

WEATHER
ne of light cloth
g the newest now
d summer wear

DEPARTMENT
tans, browns, blue and pink
exclusive patterns, each
of colors, small neat figures

UNDERWEAR
ly-cut
10c, 12c
lace trimmed and cuff
e, color, weight in boxes
that make you feel that
end. Come and let us show
present or not.

ON & CO
ANGE FOR MERCHANTS

nting is Done—The Sentinel

REPORT

Of the Condition of the First National Bank at Cottage Grove, Oregon

At the Close of business, April 1, 1913

RESOURCES

Loans and Discounts

Overdrafts, secured and unsecured

U. S. Bonds to secure circulation

Other Bonds to Secure Postal Deposits

Real Estate, Furniture and Personal Property

Due from National Banks and Other Banks

Due from State and Private Banks

Due from Approved Reserve Agents

Checks and other Cash Items

Notes of other National Banks

Fractional Paper Currency, State and National

Lawful Money Reserve in Bank

Redemption fund with U. S. Treasury

(5 per cent of circulation)

Total

LIABILITIES

Capital Stock paid in

Surplus fund

Undivided Profits, less Expenses

Taxes paid

National Bank Notes Outstanding

Due to Trust Companies and Banks

Individual deposits subject to demand

Time certificates of deposit

Certified Checks

Cashier's checks outstanding

Postal Savings Deposits

Reserve for taxes

Total

State of Oregon, County of Lane

I, T. C. WHITFIELD, Clerk

do hereby certify that the foregoing

statement is true to the best of my

knowledge and belief. T. C. WHITFIELD

Subscribed and sworn to before me

on April 1, 1913.

Correct—Attest: N. W. ROBBINS

Notary Public

Oregon contributions will total

\$25,000, which speaks well of

generosity of her people. I

feel the work that merits special

recognition is the gift of \$100 by

the people of Baker.

unity can be accurately measured

by the Sentinel is willing to

publish the same.

uffed Wheat

rtisements in

g magazines

ing Post

ated May 3

Journal

W

ie Companion

union

to us and get

uffed Wheat

FREE

an Shop

Sentinel want ad. will

LOAN

on Improved

es Reasonable

age Grov

Spriggs Bros. Blacksmiths



Horse Shoeing and General Repairing Work

10th Street near Main Phone 40

PROFESSIONAL CARDS

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O. R. GULLION, M. D.

Practice limited to

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Office on Main Street

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tion, mining and Probate law a specialty.

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ATTORNEY AT LAW

NOTARY PUBLIC

Office No. 4

COTTAGE GROVE, ORE

Telephone 131-R

F. W. ROBBINS, M. D.

Physician and Surgeon

Office at Residence: 104 S. 5th Street

THE COUNTY COURT OF THE

STATE OF OREGON IN AND FOR

LANE COUNTY.

Notice of Final Settlement.

Notice is hereby given, that the un-

assigned, administrator of the estate

of Alver H. Nowell, deceased, has filed

the County Court of Lane County,

State of Oregon, his final account as

administrator of said estate and

on Tuesday, the 6th day of May, 1913,

at the hour of 10 o'clock a. m., has

been fixed by said court as the time for

hearing of objections to said report,

and the settlement thereof.

Dated this 29th day of March, A.

1913.

WILLIAM LANE,

Administrator of the estate of

Alver H. Nowell, deceased.

The value of a paper's advertising

is gauged by the number of people it

reaches. No other paper reaches more

people than a quarter as many Cottage Grove

people as does The Sentinel.

Popular Talks on Law SIGNING A NOTE

By WALTER K. TOWERS, A. B., J. D., of the Michigan Bar

One noon while Jason Edwards was sitting on the porch of his prosperous farm home, resting before he returned to the fields, a shiny top buggy drawn by a long-legged bay drew into the side yard and a brisk young man descended. He presented the card of the National Silo Co., and solicited an order. Mr. Edwards needed a silo and signed an order for one, to be erected later. He read the order carefully and noted its contents. It clearly read as an order for a silo, for the erection of which, if completed within sixty days after date, he was to pay \$100.

