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When summer has passed in these northern states, the sun is only mild under the bright blue skies of Southern California. This is one of nature's happy provisions — eternal summer for those who cannot endure a more severe climate. California has been called the "Mecca of the winter tourist." Its hotels and stopping places are as varied as those of all well regulated cities. Visitors can always find suitable accommodations, congenial companions, and varied pleasing recreations.

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The rate from Independence to Los Angeles and return is \$58.90.

Limit six months, allowing stopovers in either direction. Similar excursion rates are in effect to all California points.

For full information, sleeping car reservations and tickets, call on, telegraph, or write G. A. Wilcox, Agent, Independence, or Wm. McMurray, Gen. Pass. Agt., Portland, Oregon.

## INDEPENDENCE AND MONMOUTH RAILWAY

### TIME TABLE

FROM INDEPENDENCE	
FOR DALLAS	
Train No 94 leaves Independence daily 8:00 a. m.; leaves Monmouth 8:15 a. m.; arrives Dallas 8:40 a. m.	
Train No 95 leaves Independence daily 10:30 a. m.; leaves Monmouth 11:05 a. m.; arrives Dallas 11:30 a. m.	
Train No 70 leaves Independence daily 8:15 p. m.; leaves Monmouth 8:30 p. m.; arrives Dallas 8:55 p. m.	
FOR AIRLIE	
Train No 71 leaves Independence daily 2:30 p. m.; leaves Monmouth 2:50 p. m.; arrives Airlie 3:25 p. m.	
FROM DALLAS	
FOR INDEPENDENCE	
Train No 65 leaves Dallas daily 8:30 a. m.; leaves Monmouth 8:55 a. m.; arrives Independence 9:15 a. m.	
Train No 66 leaves Dallas daily 1:00 p. m.; leaves Monmouth 1:25 p. m.; arrives Independence 1:50 p. m. (This train connects at Monmouth for Airlie)	
Train No 71 leaves Dallas daily 7:35 p. m.; leaves Monmouth 8 p. m.; arrives Independence 8:15 p. m.	
FROM AIRLIE	
Train No 72 leaves Airlie daily 4:05 p. m.; leaves Monmouth 4:40 p. m.; arrives Independence 4:55 p. m.	

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Dallas, Ore.

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Granite

Monuments and Head-  
stones Cemetery  
work etc.

### Polk's Gazetteer.

A business directory of each city, town and village in Oregon and Washington, giving a descriptive sketch of each place, together with the location and shipping facilities and a classified directory of each business and profession. R. L. Polk & Co., Inc., Seattle.

## DOINGS IN OREGON

Interesting Items Gathered  
From All Parts of the State.

### New Banking Law in Effect.

Portland—Oregon's state banking law, enacted at the 1907 session of the legislature, became operative in every particular Wednesday, November 25. National banks are not included in the application of this statute which is designed better to regulate the banking business conducted by private corporations by throwing around it safeguards which make for the protection of the depositor. The purpose of the law in its present form will be further promoted, it is reported, by several important amendments, which will be proposed during the coming session of the legislature.

The features of the law are:

Limits total liability to any bank by any person or corporation to 25 per cent of aggregate paid-in capital and surplus of bank making loan. Requires publication of detailed statements the same as are now published by National banks.

Regulates amount of capital stock of banks according to population of city in which they are located.

Requires banks in cities of less than 50,000 population to carry available cash reserve of 15 per cent of their demand liabilities and 10 per cent of their time deposits; in cities of 50,000 population and more banks must carry cash reserves amounting to 25 per cent of their demand liabilities and 10 per cent of time deposits; at least one-third of these reserve percentages shall consist of actual cash on hand.

Provides for inspection of every bank by State Bank Examiner at least once annually. For this examination banks pay a fee of from \$20 to \$250, according to the amount of their capitalization.

