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ATHENA, ORE., JULY 11, 1913

The largest bank in the United States did two things the other day that attracted much attention. For months it had held to a minimum rate of three per cent for call loans on stock exchange collateral; but it suspended that rule and, as a result, call loans dropped below two per cent. Also, for a good while, in order to strengthen cash reserves, it had been out of the market for commercial paper—that is, had ceased buying merchants' and manufacturers' notes; but, at the same time the call rate was lowered, the bank bought several million dollars of commercial paper on a six per cent basis. At least one other very large bank is said to have followed its example. So there you have the typical situation under conditions like the present—money plentiful and cheap for Stock Exchange speculation; money scarce and dear for legitimate business. For this the banks are not in the least to blame. The condition is forced upon them by our bad banking system. In a time of some stress the big city banks—holding the reserves of the country banks—must keep strong in cash or in paper immediately convertible into cash. Call loans on the stock exchange can be immediately converted into cash; but the notes of merchants and manufacturers, running from three to six months, cannot be realized upon until they mature. Hence—invariably—the city banks are chary of tying up their funds in commercial paper, but are free to lead on the stock exchange. There is no remedy for this except in a central organization that will always rediscunt commercial paper, as the central banks of Europe do. Whether that organization is called a central bank or a regional reserve association is immaterial.

Among the first things taken up by Superintendent J. A. Chubbill was the work done in the industrial department. In order to get a line on what is being done in the different counties, Mr. Chubbill called a meeting of the county superintendents who were in session last week at the State House in the capacity of the State Board of Examiners. Each superintendent reported an increasing interest in the movement and in most cases the local exhibits bid fair to be larger and better than last year. The State Fair board was anxious to ascertain as nearly as possible how many counties would make collective county exhibits and how much space would be required for the juvenile department. According to reports from the superintendents, a dozen county exhibits and perhaps twice as many district exhibits which, in connection with the individual exhibit, will make the largest and best display of school children's industrial work ever assembled in any state.

Gems and precious stones were produced in the United States in 1912 to the value of \$319,522 according to Douglas B. Sterrett, of the United States Geological Survey. The kinds of precious stones found in the United States are many, ranging from diamonds of fine quality to low-grade stones such as agate, but as is seen from the total value of the output there are no really large operations. The principal gem mineral mined in the United States during 1912 was Montana sapphire, of which there was a large output for use both as gems and in mechanical applications. The greater part of the gem sapphires came from the mines in Ferguson county, where they are found in a rock matrix. The majority of these stones have the true sapphire-blue color. The bulk of the sapphire for mechanical use came from the placer deposits in Granite and Deer Lodge counties and consists of vari-colored stones.

According to Dr. W. R. Whitney, in charge of the General Electric Co., research laboratories, the advances in incandescent lighting alone in this country in the last 100 years represent a saving of \$420,000,000 a year or nearly a million dollars a day. He also calls attention to the fact that as a result of investigations with the mercury arc, his company has already had a sale of over a million dollars extra. There are a great many concerns in this country spending over a hundred thousand dollars annually on research.

**GOT DRUNK ON A BEEFSTEAK**

And Also on Overstrong Tea and Even on Cold Water.  
 According to a house surgeon in a London hospital, it is not necessary to take strong drink at all in order to be drunk. Cases have been known in which patients have got drunk on a beefsteak after having been for many weeks on a very light diet. The intoxication in these cases showed itself in a slight dizziness and drowsiness and indistinctness of speech. Similar cases have been known in which the only intoxicant has been strong tea. In fact, there are instances in medical books of exceptional people in whom the constant use of overstrong, overdrawn tea has brought about distinct symptoms of delirium tremens. Perhaps the most curious sort of intoxication on record is that in which the only intoxicant is cold water dripping from a water tap into the ear. In Germany a few years ago quite a number of morbid people had a craving for this curious way of inducing drunkenness, but it seems to have been stamped out. The drip of the water is said to cause a painful boiling sensation at first and then to cause a pleasant drowsiness, ending in deep sleep. When the victim is roused he is dull and stupid in manner, like a heavy drinker. This craze makes its victim a nervous wreck in a very short time.—Pearson's Weekly.

**RIDING THE SURF.**

Riotous Sport in the Breakers That Lash the Coast of Hawaii.  
 "One of the novel pleasures in which most travelers indulge while in Honolulu is surf riding at Waikiki, near Diamond head," writes John Burroughs in the Century. "The sea, with a floor of lava and coral, is here shallow for a long distance out, and the surf comes in at intervals like a line of steeds cantering over a plain. We went out in our bathing suits in a long, heavy dugout, with a native oarsman in each end. "When several hundred yards from shore we saw on looking seaward the long, shining billows coming, whereupon our oarsmen headed the canoe toward shore and plied their paddles with the utmost vigor, uttering simultaneously a curious, excited cry. In a moment the breaker caught us and, in some way holding us on its crest, shot us toward the shore like an arrow. "The sensation is novel and thrilling. The foam flies; the waters leap about you. You are coasting on the sea, and you shout with delight and pray for the sensation to continue. But it is quickly over. The hurrying breaker slips from under you and leaves you in the trough, while it goes foaming on the shore. Then you turn about and row out from shore again and wait for another chance to be shot toward the land on the foaming crest of a great Pacific wave."

