

The Springfield News

J. C. DIMM, WALTER R. DIMM
Editors and Publishers

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OUR CORRESPONDENTS
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 DONNA Charles Heck
 COBURG Elsie Anderson
 CEDAR FLAT Mrs. Anne Morse
 WEST SPRINGFIELD Mrs. Clara Childs

Member of the Willamette Valley
Editorial Association.

MONDAY, JANUARY 29, 1917.

LOWER INTEREST; MORE BUSINESS.

The balance of trade in favor of the United States is growing larger and larger each month that the War of the Nations in Europe continues. The banks of this country are getting large reserve balances on hand that they are not able to place out at interest at current rates. Western banks are noticing this condition more than the banks in the eastern states on account of the higher rate of interest they charge in the West.

The larger part of the business transacted in this country is done on the basis of borrowed capital. At the present status of business in the Willamette valley there are few business enterprises that can make a profit on borrowed capital when eight per cent is charged for its use. We need lower rates of interest if we want to have more business in this valley. How can manufacturing enterprises here that have to pay eight per cent for the use of capital compete successfully with eastern enterprises that can borrow unlimited funds at three and five per cent interest?

The time of plunging into business enterprises here in the West and getting large returns is past. The West has become a part of the whole national enterprise. We must compete with the East both in buying and selling. Eastern prices are Western prices. Our sales and purchases are made in terms of New York or Chicago markets. If we are going to make our products the greatest possible factor in the markets of the world it is necessary that our financial machinery be tuned in accordance with the interest rates of the East.

If the farmer of the Willamette valley could go to his banker and borrow money at six per cent he would be better able to make larger profits on his labors, because he could improve his land to the point of highest production. The government has come to the farmer's aid and his case will be solved in a few years.

It is the merchant and the manufacturer that needs the aid of cheap capital in this valley. There are untold resources right in our very midst that could be secured to build and operate factories. The merchant needs cheaper capital with which to carry a complete stock of merchandise.

It should be to the advantage of the banks of this northwest to lower their rates of interest at least for certain types of industry. This would mean more money invested to make more business for the community. If lower rates of interest would put more capital to work at productive industry this industry would bring more money into the community. More money in the community means more money and more business for the bank. More business for the bank means more profits for the banking business.

SOCIAL EVENTS

ENTERTAIN DEBATORS AND THEIR FRIENDS

One of the most delightful and elaborate parties of the winter season was given by the Misses Esther Campbell and Vera Williams, Saturday evening at the home of Dr. and Mrs. N. W. Emery, at the corner of Second and Main streets. The rooms of the Emery home were beautifully decorated in color scheme of red and green, which was nicely carried out by the use of sword ferns, red willows and appropriate paper decorations. The guests spent the larger part of the evening playing progressive rook. Those who carried off the major and minor honors were not announced by the hostesses. After many rounds of rook, cloths were spread for the sumptuous refreshments that were to conclude festivities. Brilliant red candles crowned with gorgeous shades furnished the only illumination during the "eats." The luncheon consisted of fruit salad with whipped cream, salted nuts, wafers, peach and lemon sherbert, individual cakes, and coffee. The guests of the evening were, Misses Lillian Mulligan, Audrey Perkins, Ella and Thora Boesen, Doris Sikes, Frances Baker of Eugene, Vera Williams, Esther Campbell, Dr. and Mrs. Emery, Messrs. Royal Doane, William Machen, Chris Boesen, John Dimm, Winifred May and Walter Dimm.

MISS MARY ROBERTS CELEBRATES BIRTHDAY

A most happy time was enjoyed last Friday afternoon when Miss Mary Roberts asked in a number of friends to help celebrate her 55th birthday with her. Fancywork and visiting were the chief pastimes, while most delicious refreshments of sandwiches, salad, coffee, pickles, and cake, were an added pleasure. "We certainly did have an awfully good time," one of the guests said. The neighbors enjoying the occasion were: Mrs. B. G. Van Valzah, Mrs. B. A. Washburne; Mrs. Ronald Roberts, Mrs. Al. Montgomery, Mrs. Hannah Hill, Mrs. L. K. Page, Mrs. Lizzie Stewart, Mrs. Chas. Doritz, and Miss Rebecca Roberts.

