

CENTRAL POINT HERALD

S. A. PATTISON, PUBLISHER. An independent local newspaper devoted to the interests of Central Point and the Rogue River Valley. Published Every Thursday. Subscription price, \$1.50 per year, in advance.

Entered as Second-class Matter, May 4, 1906, at the Post Office at Central Point, Oregon, under the Act of Congress of March 3, 1879.

THE DEPOSIT GUARANTY PROJECT

Some bankers say, and Mr. Taft said, that the proposed guaranty of bank deposits would lead to reckless banking. This conclusion and the reasoning by which it is reached, are not clear. In an occasional instance such a result might follow, but we think not frequently. The average worthy banker is a man very careful of the good name of his bank and of himself, and if he had to pay a slight tax to make bank losses good, it would seem that he would be all the more careful to incur no risk of such loss, and to see to it, as far as he could, that other banks took no such risks.

If a bank fail, under the proposed plan, its depositors must be paid out of a fund collected by a slight tax on the banks. But this money must be repaid, as far as possible, out of the assets of the failed bank. It will be liable to the extent of its resources just the same as now. So that the tax would be very small, and what sort of bankers would they be who would wreck their own bank and impoverish themselves merely because the depositors' money was protected in any event? There are surely very few such bankers, and ought to be none, and if there are any this system would weed them out.

So the argument that a guaranty of deposits would result in reckless banking—whatever else may be said for or against the plan, and this seems to be the principal objection—does not appear to be well founded and reasonable. It sounds like a mere surface objection, the first one that came to mind, calculated to turn public opinion against the guaranty scheme.

But the great, vital good point about this plan the objectors, Mr. Taft at their head, do not deign even to notice—that depositors would be protected. When a bank fails the directly interested parties are the officers and stockholders, perhaps a score of men on the one hand, and the depositors numbering many hundreds, often thousands on the other. Which is better, that the few or the many should suffer loss? The bank officers and stockholders are generally rich or well-to-do men, whom a loss will not ruin, many of whom it will not seriously affect. The depositors are usually poor people or people in moderate circumstances, all of whose savings are in the bank, the loss of which is to them a cruel and often a ruinous tragedy. Mr. Bryan proposes to protect these thousands as against a few from loss. If the bankers are against such a plan, why should the people who are or may be depositors object to it?

Besides, it is simply just that the depositors' money should be absolutely protected, if this be possible. Why should not the custodians of people's money be responsible for it? The depositor should if possible be protected from all risk; the men who solicit and accept the deposits should take all the risks attaching to its investment. And by all bankers contributing to this end, the burden upon them would be inappreciable, and in order that it should remain so bankers instead of being more reckless would be all the more careful.

Besides, in time of a stringency, or threatened panic, the people would not rush to the banks to withdraw their money as they did last fall. They would know that their money was safe and

would not lose "confidence." It is loss of confidence that produces a panic, and with everybody confident there could be no panic. Banks would not be stripped of their money and would not be obliged to declare "holidays." Such are some of the reasons that appeal to the masses of the people in support of Mr. Bryan's plan.—Portland Journal.

Hop Yard Notes.

(Intended for last issue.) All is well at yard No. 1, with a full supply of good old summertime. The population of our camp has increased to about one hundred, the majority being composed of young folks, who of evenings furnish the camp with many of the latest songs and plays, which all the campers enjoy, regardless of being tired from glomming hops all day.

We also have a quartette in camp that crowd the bon fire of evenings with their violins, rattle-bones and other instruments, which help to make up the evening's programme. When the entertainment is over everyone makes a run for his camp, the same as he does in the hop field for a hop sack, and, feeling much refreshed from the effects of the evening's play, swears he can pick four hundred pounds of hops the next day.

Mr. McFall, of Central Point, is engaged in hauling hops from the field to the dryer. He kicks a little about the hops being heavy, but he does not kick very loud, as the pickers do not agree with him very far along that line.

Mr. I. B. Williams, of Central Point, is a little in the lead as a hop picker of his age.

J. Wade is here from Central Point and has a burro in camp. While the burro was out grazing the other evening on plum flat two boys came along and wanted to hire the mule to carry a bedtick of hay from the house to the camp, a distance of 1/2 mile. The mule became excited, ran away and stattered hay the 1/2 mile and part way back. But the boys were not as much out of luck as the old Indian I heard of who lost his feather bed and had to bunk on the ground. After taking in the situation the boys went out to the hop field and gathered an armload of hopvines and made their bed. The next morning the boys felt so refreshed from the effects of their hopvine bed that they swore hay was not in it and would surely stand by the hop growers. So we find hops useful in many ways.

J. A. M.

Injured in Runaway.

