BULLETIN TOLD **GET OFF GRASS**

C. O. I. DOESN'T LIKE COMMENT

But Letters Endorse Action Taken, Urging Investigation Be Atlowed-Insurance Commissioner Asked to Proceed With Examination.

As stated last week, The Bulletin wrote to the Central Oregon Irrigation Company's Portland offices, ask ing what steps would be taken toward permitting an examination of the Company's books, in accordance with the offer made by Manager Roscoe Howard, and later denied by him. . This reply has been received.

"Portland, Ore., Nov 12, 1914. "The Bond Bulletin, Hend, Oregon.

· Dear Bired progress can probably be made by direct dealing between the company and the insurance Commissioner is respect to an examination of the commany's books; and that the kindly offices of The Bulistin in respect thereto will be unnecessary.

Les, will attend to excuring the members of the legislature, and all accredited delegates, C. C. Chapman will care for the commercial clubs of the state, and Fred N. Wallace, accretary of the Coursess will reach all irrigation companies.

At the executive commissions

Yours respectfully,

The evident intention of the com-munication is to tell The Bulletin to ther to show it has been shown, urgently request that the grass be further invaded, and that every effort be made to get some action in the mat-

When showed the letter from Mr. Stearns, P. J. Young, president of the Central Oregon Irrigation Company Water Users' Association said:

That seems to me characteristic of the Company's stand and methods. Mr. Stearns evidently is trying to make it appear that The Bulletin in make it appear that The Bulletin in All the Deschutes above the mouth of this matter is working on an inde-tendent lead, and has not the back-ing of the settlers. That emphatical affected by the ruling. ty is not true. In this case we are all agreed that Mr. Howard has played us dirt, and we mean to do all we can

A. O. Walker, a director of the Water Users' Association, read the Stearns' letter Saturday.

TEACHERS' RECEPTION. The reception for the Crook * county teachers who will attend * the institute in Bend next week will be held Monday night from *
8 to 10 o'clock in the Emblem *
Club banquet hell, under the *
auspices of the Ladies Library *
Club. During the evening a *
buffet luncheon will be served. * + All are invited to attend.

Insurance Commissioner asking that he take up the matter direct with the company, and that he prosecute the investigation as speedily as pos-

STATE IRRIGATION CONGRESS IS TO MEET JANUARY 7-8-9

Executive Committee Selecta Date A. O. Walker of Alfalfa, Appointed on Program Committee.

The 1915 meeting of the Oregon State trigation Congress will be held In Portland on Thursday, Friday and Baturday, January 7, 8, and 9. These dates were decided upon at a meeting of the executive committe of the Congress recently held in Portland. The parlors of the Imperial Hotel be the place of meeting.

From now until the date of the Congress the different officers expect to make every effort to insure a good The Directors of this Company while fully appreciating the benevolent disposition of The Bulletin heretofare so frequently manifested towards the company and its officers, respectfully suggest that satisfactory progress can probably be made by disposition between the company of the legislature, and all according to make every effort to insure a good attendance, having the work so divided that they will be able to reach all in the state who are interested as irrigation matters. J. G. Hiskle, charman of the legislature and all according to make every effort to insure a good attendance, having the work so divided that they will be able to reach all in the state who are interested as irrigation matters.

At the executive committee meeting A. O. Walker of Affaifa was ap-CENTRAL OREGON IRRIGATION pointed a member of the program.
CO., By Jesse Stearns, Secretary.
C. C. Chapman of Portland and J.
The evident intention of the com- K. Fisher of Haines.

DESCRIPTES FISHING STOPS. District Game Warden Clyde Me-Kay returned from Portland Saturday morning, after meeting with the Fish and Game Commission there. As a result of the petitions circulated here by Mr. McKay, the old closed fishing season will be resumed on the Deschutes. Heretofore fishing was permitted all the year, for fish over ten inches long. This, it was point-ed out, simply encouraged law break-ing and tended to exhaust local trout.

DEATH PENALTY ABOLESHED. Latest returns from the general to get that investigation. In the past the C. O. I. officers have had a babit of going before the Land Board and saying, when a 'kick' came in, that it was only one individual speaking, and that all the other settlers were few hundred votes on the two sides. 'perfectly satisfied.' Probably in this it is expected that Governor West instance they'll say it's only The will now commute the sentences itulietin.' But that isn't so, for we hanging over the convicted murder-are absolutely in sympathy with the state penitontiary to life stand taken by the paper.'

