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WM. H. HORNBERG, Editor and Publisher

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OREGONIAN IS RIGHT.

Asserting that the new currency law, placed the financial system of the country upon a sound foundation and readers panics a remote contingency, the Morning Oregonian is one of the first great Republican journals to commend President Wilson and the Democratic members of congress for the passage of the new law. True it is that the Oregonian reminds its readers that the new bill received the votes of several Republican senators, and therefore concludes that the Democrats have been robbed of much valuable political thunder, but on the whole, the editorial comment is eminently fair and impartial.

The following synopsis of the provisions of the senate bill is reprinted from the editorial page of the same publication:

"The bill mobilizes the bank reserves by establishing regional reserve banks which are to carry a large proportion of them. The number of regional banks has been a subject of controversy between those who hold that greater strength is gained by placing the reserves in the single reservoir of a central bank and those who, through fear of the great power which would be wielded by a central bank, would divide reserves among eight or twelve smaller reservoirs, as the bill provides. The regional bank scheme, however, has the merit of being more responsive than a central bank to sectional needs and conditions in a country of such great area and diverse character as the United States. The provision for transfer of funds between regional banks also serves the purpose of a pipe line by which a depleted reservoir can be replenished by a full one.

"Regional banks are to rediscount commercial paper having three months to run, and agricultural paper having six months to run, for the member banks. In certain ratios to the capital they may discount bank acceptances and accept drafts and bills of exchange covering imports and exports and domestic shipments of goods having six months to run. These are accommodations to be given member banks. Regional banks may also conduct open market operations in the same kinds of paper. They must clear checks for their members at a reasonable charge. Government funds are to be deposited in these banks.

"National banks must and state banks and trust companies may, become members of the regional banks of their district by subscribing six percent of their own capital and surplus. No regional bank is to start with less than \$100,000 capital and, if the stock is not all taken by the banks, the balance is to be offered to the public. If not then subscribed, it is to be taken and sold by the government. Regional banks are to receive 6 per cent cumulative dividends. Of the remaining profits, one-half is to be paid to the government as a franchise tax and the other half is to be accumulated in the United States treasury as a depositors' insurance fund.

"The new banks are to be organized and controlled by a federal reserve board, composed of the secretary of the treasury and six others, appointed by the president, at salaries of \$12,000 a year. The six appointed members are to hold office for six years, one retiring each year, and at least two must have had experience in banking or finance. The board is to fix discount rates weekly to examine and report on regional banks, and suspend or remove their officers for misconduct; to suspend and administer any such bank which violates the law to permit or require any regional bank to discount paper of another at rates to be fixed weekly; to regulate and supervise the issue of federal reserve notes and their use as reserves. This board is to be assisted as a federal advisory council, composed of one representative elected by each regional bank board. Each regional bank is to be governed by a board of nine directors, of whom six are to be elected by the members and three appointed by the federal reserve board.

THE PEOPLE WIN.

For the second time since the new administration assumed control of national affairs have President Wilson and a Democratic congress succeeded in accomplishing a task which was heretofore considered impossible. No sooner had Wilson assumed his oath of office than he turned his mind to the work of revising the tariff. The tariff was revised and it was revised according to the pledges contained in

the Democratic national platform.

The president next turned his attention to the work of giving the people a currency law which would be adequate to the needs of both bankers and depositors. That task has now been performed.

The Aldrich law was out of date and afforded no protection to the people. It was but a newly discovered relic of by-gone ages and served no purpose other than to concentrate the wealth of the land in the hands of the few. It gave to the lords of finance the power to make or break a panic. It was universally conceded to be inadequate and fundamentally wrong.

The Republican party had never dared to make an honest effort to correct these defects in the currency system. Early in life the leaders of that party learned that it was poor politics to tamper with the tariff or the currency. They weighed their political lives against the common good of all and chose political longevity in preference to public duty. They preferred to mark time and drift along on the theory that golden promises would in the future, as they have in the past, satisfy the growing and almost universal demand among the people for constructive legislation dealing with these intricate questions. The day of reckoning came on the 5th day of November, 1912. It was the rebuke of the people for a vacillating policy of inaction. It gave to the once minority party a commission from the voters of the land and upon that commission was written a demand for results.