Medford Tribune. Dr. and Mrs. C. R. Ray and family returned Wednesday via Klamath Falls from Crater Lake, where they sustained serious injuries in a runaway accident Saturday afternoon. The entire family and the driver were thrown from the wagon. Miss Mabel Ray sustained a fracture of the jaw, Mrs. Ray's arm was injured, the doctor's face cut, and all, including the boys, were badly bruised.

The accident happened as the party was returning from a visit to the lake. A tug became loose while driving down the grade above Whiskey creek and the horses became frightened and dashed madly down, overturning the wagon, spilling the occupants and completely smashing the vehicle.

An automobilist, who came along shortly after, took the party to Steel's camp, where a conveyance was obtained and the injured taken to Klamath Falls for treatment.

A severe hailstorm was prevailing at the time. Miss Ray's injuries were very painful and prevented the party's return via wagon.

A newspaper publisher recently brought suit against forty-five men who would not pay their subscription and obtained judgment in each claim. Twenty-eight of them made affidavit that they owed no more than the law allowed, thus preventing the attachment. Then under the decision of the supreme court they were arrested for petty larceny and bound over in the sum of \$900. All but six gave bail, and the six went to jail. The new postal law makes it larceny to take a paper and then refuse to pay for it.

STRAYED.

One bay horse with star on forehead, branded Y on left shoulder. Suitable reward if returned to undersigned at the Centennial mine, four miles northwest from Central Point, or for information leading to his recovery.

D. J. BLUE, Gold Hill, Ore. 21d25

CHEAP LANDS—For the best and cheapest lands in Oregon, enquire of Harness & Thornton, Real Estate dealers, Yoncalla, Oregon. 431f

WOOD FOR SALE—100 tiers of good pine wood. Enquire of H. C. Cook, 2 miles west of Central Point. 29d26

Old newspapers for sale at the Herald office. Bundle of twenty-five for 5 cents.

Central Point State Bank

Central Point, Ore.

TRANSACTS A GENERAL BANKING BUSINESS

DIRECTORS—J. W. Merritt, President; W. C. Leever, Vice-President; T. M. Witten, Cashier; I. C. Robnett, W. J. Freeman.

Your Patronage is Respectfully Solicited.

FRUIT BOXES

WILLIAMS BROS. DOOR & L'BR. CO.

GRANTS PASS, OREGON:

A SHREWD DEAL.

The Old Farmer Was Decidedly Wise in a Worldly Way.

"It is all right to talk about the robber railroads, but we got robbed even in a while ourselves," said the right of way agent. "The railroad I am working for has been engaged for some time in straightening out the curves on its line, and the work has kept me busy getting the necessary right of way of the farmers whose land we run through. There is nothing that will increase the value of a farm so much as an impression that a railroad will need some of it. But I got along fairly well until last week, when to straighten out a bad curve I found that we would have to buy a few feet from the farm that adjoins our right of way. The moment I set eyes on that piece of ground I saw that I was going to have trouble with the owner, for upon it was a newly made grave. I hated to approach the man, but a railroad can't afford to be sentimental, so I put the case before him.

"What," he cried, "disturb those hallowed bones?" "I am sorry," I answered, "but it is absolutely necessary that we have the land that the grave is on."

"Well, the old man protested with tears in his eyes and threatened to take the matter into court, the last thing that I desired to do, as I wouldn't care to say what a jury would do after a lawyer was through with them. I argued with him and finally got the land that we desired by paying him five times what it was worth.

"Now," said I after the papers were passed, "I suppose you will remove the remains at once?" "Guess not," said he. "Well, I guess you will!" said I sharply. "That land belongs to us now."

"Waal," he drawled, "I don't suppose the ole hog what's buried that cares whether he is removed or not." "Say, that old sharper had buried nothing there but a measly hog and then shed tears over the hallowed bones till I weakened.

"Well, it was on me. So after advising the old fellow to be careful in the future and not bury any more of his relatives near our right of way I left."—Detroit Free Press.

The Barber Knows.

"Well, I wonder who's going to win the baseball championship?" "I won't know for an hour or so."

"What? How can you know then?" "I'm going down to get a shave and a hair cut now."—Catholic Standard and Times.

A Close Call.



Phoebe—I had an awful time when I refused him. Eleanor—How do you mean? Phoebe—Why, he took it in earnest, and I had to explain that I didn't mean it.

Presence of Mind.

Wife (dramatically)—Just think! The Robinsons will be here in twenty minutes, and the cook has spoiled the dinner.

Husband—Don't worry! We'll make 'em drink four or five of your ready made cocktails, and they will never know the difference.—New York Life.

Such Ignorance!

Mike (looking up from paper)—O say, Pat, phwat's a vampire? Pat—Faith, an' it's meself that do be ashamed as your ignorance. A vampire, me boy, is th' fellly that gives th' home team th' short end as it b'gorry! —St. Louis Post-Dispatch.