RAILROAD WINS SUIT.

Water Users' Association, read the RAILROAD WINS SUIT.

The suit began last spring to enjoin the O.-W. R. & N. Co. from operating the company meets as half way and shows a willingness to disprove them.

We can't help-but believe the charges are true," said Mr. Walker. "Mr. Howard said we could investigate and then he turned us down. If his statements were the truth, and our maintenance fees are not being missepent, why should he refuse the investigation? Anyway, at the order of the United States Circuit Court in Portland on Monday and completely sustains the position of the railroad.

TO BE LOWERED

YEAR MADE

Be 20 Mills or Less-Present Valnation is \$373,100 Exclusive of Public Service Corporations.

Tentative estimetes of the cost to the tempoyers of running the city of liend for the coming year indicate that a material reduction in the tax levy will be made by the common council at its meeting on Tuesday. Various matters that cannot be settled until the council meets will af-fect the amount of levy, but it now seems, on the figures that have been ecompiled, that it can be set at 20 mills or less as against 24 mills last

In the past year the city has had unusual expenses for street work and for other purposes not estimated in the preparation of the budget a year ago. Nevertheless its finances are in good shape at the present time and with the receipt of the sums due from the county and from other sources 't vill end the year free from debt. The city valuation for 1912 was

\$390,810 which included public service corporations, or exclusive of these \$358,820. As yet the valuation of the public service corporations for 1914 is not known but it will pre-sumably be well over \$40,000. With the regular city valuation of \$373,460 as already announced by the county assessor, the total for 1914 will be In excess of \$400,000.

(Continued on last page.)

DISCUSS TELEPHONE LINE.

At the Commercial Club function on Saturday the plan to obtain an untry into town of the farmer's line from Laidlaw was discussed. The matter was originally brought before the club by representatives of the lines which run into Prinaville and Redmond and is now under consideration by a committee appointed at that time.

CRATER A RATTLE GROUND, LA PINE, Nov. 16.—The discov-ery of more human bones, presumably Indians, is responsible for the theory that the steep interior wall of the Newberry crater was a battle ground for prehistoric tribes. The latest discovery, that of the bones of four men, was made by Fred Shintaffer, of East Lake, while cutting a road through the lava hillside on the east side of the lake. From time to east side of the lake is the lake that side of the lake is the lake the lake is the lake the lake the lake is the lake the lake is the lake the la time within the past four years, sim-Har discoveries have been made in the same locality.

LA PINE SCHOOL FINISHED.

LA PINE, Nov. 18 .- La Pine's nes ten thousand dollar school house is finished and the schools will more into their new quarters next week. The building is a handsome structure of colonial pattern, fitted with all modern conveniences. The enroll-ment in the La Pine schools this year is thirty-five per cent greater than ever before, and as soon as the new building is occupied, a new teacher staff of instructors.

ESTIMATE FOR NEXT LOWER LEVY WILL BE

POSSIBLE

Indications are That 1915 Tax Will Estimated Expenses for Next Year Amount to \$13,637 and Valuation About \$1,300,000-Levy May Be 11 Mills-Was 1514 in 1914

> The tax levy for school district 13 for the coming year will be determined at a meeting in the principal's room at the Reid school at 2 o'clock on Saturday. The estimates of next year's expense that have been prepared to anomit to the meeting indicate that a tax of 11 mills at the highest will be sufficient for school purposes for 1915.

> In the past year the district has paid a levy of 15 ½ mills and in addition issued bonds to the amount of \$23,000 for the construction of the new Reid school building. Earl-ier estimates in respect to next year's turned out to be impossible as the expected surplus has been consumed by the new school building, bringing its total cost up to about \$39,000. Nevertheless a reduction is possible and will undoubtedly be made at the Saturday meeting.

> The estimated valuation of the school district is \$1,300,000, including the public service corporation valuation. Just what this will be is yet to be determined by the State Tax Commission. The total valuation last year was \$1,299,980.