MRS. JARRETT ENTERTAINS NEEDLECRAFT AND GUESTS

Mrs. O. H. Jarrett was hostess for a most delightful meeting of the Needlecraft club on last Thursday afternoon. After an afternoon spent with fancywork, the hostess was assisted by Mrs. Carl Girard in serving a lovely two course lunch. Mrs. W. N. Long and Mrs. Carl Girard were additional guests besides the club members. The next meeting of the club will be held at the home of Mrs. R. P. Mortensen, on Sixth and A streets, on Thursday, February 8.

MRS. KESSEY GIVES PARTY

Mrs. O. B. Kessey was hostess for a delightful informal party at her home on Ninth and A streets on Saturday evening, when she entertained her all son, Dwight's, teacher, Miss Am'e Young, and the Misses Effie J. Rhodes, Bess Palmer, Stella Martin, Florence Coffin, and Edna Swarts. "Rook" was the chief pastime of the evening, while later a most delicious two-course lunch was quickly disposed of.

SOCIETY

A. E. Shumate, Pacific Coast manager of Ginn and company, booksellers, was in Springfield a week ago yesterday, and was a guest for the afternoon and for dinner at the home of superintendent and Mrs. R. L. Kirk.

Bad Habits.

Those who breakfast at eight o'clock or later, lunch at twelve and have dinner at six are almost certain to be troubled with indigestion. They do not allow time for one meal to digest before taking another. Not less than five hours should elapse between meals. If you are troubled with indigestion correct your habits and take Chamberlain's Tablets, and you may reasonably hope for a quick recovery. These tablets strengthen the stomach and enable it to perform its functions naturally. Obtainable everywhere.

SUMMONS FOR PUBLICATION IN FORECLOSURE OF TAX LIEN

In the Circuit Court of the State of Oregon, For Lane County
 J. W. Machen, Plaintiff,
 vs
 J. L. Briggs, Mrs. J. L. Briggs and all persons unknown if any, having or claiming any interest or estate in and to the hereinafter described real property Defendants.

To J. L. Briggs and Mrs. J. L. Briggs and all persons unknown, if any, having or claiming an interest or estate in and to the hereinafter described real property, the above named defendants.

IN THE NAME OF THE STATE OF OREGON: You are hereby notified that J. W. Machen the holder of Certificate of Delinquency numbered 1211 issued on the 7th day of October 1913 by the Tax Collector of the County of Lane, State of Oregon, for the amount of \$5.06, the same being the amount then due and delinquent for taxes for the year 1913 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:
 Lots eleven (11) and twelve (12) in block three (3) of the Valley View addition to the Town of Springfield, Lane County, Oregon.

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

For 1913, paid March 16, 1914, receipt No. 9058, amount \$4.55 at 10%.
 For 1914, paid March 22, 1915, receipts No. 4624 and 4625, amount \$3.44 at 10%.
 For 1915, paid December 16, 1916, receipt No. _____, amount \$4.61 at 10%.

Said J. L. Briggs and Mrs. J. L. Briggs as the owners 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 J. W. Machen 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 Lane and said order was made and dated this 18th day of December 1916 and the date of the first publication of this summons is the 18th day of December 1916.