Woodrow Wilson was chosen as the leader of the Democratic party at Baltimore because he was the kind of a man the people demanded. He was elected the following fall because the independent voters of the land had confidence in his ability and in his integrity. That he has fought the fight and kept the faith is a matter of congratulation both to himself and to the party which made him its leader. He has done more in the eight months of his administration to break the iron chains which have made big brothers of business and politics than any man who ever occupied the White House. Without ostentation, without the use of the big stick, without playing to the galleries or compromising himself or his party, he has secured the passage of more constructive legislation during his short tenure of office than has been placed on our statute books in a decade. He has insisted that every pledge contained in the Democratic national platform be faithfully and honestly kept.

He has taken the members of congress and the public into his confidence and has adopted the simple rule of honesty in dealing with all questions of a public nature. He appeals to the sense of fairness and the intellect of the people rather than to their political ambitions or their lust for fame or wealth. Woodrow Wilson has redeemed the Democratic party and has demonstrated that brains and honesty make good partners in the makeup of the public servant. None of his predecessors in office have accomplished more than he, and none of this generation have accomplished as much. Each day he makes countless new friends and each month he makes a million progressive Democrats.

SHEDD SHOPPERS BUSY PREPARING FOR XMAS

Shedd, Or., Dec. 23.—(Special to Democrat)—Miss Mary Sutherland of Pullman, Washington, and Miss Margaret Sutherland of Astoria, are home to spend Christmas with their parents.

Mr. Herman Zocket had business calling him to Albany Monday.

The Messrs. Dwight Smith and Paul Green of Halsey had business calling them to Shedd Saturday.

Mr. N. R. Howard of Halsey was here Monday.

Mr. Wallace Sprenger and wife were Albany shoppers Monday.

Mr. C. W. Kennedy who is employed with the S. P. R. Co., of this place, left for Seattle Monday morning to visit with his parents until after New Year.

Mr. W. W. Newman and wife left for Portland Tuesday morning to spend Christmas with his wife's parents.

Mrs. Rex Davis of Harrisburg was in Shedd Saturday, attending some business.

Mr. L. B. Kent had business calling him to Lebanon last week.

Mrs. W. M. Beals, Jr., was an Albany shopper last week.

Miss Margaret Willis will spend Christmas with his parents at Whitesboro.

Rev. Richard Hickins of Stayton, former pastor of the M. P. church,

came to town Saturday to conduct the funeral services of Leo Thompson, Sunday, and remained over Monday evening to attend the I. O. O. F. lodge in which he has many friends.

Mr. Delman Newman will spend Christmas with his sister at Tangent.

Mrs. R. M. Grove was in Albany shopping Saturday.

Mr. Julius Miller had business calling a visitor at the home of Mrs. J. R. Davis Saturday.

Mr. Sandy Sutherland made a business trip to Albany last Thursday.

Mr. C. A. Puyburn accompanied by his niece, Miss Matty and Bell Puyburn did some shopping in Albany last Thursday.

Mr. Al Nelson had business calling him to Albany Thursday morning.

Mrs. Ben Shirley was an Albany shopper last week.

FAYETTEVILLE FLASHES AND SPECIALS TO DEMOCRAT

Fayetteville, Dec. 22.—(Special to Democrat).—Friday the following named people took the noon train for Albany: Mr. and Mrs. Grove and sons Wilbur and Merton, Mrs. Nevin McCormick and son Robert, Sol Myers, Mrs. McBride and son and daughter, George and Mary.

Mr. Amos Taylor took the train Friday evening for Salem to attend the funeral of his mother-in-law, his wife going some time before to care for her mother in her last illness.

There was a carload of wire fencing put on the siding for Lamar & Lamar of Peoria.

The community was shocked to learn of the death of Leo Thompson of Boston Mills by hanging Saturday morning.

There are several teams hauling wire for Lamar and Lamar from Fayetteville.

Eighteen persons boarded the Saturday noon train, most of them going to the Hub City to do Xmas shopping.

Mr. and Mrs. Isaac Knight took the morning train for Eugene.

Publicity Spells Success.

Los Angeles, Dec. 23.—Mrs. Mary Erickson, of Portland, who broke a window to get into jail because she was hungry, has told the police that she has accepted a proposal of marriage from Fred Smith of Denver, who read of her plight in a press dispatch. Smith is a working man. He sent his photograph by mail.

FINLEY WANTS 1,000,000,000 INSTEAD OF 500,000 EGGS

Washington, Dec. 23.—State Game Warden Finley has written Senator Chamberlain asking him to urge the bureau of fisheries to allow Oregon 1,000,000 brook trout eggs instead of 500,000, originally asked for, as there is a big demand for brook trout by sportsmen.