Agnes—What foolish things a young man will do when he's in love. Ethel—Oh, Agnes, I'll bet Jack's proposed.—Boston Transcript.

**SUMMONS.**

In the Circuit Court of the State of Oregon, for the county of Umatilla. P. B. Hawley, Plaintiff, vs. George K. Beecher, and all unknown owners and all other persons claiming any interest in or to the land described herein, Defendants.  
 Summons for Publication in Foreclosure of Tax Lien.  
 To George K. Beecher, the above named defendant, and all unknown owners and all other persons claiming any interest in or to the land described herein.  
 In the name of the State of Oregon: You are hereby notified that P. B. Hawley, the holder of Certificate of Delinquency numbered 110, issued on the 1st day of November, 1909, by the Tax Collector of the county of Umatilla, State of Oregon for the amount of Nine and 25-100 Dollars, the same being the amount then due and delinquent for taxes for the year 1908, 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 bounded and described as follows, to-wit:  
 The North half of the Southeast quarter (N 1/2 of SE 1/4) and the Southwest quarter of the Southeast quarter (SW 1/4 of SE 1/4) in section, nineteen (19) Township six (6) North Range 33 E. W. M. containing 120 acres.  
 You are further notified that said P. B. Hawley has paid taxes on said premises for prior or subsequent years with the rate of interest on said amounts as follows:  
 Yrs. Tax Date pd. Tax Recpt Amt. Rate of Int.  
 1909 May 15, '10 4066 \$ 7.90 15 p.c.  
 1910 Mar. 15, '11 4269 8.50 15 p.c.  
 1911 June 15, '12 6569 9.00 15 p.c.  
 Said George K. Beecher, as the owner of the legal title of the above described property as the same appears of record, and each of the other persons above named are hereby further notified that P. B. Hawley 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 the 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. W. Phelps, Judge of the Circuit Court of the State of Oregon, for the County of Umatilla, and said order was made and dated this 8th day of May, 1913, and the date of the first publication of this summons is the 4th day of July, 1913.  
 All process and papers in this proceeding may be served upon the undersigned residing within the State of Oregon, at the address hereafter mentioned.  
 Frederick Steiwer, District Attorney and Attorney for the Plaintiff.  
 Address, Pendleton, Oregon.

**NOTICE TO CREDITORS.**  
 In the County Court of the State of Oregon, for Umatilla County.  
 In the Matter of the Estate of Leo Thomas McBride, Deceased.  
 Notice is hereby given to all persons whom it may concern that William A. McBride has qualified as the executor of the last will and testament of Leo Thomas McBride, deceased. All persons having claims against the estate are required to present them, with proper vouchers as required by law, to said executor at his home near Adams, Oregon or to his attorneys, Peterson & Bishop, at their law office in the Smith-Crawford Building at Pendleton, Oregon, within six months from the first publication of this notice.  
 Dated this 6th day of June, A. D., 1913.  
 WILLIAM A. McBRIDE, Executor.  
 By PETERSON & BISHOP, His Attorneys.

**NOTICE TO CREDITORS.**  
 In the County Court of the State of Oregon for Umatilla County.  
 In the Matter of the Estate of Gustavus Corroyer, Deceased.  
 Notice is hereby given that Rose Corroyer has qualified as executrix of the last will and testament of Gustavus Corroyer, deceased; all persons having claims against the estate are required to present them with proper vouchers as required by law to her at the law offices of her attorneys, Peterson & Bishop, at Athena, Oregon, or at Pendleton, Oregon, within six months from the date of the first publication of this notice.  
 Dated this 13th day of June, A. D. 1913.  
 ROSE CORROYER, Executrix.  
 By Peterson & Bishop, Her Attorneys.

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 "I didn't find this out myself. I heard my grandfather say it a good many years ago. He said he had proved that it paid to buy a Studebaker. I followed his advice to my own satisfaction."  
 "A wagon can't have life in it unless it has the material and work and finish in it. The Studebaker people have been making vehicles for sixty years. They ought to know how to make wagons right—and they do. They have the reputation because they've produced the goods. They don't put the name Studebaker on until the wagon's right, and when you see the name Studebaker on a vehicle of any kind it is your insurance of quality."  
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 Athena, Ore. — **JAMES CONLEY**, — The Tailor