> The following estimate of the ex-penses of the district next year has en prepared and will be submitted

my rate cautial era est carterrant.	
Superintendent	1.700
1 High school principal	1,000
2 Assistants @ 3900	1,800
1 Grade Supt. 6 \$85.00	76
1 Primary teacher @ \$50	720
6 Grade teachers @ \$75	4.05
I 5th grade @ \$80	72
2 Country teachers @ \$60	1.08
Country Janitors	9
	72
Janitor Reid school @ \$60	
Junitor High school @ \$30	27
Wood at Reid school 100 c	30
High school and country 30 c.	9
Water at high school	**
Water at Reid school @ \$30	36
Interest on bonds	1.71
Books, equipment & Repairs.	8.0
Sceding Reid school grounds.	1.0
Fencing same	25
Punctule manus systems	W-17*

11 mill fevy would raise\$14,300

DEATH OF ELIES DE ARMOND. H. H. De Armond was called lo Portland Friday night by the death of his father, Elies De Armond, which occurred that day. Mr. De Armond tes Monday afternoon evidence was was a resident of Grants Pass and produced which led to his holding Y was 80 years old at the time of his death. With his wife, who survives grand jury which meets in December. will be employed to aid the present him, he visited his son in Bond last McCabe is charged with the theft of

The high school football team will

play Prineville a return game here on the 24th. A good game is expected and especially a good crowd as all the school teachers of Crook county will be here on account of the In-stitute. The score of the last game fas 29-28 in Prineville's favor. Ad-

MONEY EASIER, RAILROAD BUILDING WILL BE RESULT

So Says Portland Oregonian, Citing Financial Improvement and Predicting Building From Bend

In its Sunday Issue, the Portland Oregonian devotes an editorial to comment upon the faith in Central Oregon's credit shown by the recent sale of the five per cont inter-state bridge bonds at a premium: That, and other indications, point to the sound condition of the state, and of rapidly bettering condition of fluancial affairs. An easier market and considerable industrial expansion in Oregon are the predictions of the Portland paper.

The editorial continues:
"Many such enterprises await capital and the energy to apply it. As soon as the litigation involving the Bouthern Pacific and Central Pacific railroads is ended money will be needed to complete the Natron-Klam-ath cut-off. When returning pros-perity has put the interurban trolley lines on a paying basis their extenlevy gave ground for the belief that sion to new points in the Willamette next year's miliage might be cut to valley. Southern Oregon and the as low as six mills. But this has now Coast belt should become financially

possible. The same statement is true of the extension of the O.-W. R. & N. line now building through Central Oregon to a connection with the Deschutes Railroad at Bend and with the Southern Pacific at Natron; also of the extension of the Oregon Trunk road from Bend to Klamath."

DOBSON-MUST EXPLAIN

Hood River Commercial Club Gets After Anti-Divisionists. Guy E. Dobson, of Redmond, who

led the anti-division forces in the recent campaign, has been called upon by the Hood River Commercial Club to explain his course in using unfair and distorted statements concerning Hood River county. At a recent meeting of the club, secretary Ravlin was directed to take the matter up with Mr. Dobson. The Hood River News of November

11 in reporting the meeting, said:
"Secretary Ravlin was instructed to demand an explanation from Mr. Guy E. Dobson, a prominent banker of Redmond. Oregon, who grossly misrepresented Hood River in fighting the recent effort to secure a divi-sion of Crook county, Mr. Dobson, u is alleged, greatly distorted Hood River's condition in an effort to lead

met with Senator Chamberlain in raise the same amount as was apent Portland lest week. It is understond this year. *16.657.03 "Heed up" to aid in getting Govern-budget and this year's taxes indiment funds advanced for utilization cate that in reaching the result it on the North Canal project, and failing this to get the money for some tions of a nature that the taxpayers To raise by taxation . . . 214,007.39 | they endeavored to get the Secutor

RELD FOR GRAND JURY.

a sum of money from Fred Buck.

ISSUES BUDGET

ESTIMATES MADE FOR COMING YEAR

Plan to Run County for \$268,988 in 1915-Amount For Schools Less

Than Last Year and Formation of Jefferson Not Considered.

A budget of expenses on which it is proposed to run Crook county for the year 1915 was presented to the county court at its November meeting and is now being published for the information of tax payers. At the next meeting of the court, on December 2, all persons subject to the levy will have an opportunity to be heard and the levy for the coming year

definitely fixed.