LET 'EM DANCE TILL NEW YEARS, SAY COMMITTEE

Pasadena, Calif., Dec. 23.—A committee named by the Parent Teachers association to investigate dancing here has kindly consented to postpone its probe until Christmas merrymaking is over.

Poultry, Pigeon Show Attracts.

Washington, Dec. 23.—Poultry and pigeons raised by Capital fanciers today attracted scores of prominent citizens to the annual exhibition of the Greater Washington Poultry and Pigeon club. Professor Hill, one of resident breeders' prognosticators and president of the club, was one of the leading exhibitors.

Umatilla Project Going.

Washington, Dec. 23.—Secretary of the Interior Lane has ordered that work be begun immediately on the Umatilla project. One million dollars is available for the purpose. Judge Noyes of the court has recommended that the secretary take this action.

Clements Reappointed By Wilson.

(By United Press Association) Washington, December 23.—President Wilson today reappointed Judson Clements of Georgia to succeed himself as interstate commerce commissioner.

Administrator's Notice.

Notice is hereby given that the undersigned, the Administrator of the Estate of James B. Jenks, deceased, has filed with the Linn County Court of Linn County his Final Account and that the Judge of the Linn County Court has fixed the 2nd day of February, 1914, at the hour of one o'clock p. m. for the hearing of objections, if any, to the Final Account, and for the settlement of said Estate. Dated this 23rd day of December, 1913.

F. E. JENKS, Administrator of the Estate of James B. Jenks, deceased. WEATHERFORD & WEATHERFORD, Attorneys for Estate. 126 1/2-9-16-23

Shot from Ambush.

(By United Press Association) Coconino, Ariz., Dec. 22.—Lured from his home by a telephone message, City Marshal Alexander, was shot from ambush and killed in his own yard early this morning. After laying all night in the rain, the body was found at daybreak.

Administratrix Notice.

Notice is hereby given that the undersigned has been appointed administratrix of the Estate of Angus A. Shaw, deceased, by the County Court of Linn County, Oregon. Any and all persons having claims against said estate are hereby notified to present the same to Weatherford & Weatherford, Attorneys, Albany, Oregon, within six months from this date, duly verified as by last J. SHAW, Administratrix of the Estate of Angus A. Shaw, deceased. WEATHERFORD & WEATHERFORD, Attorneys for Admrx. 45-12-19-26 J2

Notice of Final Settlement.

Notice is hereby given that the undersigned executor of the last will and testament of L. H. Montague, deceased, has filed in the county court for Linn County, Oregon, his final account as such executor, and that Monday, the 23rd day of December, 1913, at ten o'clock in the forenoon, has been set by said court as the time for hearing of objections to said final account and the settlement of said estate. J. P. ROBERTS, Executor. C. C. BRYANT, Attorney. 45-12-19-26 J2

SUMMONS.

In the Circuit Court of the State of Oregon for the County of Linn. C. H. Cummings, Plaintiff,

vs. Flora C. Joy, Watson F. Rinehart, Ellis W. Rinehart, Guy S. Rinehart and Frankie Mayer, Defendants.

To Flora C. Joy, Ellis W. Rinehart and Frankie Mayer: In the name of the State of Oregon:

You are hereby notified that C. H. Cummings, the plaintiff herein, is the holder of Certificate of Delinquency No. 144, issued on the 30th day of December, 1908, by the Tax Collector of the County of Linn, State of Oregon, for the sum of One and 90/100 Dollars, the same being the amount then due and delinquent for taxes for the year 1907, together with penalty, interest and costs thereon upon the real property assessed to Melissa Rinehart, of whom you are heirs of the owner as appears of record, situated in said county and State, and particularly bounded and described as follows, to-wit:

Beginning at a point 18.98 chains East of the Southwest corner of the Southeast 1/4 of Section 13, Township 14, South of Range 5 West, Willamette Meridian, thence running East 10.90 chains, thence North 22.75 chains to the river; thence up river with meanderings to a point due north of the beginning; thence South 18.25 chains to the place of beginning, containing 22 acres, situated in Linn County, Oregon.