A fine of \$1000 and imprisonment not to exceed two years in the penitentiary are the penalties provided for any officers or owner of a bank who accepts deposits when he knows that the bank is insolvent.

### Aid to Irrigators.

Washington, D. C.—As a result of the personal appeals of President Kerr, of the Oregon Agricultural College, the Departments of the Interior and Agriculture have agreed to establish and equip an experiment farm on the Umatilla Irrigation project, to assist farmers in properly developing their land. Secretary Garfield has set aside sufficient money to erect the necessary buildings, construct laterals and purchase equipment. The Bureau of Plant Industry promised to co-operate with the state in the maintenance of the station, the cost to be equally divided.

Professor Kerr also secured from the Agricultural Department a promise to co-operate with the state in establishing an experiment station for dry land farming in Morrow, Gilliam or Sherman counties, where experiments are to be conducted to ascertain what grains are best adapted to regions where there is less than normal rainfall.

The next convention of the Association of American Agricultural Colleges and Experiment Stations will be held in Portland next July, and the Farmers' Institute Convention will follow.

### May Change Jury List System.

Portland—An attempt will be made at the legislature this winter to change the system by which jury lists are drawn in the various counties for the trial of criminal cases. It is proposed to have the lawyers of a county suggest the names of prospective jurors and take this task out of the hands of the County Judge, County Clerk and Sheriff, who now select such lists from the tax roll. It is understood that such a bill has been drafted in Clackamas county. W. S. U'Ren, of Oregon City, has been conferring with members of the Multnomah county delegation respecting such an amendment, together with other legislation he is desirous of having considered.

The plan suggests that the number to be drawn in a county be apportioned among the practicing attorneys of that county, on the theory that they are better qualified to select capable and intelligent men for jury service. At the same time, attorneys will not be permitted to include in their selections the names of any of their clients. Other safeguards regulating the method of selecting and submitting lists of names are provided in the proposed amendment.

### Salem Thug Captured.

Salem—Salem officers are confident that the man arrested at the fair grounds Friday is the man who shot Dr. C. H. Robertson earlier in the evening.

Sheriff Minto has discovered further evidence which points toward the arrested man as the assailant of Dr. Robertson and other evidence which almost proves that this man made the murderous assault upon Frank Guild in Barnes' store a week ago.

Dr. Robertson was held up and shot at 8 o'clock Friday night by a highwayman wearing a black mask covering all of his face below the eyes. The highwayman fired two shots, only one taking effect. The bullet passed entirely through Robertson's body and has not been found.

Attending physicians say that Dr. Robertson is getting along as well as could be expected, but it will be several days before they can determine what the outcome will be.

In the Circuit Court of the State of Oregon for the County of Polk.

### SUMMONS.

Alma Art Palmer, Plaintiff,

vs.

Ethel V. Jordan, Archelus P. Jordan, Cora Gladys Jordan and Lawrence V. Jordan infants, by their guardian Archelus M. Jordan, and Veril Brown, Roy Brown and Edna Brown infants, by their guardian, Eugene Palmer, Defendant.

To, Ethel V. Jordan, Archelus P. Jordan, Cora Gladys Jordan and Lawrence V. Jordan infants, and their guardian Archelus M. Jordan.

Department No. 2.

In the name of the State of Oregon:

You and each of you, are hereby required to appear and answer the complaint filed against you in the above entitled suit on or before Thursday, the 7th day of January, 1909; that being the last day for your appearance or answer by you. And if you fail so to appear and answer the same for want thereof, the plaintiff will apply to the Court for a decree against you, and each of you for the relief prayed for in plaintiff's complaint herein, to-wit:

For the reformation of the description of the land devised by Almon H. Palmer in his last will to William P. Palmer and Lou Emma Palmer, and the description of said premises in the records and proceedings of the administration of the estate of said Almon H. Palmer in the County Court of the state of Oregon for the county of Polk, and reforming the same to read as follows:

Beginning at the south-west corner of the donation land claim of S. L. Campbell No. 64, Not. No. 2273 in T. 8 S. of R. 5 West of the Willamette Meridian in Polk county, Oregon. Thence north 160 rods; thence east 25 5-19 rods; thence south 14 rods; thence east 74 14-19 rods thence south 146 rods; thence west 100 rods to the place of beginning.

