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 In order to allay a misunderstanding among some as to what constitutes news and what advertising, we print this very simple rule, which is used by newspapers to differentiate between them: "ALL future events, where an admission charge is made or a collection is taken IS ADVERTISING." This applies to organizations and societies of every kind as well as to individuals. All reports of such activities after they have occurred is news. All coming social or organization meetings of societies where no money contribution is solicited, initiation charged, or collection taken IS NEWS.

Entered at the Ashland, Oregon, Postoffice as Second-class Mail Matter.



**FIRST NATIONAL LETTER**

Yesterday, the First National Bank of Ashland mailed to their depositors and citizens generally a splendid circular letter on the value of co-operation in financing the industries of the country in times of stress, and showed how the country had been tided over the crisis by the banking interests, and how the banks had been able to do so through the money the people had placed in their hands. The letter was timely, and the statements therein were true and logical. Great things are always accomplished and can only be accomplished, through hearty co-operation.

Just so, with Ashland's other large enterprises, a tourist hotel and sanitarium, for instance. Ashland now faces a crisis. She has expended a large sum of money on mobilizing her mineral waters and improving a great park. This expenditure has proven burdensome for lack of the finishing achievement—preparation to accommodate those who must be brought here to increase the taxable wealth of the community and relieve the burden. In the past she has lacked the hearty co-operation of one citizen with another to bring about this great accomplishment. Instead of this very vital co-operation there has been backbiting and innuendo against individuals. That condition must be changed or the larger community good can never be accomplished. The Chamber of Commerce policy must be advanced to a broader view. Citizens must heartily co-operate for the common good, regardless of personal feeling or grudge before Ashland can go forward to the big accomplishments.

Without this broad view; without this wholesome co-operation; without this forward policy, Ashland cannot accomplish a splendid destiny any more than could the banks of the country have tided the industries of the nation through the crisis that has just past without the cooperation of depositors in placing their funds at the disposal of the banks, by keeping all the money they could on deposit so that it could be used in relieving those who must have help. It was the people's money that did the big thing for the country. In the last analysis, they are the sin-

ews behind the banks that makes such possible. The banks themselves are but the instruments through which great things can be accomplished.

There is a whole sermon in that First National Bank letter. It is on a particular subject, but the principles laid down, being true, are applicable to the Ashland hotel situation as well. If Ashland does the big thing it will only be through wholesome co-operation of all citizens. That's what the Tidings is now fighting for.

**EXAMPLE OF TAX EXEMPTION**

A probate court fight among the heirs of James J. Hill and Mrs. Hill has been on of late in St. Paul. The row has been over the appointment of an administrator for Mrs. Hill's estate of \$12,000,000. But that is only incidental here. The significant point of public interest is that Louis W. Hill, former business advisor for Mrs. Hill, testified that beginning in 1916 and continuing until 1919, he disposed of heavily taxed securities held by his principal, substituting therefore tax free holdings, and in this way increased her annual income from \$365,000 to \$730,000; that is, he doubled net returns.

Here is a concrete example of the working of the tax exempt bond evil anybody can understand at a glance. In a single instance, in the case of a personal fortune, which is surpassed by several in Michigan which have been similarly invested, a little shrewd readjustment has withdrawn \$365,000 annually from the reach of the tax gatherers.

But the money thus lost to the public treasuries must be found somewhere, so the burden is shifted to business enterprise, to people who are obliged to work for their livings, to the widow with a cottage instead of a palace.

If the case of the estate of Mrs. Hill were an isolated one the matter would not be worth mentioning. But unfortunately it is typical of hundreds of other cases. A good many billions of dollars are tied up in tax exempt securities in this country. Figure very conservatively on the basis of what was done with the estate of Mrs. Hill by expert handling, and the extra weight of taxation placed in consequence on the shoulders of those whose property enjoys no exemptions becomes appalling. It runs into the hundreds of millions, possibly into the billions annually. It easily makes the difference between a situation in which the nation could handle its financial problems easily, and the present very difficult economic condition.

**THINK DROPS**

When the Chamber of Commerce is manned by a board of open-minded, aggressive boosters, there will be less eats and more go-get-em.

That's what it takes to land the big persimmons.

The best banker makes the poorest community booster. Most of them are so conservative they lean backward.

Anyway, why should the bankers desire to dominate the Chamber of Commerce and everything else in the town? Why don't they just run their banks and be contented?

Bankers, as a rule, make poor community boosters. They are too conservative. They are too cock-sure to take a chance. They are not aggressive either by training or temperament. They are all right as bankers, but not worth a continental as leaders in aggressive community undertakings.

Wise, open-minded men, as directors, will employ a trained community leader who knows how to handle men and especially trained in the technical art of successfully directing the activities of a Chamber of Commerce. The progressive hotel ticket, printed in another column, are open-minded, forward-looking men.

Honest to goodness, now, Mr. Citizen, what is there about the banking business, in your judgment, that fits a banker especially for aggressive community leadership? Don't you really think go-getter men who are not afraid to go after things will be more likely to bring home the bacon? If you think that, vote that way Monday, without regard to other considerations.

The question of personalities should not enter into the results of the coming Chamber of Commerce election. The question is NOT Carter, McCoy or Smith, it is the bank domination of the club. Bankers, no matter who they are, are not fit men to put in the lead of commercial club activities because they are too conservative, by temperament and training, to go after things hammer and tongs and take the chances absolutely necessary to big community

accomplishments. When you vote this week, Mr. Member, keep this in mind: It is not a personal matter; it is as to the policy of the club as to bank domination; and vote accordingly.

Mr. Fuller, you will be on trial Monday. The result will not turn on your reputation as a good or bad citizen. The issue will be joined as to your relative ability as a community leader and Chamber of Commerce secretary, and you must be judged by the acumen you have displayed in your work the past two years. The question to be settled by the voter is, do you think Mr. Fuller is the best secretary we can get for the money?

