

THE OREGON SCOUT.

AMOS K. JONES - EDITOR.

City and County Official Paper.

Thursday, March 6, 1890.

BUILDING AND LOAN ASSOCIATIONS.

The idea of building and loan associations is a new one and originated in the phenomenal growth and large profits of life and fire insurance companies, and has been more eagerly grasped in the wild and woolly west where rapid settlement and booming towns create a greater demand for means with which to keep pace with the times, than elsewhere in slower going countries. It is an idea, too, that just suits the speculative turn of mind of the average westerner and he readily bites at the bait thrown out to him by the oily tongued agents of these concerns. The citizens of Union have invested pretty heavily in two of these institutions, namely, the American Building and Loan Association, of Minneapolis, and the Washington National Building, Loan and Investment Association, of Seattle. The press dispatches recently stated that the first named had been found to be an unreliable swindling concern, and was about to be suppressed by the government officials. This caused a wide spread panic among the subscribers, who at once abandoned payments in the same. However, a friend of the association now publishes a statement in the Inter Ocean that the report recently printed in the press dispatches is misleading. He says the Examiner stated "in his opinion it is expedient to wind up the affairs of the association," giving as a reason that the amount of money used for expenses exceed the net earnings by about six per cent. but said in a subsequent report: "We do not learn that the association has not met its obligations, or that it has refused to meet any claims which were just and by their conditions due and payable." The author of this information further states that "The officers of the association are in possession of evidence that goes to prove that a conspiracy has been formed to wreck the association, get possession of the assets, buy up the members' claims, and clear a cool million. This wrecking business is not aimed at the American alone, but all building and loan associations that are cutting into the would-be wreckers' business.

There may be some truth in this and it is possible the subscribers will not lose so heavily as they thought they would. The weak condition of this association has shaken the faith of many in the Seattle concern, and they are withholding payments until something more reliable can be learned about it than the representations of the agents who organized the branch in this city a few days ago, whose actions and words to say the least, were not calculated to inspire confidence. An application or two for loans have been forwarded and if these are met in a prompt and business like manner, the confidence of our people will be in a measure restored. It is not our wish to disparage foreign institutions of this kind. They are, if responsible and conducted on the correct principle, no doubt a great benefit to the citizens of any town, but at the same time, they should not be jumped at too eagerly. Their reliability should be fully established before encouragement is given them.

The Pendleton Board of Trade is in receipt of a communication from James F. Haskell, of Albany, Oregon, asking what inducement will be offered by that locality in starting a woolen mill, in the way of subscriptions and taking stock. The proposed mill would employ about 150 hands. The board there are taking considerable interest in the matter. As Union has better advantages than any other place in Eastern Oregon for such an enterprise, would it not be well for our people to place themselves in communication with Mr. Haskell? If it is done it should be done without delay.

TELOCASET TATTTLINGS.

March 5, 1890
Miss Ella Synharst, of La Grande, is visiting with Mrs. J. W. Lee this week.
Irvin Farsier is doing a land office business on Snake river, this winter, in the fur line.
Hay is becoming a scarce article in this part, all there is left is what the moss-backs are holding in a few stray bed ticks.
Miss Nellie Welch, our former school teacher, is visiting her host of friends in Telocaset and neighborhood.
Frank Leavitt is the boss hunter of the west. He killed four rabbits Sunday, with five sticks of stovewood, who can beat the record?
The dance given at old Summit hotel Friday night was a complete

A STATE TICKET SUGGESTED.

The East Oregonian which is looked upon as the leading democratic organ of the state publishes the following ticket for the criticism of members of the party.

For Congressman, R. M. Veatch of Lane; for Governor, Sylvester Pennoyer of Multnomah; for State Treasurer, G. W. Webb of Marion; for Secretary of State, C. J. Trenchard of Clatsop; for School Superintendent, J. R. N. Bell of Douglas; for State Printer, A. K. Jones of Union.

The ticket, with the exception of the tail of it, is a good one so far as we can judge, particularly the conquering old chief, Sylvester Pennoyer for governor. He is the people's favorite and can be elected easily, but the others will have a hard fight. We never did any harm to Wager and don't know why he should seek to injure us. We suggest the name of our old friend J. M. Sheppard of Vale, for state printer. He is anxious to be sacrificed and will make a tough old fight while the work is going on.

VICIOUS ASSESSMENTS.