Second. For the reformation of the description of the premises belonging to the estate of William P. Palmer, deceased, wherever the same occurs in the administration of the estate of said William P. Palmer, deceased, in the county court of the state of Oregon for the county of Polk, in the record entries thereof and in the administrator's deed to this plaintiff as purchaser of said premises and reforming the same to read as follows:

The south one-third of the following described premises: Beginning at the south-west corner of the donation land claim of S. L. Campbell No. 64 Not. No. 2273 in T. 8 S. of R. 5 West of the Willamette Meridian in Polk county, Oregon. Thence north 160 rods; thence east 25 5-19 rods; thence south 14 rods; thence east 74 14-19 rods; thence south 146 rods; thence west 100 rods to the place of beginning.

Third. For the reformation of the description of the lands belonging to the estate of Lou Emma Palmer, deceased, wherever the same occurs in the administration of the estate of said Lou Emma Palmer, deceased, in the county court of the state of Oregon for the county of Polk, in the record entries of said court, and in the administrators' deed to this plaintiff of said premises, and reforming the same to read as follows:

The north one-third of the following described premises: Beginning at the south-west corner of the donation land claim of S. L. Campbell No. 64 Not. No. 2273, in T. 8 S. of R. 5 W. of the Willamette Meridian in Polk county, Oregon. Thence north 160 rods; thence east 25 5-19 rods; thence south 14 rods; thence east 74 14-19 rods; thence south 146 rods; thence west 100 rods to the place of beginning.

And that plaintiff be adjudged and decreed to be the owner in fee simple of all said premises.

This summons is published for six consecutive weeks in the Independence Enterprise by order of the Hon. Ed F. Coad, judge of the county court of the state of Oregon for the county of Polk. Which said order was made at chambers in the city of Dallas in said county and state on the 23rd day of November, 1908. The date of the first publication of this summons is November 26th, 1908, and the date of the last publication thereof is the 7th day of January, 1909.

N. L. BUTLER  
Attorney for Plaintiff.

### NOTICE.

Notice is hereby given that the Annual Meeting of the Stockholders of the Independence and Monmouth Railway Company will be held at the Independence National Bank in Independence, Oregon, at 10 o'clock a. m., on Thursday, the 31st day of December, A. D. 1908, for the purpose of electing officers and such other business as may properly come before said meeting.

D. W. SEARS,  
Secretary.

## WHICH WAS THE GUILTY MAN?

[Original.]  
I am retired from the banking business after thirty years' service. On one occasion during this long term a singular thing occurred. The bank I was connected with was a small affair, and we rarely had in the vault over fifty or sixty thousand dollars in currency, but at one time, owing to a peculiar financial condition of the country, we had over two hundred thousand. This money had accumulated during the week and reached the above figure on Saturday at the close of banking hours.

That Saturday night I fell to thinking about this great sum on hand. Our safe was an old pattern and could be readily opened by any bank robber with an ordinary capacity for his business. The combination was known to two officers of the bank (the president and cashier) and myself. I was paying teller. I was not thinking of any danger from within, only from without. The matter having once got into my head I couldn't get it out. I sat at home thinking about it till after midnight and then, without any definite purpose, put on my hat and walked to the bank, which was but a few blocks away. I strolled past the building, turned back and, being to an impulse, went in. I straight for the vault, saw no evidence of change and was about to turn away when a desire seized me to see that the cash was there. I was turning the combination knob when the door opened and the cashier entered.

"What are you doing here?" he asked, evidently astonished and at the same time suspicious.