No silo appeared, nor could Mr. Edwards locate the company, but he saw nothing to worry about until, sixty days later, a near-by bank presented to him for payment a note for \$100 in regular form and bearing his signature. He protested that he had signed no such note, yet acknowledged that it was his signature. Examination showed that it was one end of the silo order he had signed. It had been so worded and arranged that one end might be cut off leaving a promissory note in regular form. The bank insisted that it had paid full price for a regular note and as it was a "negotiable instrument" it was protected as bona fide holder. Edwards sought advice and being told that he would have to pay the note did so.

Proper advice by a competent attorney would probably have saved Edwards \$100 since few states will support such a note, signed under such circumstances. True, if one is induced to sign a negotiable promissory note through fraud and that note is sold in ordinary course to a bank or individual, the purchaser accepting it in perfect honesty and good faith, paying full value for an apparently regular instrument that is not yet due, the quality of negotiability is such that the purchaser will have better right than the rogue who transferred it. Indeed, under such circumstances, the signer would have to pay the note. But rightly viewed, the case of Jason Edwards is not such a case. He was not induced not by fraud to sign a note, because he did not sign a note. What he signed was an order. Having never signed a note, but something entirely different which was changed into a note, he is no more liable than if his signature was forged to a regular note. Yet it is not strange that many laymen have confused this rule and suffered needlessly when some of our courts have made the mistake.

The other side of the picture is the fraud practiced on Allan McGoorty and his wife. Again a buggy came down the road, but it was driven wildly by an attractive young man, and to his arm clung a young woman. They paused at the hospitable-looking house for refuge and told of eloping from a cruel father. Now, all the world loves a lover, and the McGoortys were all assistance. Opportunely, quite by accident, of course, a clerical-looking gentleman appeared from the other direction. Yes, he would marry them, and did—at least, he went through a ceremony. Of course, the bride wept, so did Mrs. McGoorty, and Mr. McGoorty blew his nose and found his eyes a bit dim. In the confusion the "Reverend" remarked that the witnesses must sign the certificate and pushed a paper toward them which they readily signed.

Three months later a bank produced the "marriage certificate" for payment. It was a regularly drawn note for \$500. McGoorty had to pay it, as he was legally liable. He had committed the fault of failing to read what he signed. In his case he actually signed a note. Of course, neither the "Reverend" nor his confederates would have collected from the McGoortys, but they had negotiated the note at the bank, which, having nothing to arouse its suspicions and knowing McGoorty's signature, purchased it for full value, whereupon the "Reverend" and his friends moved on to try their scheme in virgin soil, taking care to be well away when the notes fell due. Where one of two innocent persons must suffer the law takes the view that the one who by his carelessness made the fraud possible must foot the bill.

A similar result followed in the case of Clarence Tucker, who purchased and accepted a barrel of medicated calf meal, giving his note for \$10 therefor. The bottom two-thirds of the barrel proved filled with sawdust, but by that time the bank had purchased the note and the agent had vanished. Tucker was legally bound to pay the note. The vendor of the meal could not have recovered the sum, but again the quality of negotiability protected the innocent purchaser, and the man who signed a note and had it pay it. He had signed a note and it having come into the hands of an innocent third party in due course of business, his liability was settled.

So when you sign a promissory note, drawn in the familiar form—sixty days after date, for value received, I promise to pay to the order of John Doe, the sum of One Hundred Dollars with interest at six per cent per annum—remember that it is negotiable and so is a great deal like money in that it may be freely passed from hand to hand by simple indorsement on the back, and the man who comes by it honestly has full rights against the person who signs it.

In order to possess this quality of negotiability—to be able to pass from one to another by simple indorsement, giving to the person receiving it these superior rights—a note must conform to certain legal requirements. These are stated in the Negotiable Instruments Law, a uniform act which has been adopted in similar form by practically all of the states. In general the note must be in writing and signed by the maker. Writing in its legal sense includes printing, lithographs, etc.; and the signature may be an abbreviation or a "mark." Further, to be negotiable it must contain an unconditional promise to pay a sum certain in money. There must be no "if" about the promise to pay. Also it must be to pay money and not potatoes or nails. If you are having the house shingled and want to prevent the negotiating of a note you may give, so that no one may secure from it better rights than the carpenter to whom you give it, you may do so by stating in the note that you promise to pay upon condition that the barn is shingled in accordance with the agreement.