You are further notified that the plaintiff has paid taxes on said premises for subsequent years as follows, all of which payments, together with the Certificate of Delinquency (15 per cent interest at the rate of fifteen (15) per cent per annum from the date of the several payments.

| Year | Date Paid | No. | Rate | Int. |
|------|--------------|-----|------------|------|
| 1908 | Mar. 23 1910 | 187 | 15 per ct. | |
| 1909 | Mar. 24 1910 | 207 | 15 per ct. | |
| 1910 | Mar. 22 1911 | 15 | 15 per ct. | |
| 1911 | Mar. 23 1912 | 63 | 15 per ct. | |
| 1912 | Oct. 6 1913 | 200 | 15 per ct. | |

Total amount paid since the issuance of the Certificate of Delinquency is Seven and 8/100 Dollars (\$7.08).

Said Flora C. Joy, Ellis W. Rinehart and Frankie Mayer, as the heirs of the owner of the legal title of the above described property as the same appears of record, are hereby further notified that the plaintiff 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 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 D. B. McKnight, Judge of the County Court of the State of Oregon, for the County of Linn, and said order was made and dated this 11th day of November, 1913, and the date of the first publication of this summons is the 14th day of November, 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.

GALE S. HILL, Attorney for the Plaintiff. Address, Albany, Oregon. 114-21-28 45-12-19-26 J2-9-16

Executor's Notice.

Notice is hereby given that the undersigned has been duly appointed by the County Court of Linn County, Oregon, as executor of the estate of L. W. Delancey, deceased. All persons having claims against said estate are hereby notified to present the same to the undersigned at the office of L. M. Curl, at Albany, Oregon, with proper vouchers therefor, within six months from the date hereof. Dated this 15th day of December, 1913.

S. J. DELANCEY, Executor. L. M. CURL, Attorney for Executor. Dec 19-26 Jan 2-9-16

Summons for Publication in Foreclosure of Tax Lien.

In the Circuit Court of the State of Oregon for Linn County. Department No. 2.

C. H. Cummings, Plaintiff,

vs. John F. Duncan, Defendant.

To John F. Duncan, the above named defendant.

In the name of the state of Oregon. You are hereby notified that C. H. Cummings, the holder of Certificate of Delinquency numbered 246 issued on the 6th day of October, 1909, by the Tax Collector of the County of Linn, State of Oregon, for the amount of One and 81/100 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:

Beginning 10 chains S. of the NW corner of Sec. 33, T. 12 S. R. 1 W. of the Will. Merd, thence E. 12.31 chs.; thence S. 1.14 1/2 chs.; thence W. 12.31 chs.; thence N. to beginning, containing 1.74 acres, more or less. You are further notified that said C. H. Cummings has paid taxes on said premises for prior or subsequent years with the rate of interest on said amounts as follows:

| Year | Tax Receipt | Rate | Intr. |
|------|-------------------|----------------|-------|
| 1909 | Mar. 24 1910 5340 | 15 per ct. | |
| 1910 | Mar. 22 1911 5365 | 15 per ct. | |
| 1911 | Mar. 23 1912 5096 | 15 per ct. | |
| 1912 | Apr. 22 1913 6900 | 23 1/2 per ct. | |

Said John F. Duncan, 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 C. H. Cummings will apply to the Circuit Court of the County and State aforesaid for a decree foreclosing the lien against the property 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 D. B. McKnight, Judge of the County Court of the State of Oregon, for the County of Linn, and said order was made and dated this 11th day of November, 1913, and the date of the first publication of this summons is the 14th day of November, 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.

GALE S. HILL, Attorney for Plaintiff. Address Albany, Oregon. 114-21-28 45-12-19-26 J2-9-16

Summons for Publication in Foreclosure of Tax Lien.

In the Circuit Court of the State of Oregon for Linn County. Department No. 2.

C. H. Cummings, Plaintiff,

vs. W. A. Alford, Defendant.

To W. A. Alford, the above named defendant.

In the name of the State of Oregon: You are hereby notified that C. H. Cummings, the holder of Certificate of Delinquency numbered 35, issued on the 5th day of December, 1908, by the Tax Collector of the County of Linn, State of Oregon, for the amount of Two and 22/100 Dollars, the same being the amount then due and delinquent for taxes for the year 1907, 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:

Beginning at a point which is 2.61 chains west of the quarter section post on the east side of Section 5 in Township 15 South, Range 4 West of Willamette Meridian, Linn County, Oregon, and running thence north 1.78 chains, thence west 10 chains; thence South 10 chains; thence north 8.22 chains to the place of beginning, all in Linn County, Oregon.

