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SOUTHERN PACIFIC

John M. Scott, General Passenger Agent,
Portland, Oregon

Notice of Executors Sale of Real Property at Private Sale

Notice is hereby given that in pursuance of a certain order of the county court of Coos County, Oregon, sitting as a court for the transaction of probate business, made and entered upon the 9th day of August, 1915, in the Matter of the estate of Sarah J. Ferry, deceased, the undersigned, executor of said estate, will sell at private sale to the highest bidder for cash or on credit as hereinafter stated, in one parcel, and subject to confirmation or resale by the county court, from and after the 28th day of October, 1915, all the right, title, interest and estate of the said Sarah J. Ferry, deceased, at the time of her death, and all the right, title and interest that the said estate has, by operation of law or otherwise, acquired other than or in addition to that of the said deceased, at the time of her death, in and to all that certain real property described as follows, to-wit: The north one-half of the northwest quarter, the southwest quarter of the northwest quarter and the northwest quarter of the southwest quarter of section 25, township 29 south, range 12 west of the Willamette Meridian in Coos County, State of Oregon.

Terms and conditions of sale: Cash; or \$500 in cash on the day of the sale and the remainder to be evidenced by a promissory note dated said day of sale, due on or before one year from date, drawing interest at the rate of 8 per cent per annum, interest payable annually, with provision for attorney fees in event suit or action is brought to collect same or any portion thereof, said note to be secured by a mortgage upon said property above described with usual terms and conditions.

WILLIAM FLOYD
Executor of Estate of
Sarah J. Ferry, Deceased.

Notice of Sheriff's Sale

By virtue of an execution and order of sale duly issued by the Clerk of the Circuit Court of the County of Coos State of Oregon, dated the 30th day of September 1915, in a certain action in the Circuit Court for said County and State, wherein McPherson-Ginier Company, a private corporation, as Plaintiff recovered judgment against E. A. Beckett, Defendant, for the sum of Three hundred eighty-two and 15/100 Dollars, and costs and disbursements taxed at Fifteen and 20/100 Dollars, on the 16th day of September 1915.

Notice is hereby given that I will on the 13th day of November 1915, at the front door of the County Court House in Coquille in said County, at 10 o'clock in the forenoon of said day, sell at public auction to the highest bidder, for cash, the following described property, to-wit:

South 38 feet of Lot 1 of Block 1 and the South 38 feet of Lot 2 of Block 1 in the Town of Myrtle Point, according to the Plat thereof on file and of record in the office of the County Clerk of Coos County, Oregon, taken and levied upon as the property of the said defendant E. A. Beckett, or as much thereof as may be necessary to satisfy the said judgment in favor of the plaintiff against said defendant with interest thereon, together with all costs and disbursements that have or may accrue.

ALFRED JOHNSON, Jr.,
Sheriff.
Dated at Coquille, Oregon, October 10-12-15.

Administrator's Notice

Notice is hereby given that the undersigned by an order of the County Court of Coos county, Oregon, has been appointed as Administrator of the estate of George E. Baxter deceased. All persons having claims against such estate are required to present them within six months from the date of this notice, with the proper vouchers, to the undersigned at the Baxter Hotel in the city of Coquille, Coos county, Oregon.

Dated this 12th day of October 1915.
CHARLES E. BAXTER
Administrator of the Estate of
George E. Baxter, Deceased.
10-12-15

Government Maps and Documents

We will supply a large Government Map, prepared by the Interior Department, at 50 cts. each, by mail prepaid. These maps are official

Bureau of Animal Industry Publications

Diseases of CATTLE, HORSES, POULTRY, etc., 50 cents a volume postpaid. These are all Government documents and some are out of print.

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FROM THE NATIONAL CAPITAL

(Continued from Page Four)

have "something just as good." On the other hand the local merchants throughout the country are compelled to handle staple articles, as their reputation in their communities makes it impossible for them to prosper if they persist in giving short measure to their customers. The mail order house can do this since there is "a new one born every minute." It is calculated that the passage of the Stevens bill, giving the manufacturers the right to fix re-sale prices, would go a long way toward curing the present difficulties of trade, and exhilarate the "trade at home" spirit, thereby helping the local communities and their business men. The theory is that nearly every dollar that goes from the interior of the country to mail order houses is diverted from the local dealer, and that the merchants of the country towns who advertise in the local papers, pay taxes for paving and better roads, and help support the local preacher, as well as contribute to the home ball team and the Labor Day celebrations, and make speeches during Old Home Week, should be afforded necessary protection. It is well understood that the great departments of the government, including the Federal Trade Commission, will help to protect these people in their rights. It is a fine topic to talk over with one's Congressman while those gentlemen are at home in their districts.

MILLIONS FOR DEMONSTRATION.

Every state in the Union has availed itself of the provisions of the Smith-Lever law, and in consequence \$4,750,000 is to be spent this year in farm demonstration work throughout the country. The man who does not learn how to grow two blades of grass where there was but one before, or put up a prize acre of corn, will not be able to blame anyone but himself, as Uncle Sam and the states are teaching just how it is done in his own neighborhood.

