unanswerable in her behalf so far as her work has progressed. This effort if successful will throw down some of the barriers which have heretofore limited the sphere of woman, and will enable her to enlarge her field of usefulness. It is just to say that women do not receive this special attention simply because they are women, as men have in many cases for the reason that they were men. To do what is proposed to be done, to give women this authority would necessitate the enactment of laws, and no law favoring the proposition could be passed without questioning woman's ability to fill the offices, and subjecting her qualifications to the keenest criticism. And so we find it everywhere, woman encounters obstacles and hindrances in their points by a steady and fearless regard for duty. But when successful, there are none to withhold the hard earned honor due them.

From this standpoint we may present a somewhat amusing feature taking past estimates of woman into consideration. For instance men, (who it appears doubtful at all times that woman is dividing with them her all duties and honors in which she desires to take a part) as the architect and builder does not consider his symmetrical and imposing edifice complete until it is adorned with the figure of a female. The profile of woman decorates the prow of stately ships. She fills a place in the literature, romance, and history of the world. In mythology the minor deities were females. We use the figure very much in the same sense. We place the female figure on the domes of public buildings and use it for ornamentation generally. At this time there is in process of execution at Rome, a marble statue, a winged female figure, twelve feet high, to crown the dome, two hundred and sixty feet from the ground, of a new capitol building of a sister State. Men of taste and culture approve of this custom and think it eminently proper to honor woman in this manner. And women no doubt feel gratified to know that they are thus deified, and made to crown the grand and the beautiful. But when we have placed this female figure, winged at that, on the dome of a State Capitol building, we have done all that the custom requires of us. Woman, so much respected and adored, even her figure in marble, wood or bronze, and elevated to the skies for the multitude to behold as the emblem of progress, is unknown in the edifice her figure crowns.

When in marble, wood or bronze she represents the genius of the people. But when she is placed on the dome of a State Capitol building, it would not be too severe to say here that this peculiar and universal mode of honoring woman reminds us of a practice we once heard of among some who adorned their persons with precious stones and valuable metals as emblematical of virtues that they themselves did not possess.

If it is true that the genius of a people can be said to be embodied in the individual herself is worthy of a thought. She excels as a teacher and would do so as a school officer. If the 'lords of creation' have to some extent, failed in providing for the demands of scholars, why not admit a few of the ladies of creation who, when represented in marble, wood, or bronze, indicate the genius of a great people, to direct and advise in matters of school government?

CO-EDUCATION.

The establishing of a system of co-education for the same sex, and of students of both sexes, in different parts of the civilized world, has exerted a healthful and vigorous influence on the great body of the people affected by it, by which rules and laws have been made to protect the system and disseminate its principles. This is far from being a local matter with us. We cannot say to those of the opposite sex who have taken the lead in obtaining the mastery of these intellectual pursuits which have always been regarded as the exclusive property of men, that they were actuated by an eccentricity if not an entirely unnatural propensity. If we will awake from our slumber this conceit will soon leave us; with all of our advantages we will find that in England, in the leading universities in Spain and in India, America is liable to be outrun in this matter of co-education and social civilization. Even the Orange Free State in Africa, may present examples in her school system worthy of our attention. But we have no desire now to go very far away to produce evidence on this point.

Oregon permits, by her laws, widows having children and taxable property to vote at school meetings in the District where they reside. The woman is in this case but the representative of her taxable property. In California a law was enacted in 1874, making women over the age of twenty-one years, who are citizens of the United States, and of the State, eligible to educational offices within the State, except those from which they are excluded by the Constitution. New York, at the last session of its Legislature, passed a similar law, but the Governor found what he termed Constitutional objections and vetoed it.

In Indiana the Attorney General has de-

clared that a lady appointed by the School Commissioners, County Superintendent of one of the counties on Constitutional grounds cannot hold the office in that State. We have noticed women named on school committees in Massachusetts, and on school Boards in England. We may not pursue this subject further now, than to say that where there are no other obstacles in the way of accomplishing this object than what men may remove, the consummation of it is more matter of time.

The good work and influence of female teachers are the remote cause of this disposition to advance women to school offices, notwithstanding President Eliot of Harvard is reported to have said, "the employment of women in the schools in the enormous proportion in which they are employed is an unwelcome economy, because it inevitably tends to make the body of teachers a changing fluctuating body, fast thinned and fast recruited, and secondly to make teaching not a life work, as it ought to be, but a temporary resort on the way to another mode of life."

While we think President Eliot's objection is largely imaginary, yet, if true it only shows how thoroughly qualified the teacher would be to meet the career of the other mode of life. The teacher in this instance simply goes into a school of another grade. We leave these matters with you. Law makers generally are inexperienced in the details of the machinery by which schools work; they necessarily look to experienced teachers for an intelligent solution of the operation of the common school system. You are capable of being of great service to the public in this particular. It is in your power to make your profession really the leading one among so many. And if we will but look at it with candor and reflection, we will feel deeply that the office of teacher is one of great responsibility, and deserving of the highest honor.