To be negotiable a note must be payable on demand, or at a fixed or determinable future time. Naming a future date for payment, of course, fixes the time. So, too, it is regarded as a fixed time if payment is to be made at the happening of an event that is certain to occur. Sixty days from date is a determinable future time. Further, it must be payable to order or to bearer, these words of negotiability being necessary that the instrument may possess that quality. So notes are written "pay to the order of John Smith" and not just "pay to John Smith."

A note lacking the above requirements of negotiability may still be a good contract enforceable between the original parties according to its terms. But if the note be not negotiable and the man who made it has been swindled, he may make this defense against the person to whom he gave it.

A person who intends to bind himself by the note signs simply his own name. But mistakes are made by agents who do not intend to bind themselves, personally, but only their principals. Do not sign "Jim Jones, Agent for Samuel Smith," for that will make John Jones personally liable; but sign "Samuel Smith, by John Jones, Agent." A somewhat different rule prevails in the case of public officers for one acting in a public capacity may sign his own name as officer and bind his principals and not himself.

The notes of corporations and partnerships are signed by an officer or agent of the corporation or member of the partnership in the name of the company. A representative or partner who is held out to the world as having authority to sign notes, may bind the company even though he may have exceeded his authority. So if you are a partner, be cautious of the public authority that is given, really or apparently, to a partner whom you do not trust absolutely.

(Copyright, 1913, by Walter K. Towers.)

Drain Elects.

In a closely contested election Drain last week elected the following ticket: Mayor, C. E. Hasard; councilmen, A. B. Chadbourne, L. E. Russell, O. E. Mattoon; recorder, G. V. Sanders; treasurer, Dwight Reed. The admission of South Drain received a favorable vote.

Get your "House for Rent" and "House for Sale" signs at The Sentinel office.

ALASKA'S "SILENT CITY."

Wonderful Mirage That is Said to Have Been Photographed.

One of the best stories regarding a mirage is that told in Alaska concerning the appearance of a city in the sky. This "silent city" is said to have actually been photographed, and, though there are skeptics, enough people claim to have seen it to make the story interesting.

The first account of this "city of silence" was told by a prospector named Willoughby. He was a miner in California and went to Alaska, where he settled in the vicinity of Muir glacier. In fact, it was Willoughby who piloted Professor Muir when he ascended the immense ice field which now bears the scientist's name. Willoughby always told the story of this city which appeared in the sky with much earnestness, and he carried a photograph which he said he took after several visits to the spot whence the vision could be seen.

When Willoughby first went to Alaska natives told him that at certain times of the year when the days were longest and the atmospheric conditions right they saw suspended in the heavens a town with streets, houses and many different kinds of buildings. So impressed was he that he engaged the Indians to take him to the place where the city could be seen, and in their canoes traveled to the spot.

After several attempts Willoughby at length saw this "silent city," as the natives called it. He said that the atmosphere was so clear that mountains many miles away seemed near and that as he gazed the outlines of a city gradually assumed shape, and building after building came to view. He distinctly saw tall office buildings, churches and spires, houses and every indication that the city was inhabited; but, though he saw it several times, he could never detect a human being. A halo of light seemed to cover all. As he gazed the vision faded and gradually receded. So convinced was he that he was looking at the mirage of an actual city that he made records to show that he had been on the exact spot whence the picture in the sky could be seen.

Willoughby's photograph was crude, but enough could be discerned to lead persons to assert that it was a view of Bristol, England, many thousand miles away. Willoughby told his story in 1888 or thereabouts. Since then several persons have said that they saw the mirage. In every instance the mirage was surrounded by a halo of light which poured a soft glow on roof and walls.—New York Sun.

Jenny Lind Hated Us.

Jenny Lind hated the Americans. She abhorred the very name of Barnum, who, she said, "exhibited me just as he did the big giant or any other of his monstrosities."