Job work of all kinds neatly done at this office. Call and see samples.

Among Table Ornaments



a well-filled decanter has first choice among "choice spirits." That "little drop of something" that sounds so vague and mysterious, has really a definite meaning when it is bought of us. It then means "something good." Everybody likes to blow their own horn, but our customers are the ones that give us the most praise. They swear by the high quality Wines and Liquors that we handle. You'll do the same after trying them.

Port and Sherry for Family Use.

Mail orders given prompt attention.

"WEARY'S"

H. O. WILKINSON, Prop. MEDFORD - OREGON. - Phone 214-

An Idea of Business.

"Does your titled son-in-law know anything about business?" "Well," answered Mr. Cumrox doubtfully, "he has had a lot of experience with promissory notes, and he knows how to get a check cashed."—Washington Star.

The Reason Why.

"I hear young Flyer is going to reform." "What's the matter?" "I believe he's dead broke." "Ah, that accounts for his wanting to mend."—Baltimore American.

Modest Precaution.

"Why do you insist on so much red tape in your department?" "Because," answered the official, "we're only human and liable to make mistakes, and we want to put 'em off as long as possible."—Washington Star.

Justly Indignant.

"You say she hates their family physician?" "Yes; she thought she was putting away from a broken heart, and the doctor diagnosed her case as indigestion and cured her."—Houston Post.

Let Him Try.

"I fear no foe in shining armor," sang the man at a concert. "Don't you, old chap?" grumbled the bachelor in the front row. "Then you try to open a sardine box with a pocket-knife."—Penny Illustrated.

No Genius.

"He is very clever, but evidently far from a real genius." "What makes you think so?" "Why, he is fairly punctual about keeping his appointments."—Kansas City Times.

NOTICE FOR PUBLICATION.

Department of the Interior, U. S. Land Office at Roseburg, Oregon.

Notice is hereby given that William A. Aitken, of Medford, Oregon, who, on August 27, 1908, made Timber Application No. 61008 for SE 1/4 of SE 1/4, Section 1, Township 33 South, Range 1 East, Willamette Meridian, has filed notice of intention to make Final Proof, to establish claim to the land above described, before W. H. Canon, U. S. Commissioner, at Medford, Oregon, on the 14th day of November, 1908. Claimant names as witnesses: William T. Grieve, Kate M. Grieve, Robert B. Vivent and Ervin McCall, all of Prospect, Oregon. BENJAMIN L. EDDY, Register

WANTED INFORMATION REGARDING Farm or Business for sale. Not particular about location. Wish to hear from owner only who will sell direct to buyer. Give price, description and state when possession can be had. Address: L. DABYSHIRE, Box 999, Rochester, N. Y.

Subscribe for the HERALD.

SILVERWARE

Rogers Bros.' Triple plated The Best on Earth.

CENT'L POINT PHARMACY

Central Point Market LEWIS & SONS, Props.

Fresh and Salt Meats Beef, Pork, Mutton and Veal.

Highest Market Price Paid for Beef, Pork and Mutton. We invite your patronage. CENTRAL POINT, ORE.

D. C. GRIM City Draying and Transfer

Central Point, Oregon

All kinds of hauling promptly done. Retail Dealer in Wood.

CENTRAL POINT LODGE NO. 193 I. O. O. F.

Meets every Saturday evening at 7:30 p. m. in A. O. U. W. Hall, corner Second and Pine Sts. Visiting brothers are specially invited to meet with us when in town. ERNEST HATHAWAY, J. W. JACOBS, Secretary. Noble Grand.

PROFESSION

JEROME L. RAWHOUSER PHYSICIAN AND SURGEON. Office second floor John Ross building, over Herald office, Pine street. Call residence from office phone when necessary, day or night.

CENTRAL POINT - OREGON

DR. H. P. HARGRAVE PHYSICIAN AND SURGEON

Office over First National Bank Medford Oregon

J. E. ENYART, PRES. J. A. PERRY, VICE-PRES.

Medford National Bank

CAPITAL \$50,000.00 SURPLUS \$10,000.00

Savings Department. Safety Deposit Boxes.

We transact a General Banking Business and respectfully solicit your patronage.

CENTRAL POINT BAKERY

H. C. TURRILL, PROP. My Bread etc is strictly first-class and is second to none in the state. Special orders solicited for fine cakes. Satisfaction assured. Give me a trial.

CENTRAL POINT OR

NOTICE FOR PUBLICATION.