The budget differs from that prosented to the taxpayers last year in that it includes all county expenses, while last year's covered only the state tax and general county expense. This year these amounts are judieded and the cost of the high school and the county schools in general.

With all these purposes included the total amount estimated to be necessary in taxes in 1915 is \$26s,-988 and the court complacently says. To raise the above amount it will require a levy of about 24 mills which is 2 mills less than the levy for

Coart Too Optimistic. Those who have had an opportunity to study the figures presented to the court and to compare them with the sums raised by taxation for the same purposes in the present year find it hard to agree with the court in its cheerful prophecy of a lower county hax next year, asserting in-stead that if the county debt is paid and general expenses maintained on the same scale as heretofore, the levy is bound to be higher. That it is expected to pay the deht is shown by the inclusion in the budget of \$100,000 to cover warrants outstanding on January 1, 1915, while a comparison of other figures of general expense with last year's shows no over-powering effort at economy. Some figures are cut and some raised vo that the result is practically the same

in both years. In considering next year's taxes, 't is pointed out, there will be little change in the matter of assessed valuations, taking the county as a whole, so that the same or a lower milings than that of 1914 would raise an equal or lower amount than in the present year. In other words, an increased valuation will not be shown to take care of a lower tax levy and

enterprise near Princylle, in pref-erence to the West Side Project, and general school funds and that do nearer Sisters. of the state tax. For the present year, it is pointed ou, the high school At a hearing before Justice Eas- tax was two mills, raising \$29,587.61 tea Monday afternoon evidence was while the present budget provides produced which led to his holding by only \$13,389. With no record of the expenditures it is impossible to say grand jury which meets in December.

(Continued on last page.)

Little Talks on Banking Certificates of Deposit

A certificate of deposit or C-D as it is sometimes called, is a certificate issued by a bank certifying that a certain sum of money has been deposited in the bank payable to a certain person. It bears the bank's proudse to pay to the legal holdler this sum on return of the certificate properly endorsed.

These certificates are drawn in two different ways, payable ofther on demand or at a stated time in the future. Those drawn payable on demand may be eashed at any time and do not draw interest. Those drawn on time bear interest at a certain rate if left for the time specified; usually a period of even months. They do not draw interest unless left for the full time specified and do not draw interest after maturity unless renewed.

A demend certificate operates as a bank draft or cashler's effeck and when properly endorsed, and the holder identified, can be cashed at banks other than the one of issue. A time certificate does not necessarily operate in this manner for the bank reserves the right to refuse payment until maturity. It is unusual for a bank to refuse to honor a time certificate when presented and in general they have the same properties as those

A certificate of deposit is generally issued when a sum of money is to be left intact until the entire amount

Time certificates afford a safe and convenient way for drawing interest on your savings. THIS BANK PAYS 4 PER CENT ON TIME CERTIF-ICATES IF LEFT FOR A YEAR.

Deschutes State Bank

BEND, OREGON B. FERRELL, President

E. M. LARA, Cashler



COLE'S AIRTIGHT which will make a remarkable saving

in your fuel bill.

Bend Hardware Company THE COMPANY THAT PUT THE "WEAR" IN HARDWARE.

The First National Bank OF BEND, BEND, OREGON

U. C. COE, President E. A. SATHER, Vice- President C. S. HUDSON, Cashler Capital fully paid - - 825,000 Sarplus - - 822,000

Banking Revolutionized

On Nov. 16th, 1914, the Reserve Banks in twelve of the principal cities of the U. S. opened for business. This law means there will never be any more panics in the United States. Every Member Bank can at any time convert its notes into exchange or actual currency. The power of the Federal Reserve Banks to issue currency is almost unlimited; this currency is now printed and may be obtained at any time by Member Banks.

The First National Bank of Bend is member of the Federal Reserve Bank of San Francisco, Galifornia, and is entitled to the full benefit of this new law.

We will be pleased to give full particulars as to the many other advantages and safeguards of this law, in person or by letter.

THE FIRST NATIONAL BANK OF BEND

= DIRECTORS = O. S. HUDSON H. C. ELLIS U. C. COE E. A. SAT O. M. PATTERSON