"I came to see that the cash is all right. What did you come for?"

"I came for that too. I confess I didn't expect to find the teller of the bank opening the vault at this time of night."

"And I didn't expect the cashier to put in an appearance. Your tone indicates a suspicion that I am here to rob."

"I can't think of anything more suspicious than the teller of the bank opening the vault at 1 o'clock in the morning."

At that moment a door at the other end of the room opened, and who should walk in but the president. On seeing us he looked surprised.

"What's happened?" he asked quickly. "Any funds missing?"

"I think not," said the cashier. "But there is no telling how much would have been taken had I not arrived at the nick of time."

"I was worried," I faltered, "at having so large an amount of currency in the safe and could not resist an impulse to come and see that all was right."

"And count the funds?" sneered the cashier.

"What brought you?" asked the president of the cashier.

The cashier tried to stammer out a better excuse than I had given and, failing, finally blurted:

"And what brought you, for the matter of that?"

"I? I often come to the bank before going to bed to see that all is safe. Sometimes I get up at 2 or 3 o'clock in the morning, come here, look around and go home. Tonight, having so much currency in the safe, I was especially anxious."

"Having come first," I said, "on the same errand, I presume I am caught in the act."

"What were you opening the vault for?" asked the cashier. "Couldn't you see that it hadn't been tampered with?"

"I could see that it hadn't been blown open, but I couldn't see that the lock hadn't been picked or that some one knowing the combination hadn't opened it and taken the funds."

"Gentlemen," said the president, "we will have a look at the money and go home."

I was directed to open the safe. The bills were found in piles as they had been left in the afternoon, and the safe was closed, and we separated.

The next day I was called before the president for an examination, which lasted two hours, and when I came out of his private office I saw the cashier go in, as I inferred, for a similar purpose. Notwithstanding that I showed a clean record, the president and cashier after consultation decided to dismiss me.

I appealed to the board of directors, giving them a statement of the facts. After a meeting for consultation the board gave out a decision that the meeting of the three in the bank was a coincidence, that there was no guilt attached to any one of us, but, rather, we were all to be commended for our watchfulness.

The only good this did me was that I retained my position. I was still under suspicion. This was fostered by the cashier, who, I supposed, won over the president to his views. Nevertheless the president acquiesced in the decision of the board and exonerated me. It was but a few weeks after all this happened that we were startled at an announcement that the president had resigned and the cashier had been promoted to the vacant position. I was smarting under what I considered a blow, for, since the cashier considered me guilty of an intent to rob the bank, he would likely put me out in time, when the new president informed me that I had been promoted to succeed him as cashier.

I was thunderstruck. He did not refer to the past, and I went about my new duties in ignorance of what had happened to change the situation.

In ten days it came out that the president had lost \$200,000 in the stock market. NELSON MAXWELL.

## What Papers Do You Read

?

H. B. Geer tells of a farmer who once said: "I don't believe in your book learning, study and all that; I'd rather learn by experience." He did. That man a couple of years later lost out as a farmer and moved to town, where he made a very poor living working by the day and doubtless working for men who studied and read and thought about their business, and applied in it, as far as practicable, that which they had learned from books, periodicals and the experience of others given therein. It is the men who read; the men who study; the thoughtful men who support the farm journals. They are the men who read books and papers on agriculture, fruit growing, poultry culture and bee-keeping. They are the men who stand in the front rank; the leaders in their respective communities. These men have found that it pays to read and study on any subject in which they are interested and apply their knowledge in their everyday work.



is published for this class of farmers and stock raisers. Every week it contains articles by men who KNOW. Practical experience is what counts and you get it from others through the Pacific Homestead, published at Salem, Oregon, each Thursday. Subscription price \$1 per year, sample copy free.

West Side Enterprise - \$1.50

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H. Hirschberg, Pres. A. Nelson, Vice Pres. C. W. Irvine, Cash.

## The Independence National Bank

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