**PUBLIC FORUM**

To the Citizens of Ashland:

While sitting one day in Ashland's beautiful auto camp, where people from nearly every state in the Union came during the past tourist season, these words of Dr. Joseph Strong's uttered more than a quarter of a century ago, came to my mind: "Steam has annihilated distance."

As I sat musing, all the inventions of the past twenty-five years passed before my mind. The automobile seemed to me to be the greatest invention of modern times, and I was glad that Ashland's progressive citizens had made this beautiful place where people from every station in life could meet on the same level. For here we found the families of the farmer, the banker and the merchant camping side by side, cooking on the same gas plates.

All of this improvement has meant expense to the taxpayer, but would we go back to the olden days before these parks were beautified and the mineral waters piped in? We not only enjoy all these improvements, but they induce the stranger to tarry within our gates.

Who aroused Ashland's citizens to these great possibilities at its very door? Let the citizens of Ashland drop their mudslinging. Nothing will

ever be accomplished in this manner. If money has been misappropriated (which we do not believe is true), possibly it is a case of pot calling kettle black. At any rate let us forget it. A house divided against itself cannot stand; neither can a city prosper or make progress without the hearty co-operation of all of its citizens.

The beauties of Ashland's parks and auto camps have been sung from Canada to the Mexican border, and we do not think we will go far amiss by saying that in the past year its glories have even reached people on the Atlantic seaboard.

Ashland has made great improvements, considering the times we have been living in. But now, every line of business is brightening up and we believe the greatest need of Ashland, and the most vital question before her citizens today is a TOURIST HOTEL, that will accommodate all who may desire to sojourn among us longer than they would desire to camp. This is needed to put Ashland on the map as one of the greatest tourist centers of the Pacific coast.

MRS. L. E. REEDER.

**'He-Man' Razors**  
 (OLD STYLE RAZORS)  
 Regular \$4.50 to \$5.00  
**ON SALE**  
 While They Last for  
**\$1.24**  
**NININGER & WARNER**  
 SPORTING GOODS STORE  
 PIONEER and MAIN

**The Glory of Success**

comes usually to the man who utilizes his time, his energy and his money to the best advantage. Thrift in any form aids accomplishment.

An account with us is of inestimable assistance to any one who is striving to conserve funds with which to meet future opportunities.

**The Citizens Bank**  
 Ashland, Oregon

**Guns Repaired**  
 FISHING RODS WRAPPED  
 Barrels and Parts Supplied and Fitted for Any Make of Gun  
**R. Middleton**  
 81 OAK STREET

**In a Well-Equipped Bathroom**

It is a pleasure to bathe and wash, and such equipment we are prepared to install in your home. Your friends and guests appreciate such a bathroom. Let us figure with you on this equipment now.

**SIMPSON'S HARDWARE**

**The MOTOR OIL FREE FROM DESTRUCTIVE 'SULPHO' COMPOUNDS**

Produced under the new HEXEON process.

**—what some Cyclo dealers say:**  
 "The best proof of the satisfaction Cyclo is giving is that my customers return for repeat orders."  
 "We have been using and selling Cyclo since it was put on the market. It gives the utmost satisfaction to customers and all others concerned."  
 "Cyclo has given my customers splendid service, durability and satisfaction. It is the one oil for me. All who try Cyclo once call for it again and claim it a 100 per cent. lubricating oil."  
 "I have had plenty of praise and no complaints—and Cyclo sales have added to my business in no small degree."

**The "Cyclo" Garage is always busy**  
 —because it sells engine efficiency

**G**ARAGEMEN everywhere write us of their big sales of Cyclo Motor Oil. There is just one reason: The superior performance of Cyclo in the motor. One dealer tells us: "Cyclo is almost too good for the garageman. Once you sell a customer he drives his car 500 to 1000 miles before he needs more and only a measly old quart then. How can we make any money out of an oil like that?"

It is true that a motorist will use less of Cyclo than of ordinary oil. But other motorists by thousands are discovering the greater lubricating value and economy of Cyclo. As a result, Cyclo dealers increase sales rapidly, while Cyclo users decrease operating and maintenance costs.

Cyclo is the motor oil free from destructive "sulpho" compounds. These impurities are removed by the new Hexeon Process used only by us. Only Cyclo-Naphthenic base crude petroleum is used in making Cyclo.

Prove the superiority of Cyclo for yourself. Flush the crank case, not with kerosene or so-called "flushing oils," but with the grade of motor oil our lubrication chart recommends for your engine, and refill with the correct grade of Cyclo.

Different brands of motor oils have different bodies. The safest, surest way to get the best performance from your motor and avoid expensive engine troubles due to incorrect lubrication is to use the grade of motor oil specified on the Lubrication Chart.

ASSOCIATED OIL COMPANY, San Francisco

**CYCOL**  
 MOTOR OIL  
 FREE FROM DESTRUCTIVE "SULPHO" COMPOUNDS

**Why We Should Buy Oregon Products**

By George L. Baker  
 Mayor of Portland

**THE** prosperity of a state is dependent largely upon its industries. If employment is available, the labor problem and many others correlated, solve themselves.

The people of Oregon owe Oregon their loyal and steadfast support. To support Oregon means to support its industries, which in turn is a support of its citizens.

In the interest of prosperity and a greater Oregon, it is the duty of every citizen to give preference to our home factories and products—not on the ground of sentiment, but as a pure business proposition.

The net result of general support in this line will be continued prosperity for Oregon.

**OREGON QUALITY**  
 ASSOCIATED INDUSTRIES OF OREGON  
 702 OREGON BUILDING PORTLAND