"But," said I, "you must not forget how you were idolized and appreciated in America. Even as a child I can remember how they worshiped Jenny Lind."

"Worshiped or not," she answered sharply. "I was nothing more than a show in a showman's hands. I can never forget that."—From "The Courts of Memory," by Mine Lindenerone.

Wholesale Favors.

The young man entered the president's office and stood first on one foot and then on the other. He dropped his hat, handkerchief and umbrella. Altogether he was in a highly developed state of nervousness.

"Well, well!" said the employer. "Out with it!"

"I have come, sir," said the young man, and then began to stammer.

"Well, speak up! Have you come to ask for the hand of my daughter or a raise in salary?"

"If you please, sir," stammered the young man, "it's both."—Exchange.

Dead or Alive.

Two Irishmen were working on the roof of a building one day when one made a misstep and fell to the ground. The other leaned over and called, "Are you dead or alive, Mike?"

"O'm alive," said Mike feebly.

"Sure you're such a liar O! don't know you're to believe yes or not."

"Well, then, O! must be dead," said Mike, "for you would never dare to call me a liar if O! was alive."—Philadelphia Record.

Simply a Bad Actor.

The Lady—How did you come to be thrown out of employment? The Thespian—'Tis a sad but soon told tale, madam. An ape-like audience threw ancient eggs at me; a mangy and mercenary manager threw mud down a flight of stairs; a dull witted doorman threw mud out into the street, and a twice cursed taxicab threw mud twenty feet. Thus it was, lady.—Judge.

Evolution.

"Of course you believe in evolution?"

"Yes," replied Mr. Camrox. "My own recollections of early days in the west remind me that many a sixty horsepower limousine can trace its financial ancestry back to a 'prairie schooner.'"—Washington Star.

The Main Difference.

"What is the real difference between mushrooms and roadstools?"

"One is a feast and the other is a funeral."—Baltimore American.

Merely Fiction.

Minerva—Isn't it strange, mother, that all the heroines in novels marry poor men? Mater—Yes, my dear, but that is fiction.—Judge.

Every being that can live can do something. This let him do.—Carlyle.

LET US BUY YOU A SPOOL OF THREAD

We want you to make a quality test of Bowstring Six Cord Spool Cotton and compare it with the thread you are now using. We know that if you will once use Bowstring thread, you will say that no other thread equals it in strength, smoothness and freedom from defects. The Sea Island cotton used in Bowstring thread has a fibre longer and finer than any other cotton in the world. Dressmakers say that Bowstring is so free from defects, that with it they can run their machines all day long without a skip or a break. The price is as usual—5c a spool.

This Coupon is Worth 5c

This coupon will buy at our store a 5c spool of Bowstring thread. But the coupon must be presented in order to get the spool as we must send to the manufacturer a coupon for every spool put out in this way. We want you to know by actual experience the high quality of Bowstring thread. This coupon is good for one week only beginning to-day.

(April 17) Name

Address

Burkholder-Woods Co.

The value of a paper's advertising is gauged by the number of people it reaches. No other paper reaches more than a quarter as many Cottage Grove people as does The Sentinel.

BEAVER BOARD

Will make your old room as good as new and is the ideal for new walls and ceilings. Let us prove it to you

Shingles, Roofing, Building Paper
Lath, Lime, Cement and Plaster

Buy "Made in Cottage Grove" Doors, Windows and Screens

Cottage Grove Manfg. Co.

If you don't read The Sentinel you don't get more than half the news.

The Strength, Equipment and Disposition to Serve Its Patrons Makes this Bank Attractive

Capital - \$25,000
Surplus - \$25,000
Undivided Profits \$10,000

Safety First
Service Next
Courtesy Always



U. S. Postal Savings Depository

First National Bank

Furniture Hardware

PICTURE FRAMING
A SPECIALTY

KNOWLES & GRABER

SPRING SUITS \$13 UP STRICTLY CUSTOM TAILORED

I have just received a complete line of Spring Suitings, all wool and a yard wide that I can make up at \$13.00 and up. I handle the Eugene Woolen Mills goods. Patronize home industry. All work guaranteed. Steam cleaning and repairing.

LADIES' WORK A SPECIALTY