In the Circuit Court of the State of Oregon, Coos County

Frank R. Shores
Plaintiff
vs.
John W. Foley and Mary Foley (alias) his wife and also all other persons or parties unknown claiming any right, title, or interest in the real-estate described in the Application for Judgment Foreclosing Tax Lien hereinafter mentioned.
Defendants.

To John W. Foley and Mary Foley (alias) his wife the above named defendants.
In the name of the State of Oregon: You are hereby notified that Frank R. Shores the holder of Certificate of Delinquency numbered 83 issued on the 30th day of December, 1914, by the Tax Collector of the County of Coos State of Oregon, for the amount of Seventy-two and 64/100 Dollars, the same being the amount then due and delinquent for taxes for the year 1909, together with penalty, interest and costs thereon upon the real property assessed to you, of which you are the owner as appears of record, situated in said county and state, and particularly above named are hereby further notified that Frank R. Shores will apply to the Circuit Court of the County and State aforesaid for a decree foreclosing the lien against the property above described, and mentioned in said certificate. And you are hereby summoned to appear within sixty days after the first publication of this summons exclusive of the day of said first publication, and defend this action or pay the amount due as above shown together with costs and accrued interest and in case of your failure to do so, a decree will be rendered foreclosing the lien of said taxes and costs against the land and premises above named.

This summons is published by order of the Honorable G. F. Skipworth Judge of the Circuit Court of the State of Oregon for the County of Coos and said order was made and dated this 16th day of September 1915 and the date of the first publication of this summons is the 21st day of September 1915.

All process and papers in this proceeding may be served upon the undersigned residing within the State of Oregon, at the address hereafter mentioned.

J. O. Stemmler,
Attorney for the Plaintiff
Address Myrtle Point, Oregon.
9-21-15

Herald Want ads get results.

OUR PUBLIC FORUM

IV.—F. A. VANDERLIP
On The Business of Banking



The farmers of this nation to come into their own must study business. We must, as a class, understand the fundamental principles that underlie every industry, its functions to society and its relation to agriculture, for there can be no intelligent co-operation without understanding. Mr. F. A. Vanderlip, president of the National City Bank of New York, when asked "What is a bank?" said in part:

"The first and most familiar function of a bank is that of gathering up the idle money of a community, small sums and large, and thus forming a pool or reservoir upon which responsible persons may draw as they have temporary use for money. It is evident that this makes large sums in the aggregate available for the employment of labor and the development of the community. But much more is accomplished than the use of the money actually deposited in the bank, for by the use of drafts, checks and bank notes the efficiency of money is multiplied several times over. A very large business, for example one of the great beef packers, may use very little actual money; on one side of its bank account will be entered the checks and drafts it is daily receiving from everywhere in payment for meats while on the other side will be entered the checks it draws in payment for cattle, etc., its only use of money being for small payments, to labor and otherwise."

If there were but one bank in a community and everybody paid all bills by drawing checks on that bank, and everyone receiving a check immediately deposited it in the bank, the amount of money in the bank evidently would not change at all and the entire business of the community would be settled on the books of the bank. And the situation is but slightly changed when there are several banks, for they daily exchange among themselves all the checks they receive on each other, which practically offset themselves, although the small balances are paid in cash. This is called "clearing" and in every large city there is a "Clearing House" where representatives of the banks meet daily to settle their accounts with each other.

A bank is constantly receiving from its customers, particularly those that are shipping products to other localities, drafts and checks drawn on banks in other cities, which it usually sends for deposit to a few correspondent banks in the central cities with which it maintains permanent accounts. In this way these scattered credits are consolidated and the bank draws upon these accounts in supplying customers with the means of making payments away from home. As each local community sells and buys about the same amount abroad in the course of a year, these payments largely offset each other. It is evident that the banks are very intimately related to the trade and industry of a country. The banker is a dealer in credit much more than a dealer in money, and of course his own credit must be above question. He exchanges his credit for the credits acquired by the customers, and lends credit for their accommodation, but he must conduct the business with such judgment that he can always meet his own obligations with cash on demand. This is the essential thing about bank credit, that it shall always be the same as cash."

OUR PUBLIC FORUM

V.—E. P. RIPLEY
On Relations of Railroads and People



The industrial leaders of this nation in talking to the public face to face through the columns of this paper. The time was when if a corporation had anything to say to the people they sent a lawyer or employed a lobbyist to explain it to the legislature, but the men who know and the men who do are now talking over the fence to the man who plows.

When the leading business men of this nation get "back to the soil" with their problems, strife and dissension will disappear, for when men look into each other's faces and smile there is a better day coming.

Mr. E. P. Ripley, president of the Santa Fe Railroad, when asked to give his views in reference to relations existing between the railroad and the public said in part:

"Frequently we hear statements to the effect that these relations are improving, that the era of railroad bating has passed and that public sentiment now favors treating the railroads fairly. As yet this change in public sentiment, if any such there be, is not effective in results. It is true that in the legislatures of the southwestern states during the



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Model 3, 14-in. carriage, auto. ribbon reverse	35.00	Model 2, L. C. Smith, ball bearing, back spacer	27.50
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		Model 2, Monarch	30.00
		Model 2, 4, 5 and 6, Smith Premier	15.00
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