The great and unsolved problem of our existence remains us of the teacher and taught. Man, the most helpless of all animals, is after all the only student of life. The mind, the body and all nature are but so many parts of one great book. To develop the mind and test its power, to preserve the body and comprehend its wonderful mechanism, and to study nature and store up its lessons, are all embraced in a life of study. In prosperity or adversity we look to the same guide for protection. From the cradle to the grave it is one sublime lecture. And when we have recited our last lesson, and passed from the stage of school life, then we shall realize most fully the presence of the Great Teacher whose beneficent hand has been extended through all time to guide us by precept and example, in our duty to Him, to ourselves and to our children.

Medical Department.

The annual announcement of the Medical Department of the Willamette University is issued from the press to day in circular form. By it we learn that the Faculty consists of the following persons: T. M. Gatch, Ph.D. President of University; L. L. Rowland, M.D., Dean—Professor of Physiology, Microscopy and Hygiene; John Boswell, M.D., Emeritus Professor of Obstetrics and Diseases of Women and Children; D. Payton, M.D., Professor of Obstetrics and Diseases of Women and Children, with Clinical Midwifery; Jas. W. McAfee, M.D., Professor of Surgical and Anatomy, with Clinical Surgery; D. M. Jones, M.D., Professor Materia Medica and Therapeutics; A. Sharples, M.D., Professor of the Principles and Practice of Surgery; G. H. Collier, A. M., Professor of Chemistry and Toxicology; Philip Harkin, M.D., Professor of Pathology and Practice of Medicine, with Clinical Medicine, Hon. Rufus Mallory, U.S. District Attorney, Professor of Medical Jurisprudence.

The Yaquina Railroad.

Wm. T. Webber, says the Albany Democrat, the engineer and superintendent of construction on this road, called on us last Saturday, and reports that the work is being prosecuted as fast as possible. The grading has been completed to a point one mile beyond the village of Pahlomath, and the road bed has been located several miles beyond that point. Webber has a good working force on now, but as soon as the harvest is over he thinks they will have all the hands they can work. The managers have been corresponding with some Eastern firms and have a very fair prospect of getting iron and rolling stock for the first ten miles early in the Spring. Everyone connected with the road means business and don't intend to "let up" on the work until the shriek of the locomotive is heard reverberating in the canyons of the Yaquina.

A Rough Fall.

Yesterday, Commodore Sloate and D. D. Orton got a hard fall from a height of twenty feet. They were painting on Mr. Bush's new house and had just commenced using a new piece of staging. Commodore Sloate had been on the treacherous boards for some time but as soon as Orton stepped on the whole concern fell and let them down. Both men were injured more or less, but are getting all right again. The Commodore was able to do some work to-day but it will be a week or two before Mr. Orton will again appear "on deck," as it is thought that several of his ribs were fractured.

A Salem Invention.

Mr. Wm. Leach, an experienced horse-shoer and veterinary surgeon of this city, has invented a shoe for hoof bound horses and is now suffering with contracted feet. It is an ingenious arrangement and said to answer the purpose. The shoe is constructed upon scientific principles and Mr. Leach will take pleasure in showing his invention to persons interested. He has applied for a patent.

Appointments.

Governor S. F. Chadwick has appointed the following persons Notaries Public: E. DePeunt, Ashland, Jackson county, Oregon; A. F. Campbell, Roseburg; E. O. Doud, Portland; H. S. Allen, Portland; A. C. Sweet, Independence; B. E. Nichols, Prineville; Geo. W. Pitcock, Portland; John M. Gearin, Portland.

Nipped.

When Mr. C. Uzafogage went to close up his establishment last night, he tumbled from near the front doors a pair of shoes and boots. The shoes were unfastened but the boots were a good pair and ready for use. They were probably taken some time during the day by some tramp while Mr. U. was engaged in the back part of the store.

W. L. Wade, of North Salem, the popular and long established merchant, is receiving his fall stock, for city and country trade and is prepared to suit the wants of all customers. Mr. Wade is a liberal dealer and about as honest and straightforward as most of us, and those who know him need no endorsement from us.

Organs.

If you want a good, round, smooth, sweet-toned Organ—one that is made of the best of material, and will last a lifetime—get the Whitney & Holmes, of J. H. Robbins, Portland, Oregon.