You are further notified that said C. H. Cummings has paid taxes on said premises for prior or subsequent years with the rate of interest on said amounts as follows:

| Year | Tax Receipt | Rate | Intr. |
|------|-------------------|----------------|-------|
| 1908 | Mar. 23 1909 4978 | 15 per ct. | |
| 1909 | Mar. 24 1910 5369 | 15 per ct. | |
| 1910 | Mar. 22 1911 5348 | 15 per ct. | |
| 1911 | Mar. 23 1912 5701 | 15 per ct. | |
| 1912 | Apr. 22 1913 6953 | 43 1/2 per ct. | |

Said W. A. Alford, 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 C. H. Cummings 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 D. B. McKnight, Judge of the County Court of the State of Oregon, for the County of Linn, and said order was made and dated this 11th day of November, 1913, and the date of the first publication of this summons is the 14th day of November, 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.

GALE S. HILL, Attorney for Plaintiff. Address Albany, Oregon. 114-21-28 45-12-19-26 J2-9-16

Notice to Stockholders.

A meeting of the stockholders of the Albany Creamery association will be held at the creamery in Albany, Jan. 8, 1914, at 1 p. m. for the purpose of electing five directors and the transaction of any other business that may come before the meeting.

C. L. SHAW, President. 48 W 412-16-19-23-26-31 J 2-6

In the County Court of Linn County, Oregon.

In the matter of the guardianship of

Frank Switlinski, and insane person.

Now on this 28th day of November, 1913, the above entitled cause coming on for hearing upon the duly verified petition of W. C. Stellmacher, guardian of the estate of Frank Switlinski, insane.

And it appearing to the court that the matter and things set forth in said petition are true.

That said Frank Switlinski, insane is the owner in fee simple of the following described real property, to-wit:

Beginning at a point which is south 14.73 chains and west 5.59 chains distant from the southwest corner of Section No. 25, in Township 10 South, Range 3 West of the Will. Mer., Oregon, and running thence west 23.35 chains, to the east side of the county road from Knox Butte to Jefferson; thence south 21.41 chains; thence east 23.35 chains, to a point due south of the place of beginning; thence north 21.41 chains, to the place of beginning, containing 30 acres, more or less, in Linn County, Oregon, and that it will be necessary to sell said real property to pay the debts of said Frank Switlinski, insane, and the expenses of this guardianship.

And it further appearing to the court that Iuzefa Mckilwicz, of Passaic, Lozemska, Hubertus Posad, is a sister and Mikal Switlinski, of Ozeivskoi, Wolosze, Horod Lubrodno, is a brother of said Frank Switlinski, both of whom live in Russian Poland, and are the next of kin of said Frank Switlinski, insane.

It is therefore ordered by the court that said next of kin and all persons interested in said estate and appear before this court, on Saturday, the 3rd day of January, 1914, in the county court room in the court-house in the city of Albany, Linn County, Oregon, at the hour of one o'clock of said day, to show cause, if any why said real estate should not be sold in accordance with the prayer of said petition.

It is further ordered that a copy of this order be published in the Semi-Weekly Democrat, a newspaper circulating in Linn County, Oregon, for at least three successive weeks.

D. B. MCKNIGHT, County Judge of Linn County, Oregon. 45-12-19-20J2

Summons for Publication in Foreclosure of Tax Lien.

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vs. W. A. Alford, Defendant.

To W. A. Alford, the above named defendant.

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Beginning at a point which is 2.61 chains west of the quarter section post on the east side of Section 5 in Township 15 South, Range 4 West of Willamette Meridian, Linn County, Oregon, and running thence north 1.78 chains, thence west 10 chains; thence South 10 chains; thence north 8.22 chains to the place of beginning, all in Linn County, Oregon.

You are further notified that said C. H. Cummings has paid taxes on said premises for prior or subsequent years with the rate of interest on said amounts as follows:

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| 1908 | Mar. 23 1909 4978 | 15 per ct. | |
| 1909 | Mar. 24 1910 5369 | 15 per ct. | |
| 1910 | Mar. 22 1911 5348 | 15 per ct. | |
| 1911 | Mar. 23 1912 5701 | 15 per ct. | |
| 1912 | Apr. 22 1913 6953 | 43 1/2 per ct. | |

Said W. A. Alford, 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 C. H. Cummings 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.

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