Department of the Interior, U. S. Land Office at Roseburg, Oregon. June 22, 1908. NOTICE is hereby given that Lillian M. Daniels, of Medford, Oregon, who, on June 22, 1908, made Timber Application No. 61013 for SE 1/4 of NE 1/4, NW 1/4 of NE 1/4, Section 30, Township 33 South, Range 1 East, Willamette Meridian, has filed notice of intention to make Final Proof, to establish claim to the land above described, before A. S. Bliton, U. S. Commissioner, at Medford, Oregon, on

Thursday, the 1st day of October, 1908. Claimant names as witnesses: William T. Goulter, Bert H. Harris, Thurston E. Daniels and Robert Shewing, all of Medford, Oregon. BENJAMIN L. EDDY, Register.

NOTICE FOR PUBLICATION.

Department of the Interior, Land Office at Roseburg, Oregon. June 12, 1908. Notice is hereby given that Clara E. Boughton, of Butte Falls, Oregon, on June 12, 1908, made Timber Application No. 10145 for SW 1/4 of SE 1/4, SW 1/4 of SW 1/4, Section 30, Township 34 South, Range 1 East, Willamette Meridian, has filed notice of intention to make Final Proof, to establish claim to the land above described, before A. S. Bliton, U. S. Commissioner, at Medford, Oregon, on

Monday, the 28th day of September, 1908. Claimant names as witnesses: Bert H. Harris, of Medford, Oregon; Labin B. Caster and Frank S. Caster, of Derby, Oregon; and Melburn A. Boughton, of Butte Falls, Oregon. BENJAMIN L. EDDY, Register.

NOTICE FOR PUBLICATION.

United States Land Office, Roseburg, Oregon, March 25, 1908. Notice is hereby given that in compliance with the provisions of the act of Congress of June 3, 1878, entitled "An act for the sale of timber lands in the States of California, Oregon, Nevada, and Washington Territory," as extended to all the Public Land States by act of August 4, 1892, Robert G. Wilson, of Morgan Hill, county of Santa Clara, State of California, filed in this office on May 18, 1907, his sworn statement, No. 3291, for the purchase of the land described, to-wit: Section No. 14, in Township No. 33, South of Range No. 1 East, W. M. E., and will offer proof to show that the land sought is more valuable for its timber or stone than for agricultural purposes and to establish his claim to said land before the Register and Receiver of this office, at Roseburg, Oregon, on

Thursday, the 17th day of September, 1908. He names as witnesses: Charles E. Morine and Albert Morine, of Trail, Oregon; Edward T. McKinstry and Silas F. Morine, of Grants Pass, Ore. Any and all persons claiming adversely the above described lands are requested to file their claims in this office on or before said 7th day of September, 1908. BENJAMIN L. EDDY, Register.

NOTICE FOR PUBLICATION.

United States Land Office, Roseburg, Oregon, May 8, 1908. Notice is hereby given that in compliance with the provisions of the act of Congress of June 3, 1878, entitled "An act for the sale of timber lands in the States of California, Oregon, Nevada, and Washington Territory," as extended to all the Public Land States by act of August 4, 1892, William Fletcher Parker, of Portland, county of Multnomah, State of Oregon, filed in this office on April 25, 1908, his sworn statement, No. 1927, for the purchase of the South-west one-quarter (SW 1/4) of Section No. 14, in Township No. 33 South, Range No. 4 West, W. M. E., and will offer proof to show that the land sought is more valuable for its timber or stone than for agricultural purposes, and to establish his claim to said land before the Register and Receiver of this office, at Roseburg, Oregon, on

Thursday, the 7th day of January, 1909. He names as witnesses: William McGuirk, James Hart and Thomas Lenard, of Portland, Oregon; and George Fense, of Placer, Oregon. Any and all persons claiming adversely the above described lands are requested to file their claims in this office on or before said 7th day of January, 1909. BENJAMIN L. EDDY, Register.

NOTICE FOR PUBLICATION.

United States Land Office, Roseburg, Oregon, May 1, 1908. Notice is hereby given that in compliance with the provisions of the act of Congress of June 3, 1878, entitled "An act for the sale of timber lands in the States of California, Oregon, Nevada, and Washington Territory," as extended to all the Public Land States by act of August 4, 1892, James M. Hart, of 230 Third St., Portland, county of Multnomah, State of Oregon, filed in this office on January 25, 1908, his sworn statement, No. 3274, for the purchase of the North-west quarter of Section No. 14, in Township No. 31, South of Range No. 4 West, W. M. E., and will offer proof to show that the land sought is more valuable for its timber or stone than for agricultural purposes, and to establish his claim to said land before the Register and Receiver of this office, at Roseburg, Oregon, on

Saturday, the 28th day of November, 1908. He names as witnesses: W. F. Parker, Thomas Leonard, and W. H. McGuirk, of Portland, Oregon; and George Fense, of Placer, Oregon. Any and all persons claiming adversely the above described lands are requested to file their claims in this office on or before said 28th day of November, 1908. BENJAMIN L. EDDY, Register.