ACTIVITY NOT ALWAYS ENERGY.—There are some men whose failure to succeed in life is a problem to others, as well as to themselves. They are industrious, prudent and economical; yet after a long life of striving, old age finds them still poor. They complain of ill luck. They say fate is always against them. But the fact is that they are miserable because they have mistaken more activity for energy. Confounding two things essentially different, they have supposed that, if they were always busy, they would be certain to be advancing their fortunes. They have forgotten that misdirected labor is but a waste of activity. The person who would succeed is like a marksman firing at a target, if his shots miss the mark they are a waste of powder. So in the great game of life, what a man does must be made to count, or it might almost as well have been left undone. Everybody knows some one in his circle of friends, who though always active, has this want of energy. The distemper if we may call it such, exhibits itself in various ways. In some cases the man has merely an executive capacity when he should have a directive one; in other language, he makes a capital clerk for himself, when he ought to do the thinking of the business. In other cases what is done is not done either at the right time or in the right way. Energy, correctly understood, is activity proportioned to the end.

THE AQUEDUCTS OF ROME.—One of the most striking evidences of old Roman greatness and good sense is to be found in their elaborate system of aqueducts, traces of which without number have been laid bare in the recent excavations. Remains of these vast works exist in every part of Rome and of the adjacent country, and the aqueducts, in their original state, must have been among the grandest objects of the city. Sometimes they were carried over ground in *specus*, or subterranean channels; sometimes, again, it was necessary that they should take the form of imposing arcades, from thirty to fifty feet in height.

The railroad crossing the Veta Pass in Colorado, climbs to an elevation greater than ever before reached in North America or Europe. Heretofore Sherman Station, on the Union Pacific, about 8,235 feet, has been the highest elevation ever reached by rail. La Veta exceeds it by over a thousand feet, being 9,340 feet above sea level. The grade is 211 feet to the mile a portion of the way.

HOW TO OBEY.—In a picnic in a public school, caused by the cry of fire, one little girl sat perfectly still. On being asked why she did so she said, "My father is a fireman, and told me if the school should be afire I would be far safer to sit in my place until the rush was over, and then get out quietly." She knew how to obey.

An express train in Russia, carrying 6,000,000 of roubles, has altogether disappeared, without leaving the slightest traces affording a clue as to what has become of it.

A Baltimore belle just from Vassar College, when told by the waiter that they had no gooseberries, exclaimed, "What has happened to the goose?"

To the Afflicted—Ladies in particular.

Why need you suffer with Paralysis when you can be cured?—Why will you suffer with Rheumatism when you can be cured? And why have so many aches and pains when it is within your reach to be cured?

I am now established in Salem, prepared to treat all Chronic Diseases, such as Rheumatism, Neuralgia, Consumption, Kidney diseases, and in fact all diseases that human flesh is heir to. Special attention paid to Female Weakness and nervous prostration, which is so common to Ladies. Children's diseases not excepted. In connection with my practice, I have one of the celebrated Medicated Vapor Lightning Cream Baths, which aids vastly in removing all chronic diseases. It opens the pores of the skin, and throws off the slimy, morbid matter, which is one of the great causes of so much suffering. When we once think that two-thirds of our life we take into our system passes off through the pores of the skin, we need not stop long to wonder why we are sick, when we pay so little attention to the most important emanatory of our bodies. During the past time months I have had this bath in operation, and many can testify to its efficacy. I treat patients by the week, or by single treatment.

Ladies will do well to give me a call. Residence, southeast corner of Center and Sumner Streets, Salem. MRS. D. W. CRAIG, M. D.

JOHN MINTO, BREEDER OF MERINO SHEEP.

TAKES pleasure in offering to the Wool-growers of Oregon and the adjoining Territories the chance to purchase THOROUGHBRED MERINOS, and securing parties interested that they can, and will endeavor to, sell Sheep of the same quality and value at MUCH CHEAPER RATES than such can possibly be imported. Examination and comparison with other Sheep offered in the market are cordially invited. Address JOHN MINTO, Salem, Oregon.

N. B.—The Rams and Ram Lambs of the flock can be seen on the ISLAND FARM, adjoining Salem.—The Ewes can be seen at the same place, or at the HILL FARM four and a half miles south of the city. Salem, September 10, 1877.

Farms and Land for Sale. I OFFER FOR SALE ONE FARM, 320 ACRES, 1000 acres in cultivation on good orchard, situated on the Pleasant Hill road, about 14 miles from Eugene City. Also, about 1400 acres of MIXED LAND, one of the best valleys and level land in the county, surrounded by hill and brush and. Three or four very good farms can be made out of it. Good place for a colony. Want to sell the whole lot together. This land is situated in Lane county, about 12 miles from Eugene City, and six from Creswell. Address F. B. DUNN, Eugene City.

REAL ESTATE LOANS.

OREGON AND WASHINGTON Trust Investment Company OF SCOTLAND.

THIS Company is prepared to negotiate loans in sums from \$500 to \$20,000 secured over IMPROVED CITY PROPERTY AND FARM LANDS, for fixed periods of years, or repayable by half-yearly installments. For terms, apply to WILLIAM REID, Manager, 9 First Street, Portland.