No more conclusive proof of our miserable mode of assessment could be adduced than the one fact brought out at the assessor's convention, namely, that mortgages are assessed at one-half their value in Multnomah, Columbia, and Wasco counties; at two-thirds their value in Baker Clackamas and Morrow; at three-fourths their value in Union and Washington, and at their full value in Grant, Umatilla, Yamhill, Sherman and Linn. The great injustice done by this vicious mode of executing our assessment laws may be shown by a familiar example: Suppose a man in Columbia county loans \$25,000 taking a real estate mortgage as security. If the tax levy be 20 mills and his mortgage is assessed at one-half its value the amount of his taxes would be \$250. A man in Yamhill loans \$25,000 on real estate and takes a mortgage. If the tax levy be 20 mills and his mortgage is assessed at its face value his tax would be \$500. Here A with a capital of \$25,000 pays \$250 more than B who has the same capital and the tax rate is the same against each. The whole trouble and injustice arises from the fact that many assessors do not do their sworn duty. The law provides that mortgages shall be assessed to the full amount of the debt unless in the judgment of the assessor the land or real property by which such debt is secured is not worth as many dollars as still appears unpaid of such debt. If all property were assessed in accordance with law there would be no trouble about the matter.

At the request of Senator J. H. Mitchell, the Secretary of the Department of Agriculture at Washington has sent us "in the interests of agriculture" to make a report not later than Nov. 15, or Dec. 1, which shall include the name of the variety, its quality, and adaptation to our locality. As we don't know as much about farming as Horace Greeley did, we are compelled to ask our farmer friends to help us out. Any of them who will take the seeds, and make the required report to us, can have them by calling at the editorial office. The package is comprised of about fifteen or twenty choice varieties.

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success, the largest and most genteel crowd being present, that has assembled in Telocaset for some time.

Lon Davis passed through Monday morning on his way to North Powder. He found it a tough racket sledding in some parts of Pyle canyon. The roads are not in the best condition possible.

The two prodigals who had such an interesting experience in La Grande society circles, some weeks ago, have returned to their respective homes, and are chopping stovewood for me, feeding stock for pa, happy as if not a ruffie had swept their even flow of life.

One thing worthy of note in this place is, that with the exception of one or two men the two section crews whose headquarters are here are ranch men and boys. This affords quite a source of pocket money for the boys, and experienced bosses find the followers of the plow efficient "Jerries."

As yet, no teacher has been employed for our coming school term. This is a pleasant district in which to teach, the wages are average, and taking it all in all, it would be a fine layout for some young man or lady who desires a summer's employment.

What do you think of the greeting made you in last week's E. O. Republican? Have you ever read history much? It won't take long to hunt up the matter, so just glance back a few years and find out these things for yourself.

Miss Sivilla Shoemaker, of Cove is visiting her sister, Mrs. H. Lynch of Antelope.

Mrs. Maggie Cromwell has been under the weather for a few weeks past, but is improving at present writing.

Van Plummer, of Powder valley was down on a protracted stay last week. The girls are all very fond of Van.

We regret the fact that the young dancers who started from Union Friday night to be in attendance at our ball failed to connect. The careless driving with one hand that some boys will persist in often ends as disastrously.

EXECUTOR'S NOTICE OF APPOINTMENT.

To Whom it May Concern:—I, the undersigned, have been duly appointed executrix of the last will and testament of Peter F. Christman, late of Union county, Oregon, deceased, by the Hon. county court of said county, and has qualified for said trust as required by law. All persons having claims against the estate of the said Peter F. Christman, deceased, are hereby requested to present them with proper vouchers to the undersigned at her residence at Cove, in said county, within six months from the date of this notice. All persons owing said estate are requested to settle the same.
Cove, Oregon, February 21, 1890.
SARCY LILLY BLOOM,
Executrix of the will of Peter F. Christman, deceased.
2-27-w3.

ESTRAY NOTICE.

Taken up by the undersigned, living about 7 miles southeast of Elgin, Indian valley precinct, Union county, Oregon, one iron gray mare, 2 years old last spring, branded O on left shoulder, good size. One sorrel horse, 4 years old, three white feet, white face, one light gray, one-year-old horse colt, small white strip in face, no brand visible. One bay, one-year-old horse colt, white spot in forehead, one white hind foot, no brands visible. One bay, one-year-old horse colt, white spot in forehead, one white hind foot, no brands visible. The above described animals were appraised by J. R. Johnson J. P., as follows: The first at \$30; the second at \$25; the third at \$19 and the fourth at \$15.
JOSEPH HUFFMAN,
Elgin, Oregon.
2-27.

O. & W. T. R. R.

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EXECUTOR'S NOTICE.

To Whom it May Concern:—I, the undersigned, was, on the 3rd day of February, A. D. 1890, by the county court of Union county, state of Oregon, appointed executor of the estate and last will and testament of D. B. Hillis, deceased, and that all persons having claims against said estate are notified to present the same to me, properly verified, at my office in the city of Union, Union county, state of Oregon.
JOHN R. CRITES,
Executor.

Dated at Union, Union county, Oregon, this 5th day of February, 1890.



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