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

FRANK A. DEPUE
 Attorney for Plaintiff
 Address cor. 5th and I streets Springfield, Oregon.
 Dec. 18, 26; Jan. 1, 8, 15, 22, 29; Feb. 5, 12, 19

The Making of a Town

(Continued from page one)

- e. Fine arts: music, concerts, art gallery.
- 4. Religious and charitable organizations.
- a. Churches: number, denominations, membership, attendance.
- b. Sunday schools, young peoples organizations, work of.
- c. Charitable work: associated charities, Salvation Army, private charity and poor relief.
- IV. Government
 1. Management: character of government, political, business or social.
 2. Work of departments
 - a. Police
 - b. Fire
 - c. Health
 - d. Recreation and parks.
 - e. Construction and public works.
 3. Utilities: what they are, how managed, character of service and cost.
 4. Financial: taxes, assessment of property, expenditure of funds, proper audit and publicity of accounts.
 5. Reformatory: jails, almshouses, poor department, juvenile court, dispensaries.
- V. Conclusions
 1. The form of conclusions should take.
 2. Distribution of population on basis of income, living conditions and housing facilities.
 3. Is the town fulfilling its duty as an economic agent?
 4. Has the town provided adequate means of guarding the health of its citizens: (a) in water supply; (b) sewerage; (c) housing; (d) caring for contagious diseases?
 5. Is the government efficient, honest and economical? In what respect can it be bettered?
 6. Do the children have adequate educational facilities? Have the problems of truancy been solved?
 7. What social institutions exist? What is their value? What new institutions should be established? What abolished?
 8. Are the provisions for recreation and amusement sufficient to meet the needs of the community? If not, what provisions can be made to meet those needs?
 9. Is vice subjugated and the elements making for it subordinated? Are the real efforts to keep the town on a high moral basis; do churches, schools, police and commercial bodies cooperate to this end?
 10. What plans are being made for a bigger and better town in the matters of planning, recreation, education and business?
 11. Maps and charts should be made to show graphically the facts gathered in the survey.
 12. The committee should publish its findings or hold a public meeting and explain matters to the people.

Classified Ads

For Sale, Rent, Wanted, Etc.

FOR SALE: one span three year old colts. See L. M. Cagley.

FOR RENT—Modern house for rent 7 rooms. T. J. McCracken, Eighth and D streets. Jan. 29-1t. pd.

A GOOD POSITION—can be had by any ambitious young man or young lady in the field of railway or commercial telegraphy. Since the passage of the eight hour law by congress, it has created a big demand for telegraph operators. Positions paying from \$75 to \$80 per month, with good chances for advancement. It will pay you to write Railway Telegraph Inst., of Portland, Ore., for full particulars.

"WANTED for box factory, steady work—one planerman, three cut off men, three band sawyers, one circular resawyer.
 Fruit Growers Supply Co., Hill, Cal."

FARM LOANS—At the lowest rate and on the easiest terms to be had. J. C. Holbrook, Springfield.

FOR INFORMATION regarding homestead entries in Central Oregon, write enclosing stamped envelope to A. O. King or D. D. Tussing, Brothers, Oregon.

FOR SALE—Practically new Olivor Typewriter number 5. Machine is equipped with tabulator and back spacer. It is in good running order. Call at the News office and have it demonstrated. Terms.

OR SALE—Nine acre farm one fourth mile east of Creswell. River bottom land all in cultivation. Has four acres of loganberries, one and seven eighths acres in red raspberries in bearing intermingled with four year old apple trees. Has house, barn, and modern chicken houses with fenced in parks. Can be had at a bargain. Address A21 care of The Springfield News.

O. R. Gullion, M. D.

Practice Limited to
 Eye, Ear, Nose and Throat.
 Graduate Nurse Attending
 306, White Temple, Eugene.

Springfield Garage

H. SANDGATHE Proprietor
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W. F. WALKER
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 FUNERAL DIRECTOR
 Office Phone 62; Residence 67-J
 West Main St.

ROBERT BURNS Lodge, No. 78, A. M. F., Ancient and Accepted Scottish Rite Universal and Symbolic Free Masons meets first and third Friday evening in W. O. W. hall. Visiting brothers welcome.
 P. A. Johnson Secretary. Chas. Kingswell R. W. M.

HERBERT E. WALKER
 NOTARY PUBLIC

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 FINE WATCH REPAIRING
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The Careful Man lets get-rich-quick speculations alone and puts his money in the Bank where it is safe



WHEN THE SLICK STRANGER COMES ALONG AND OFFERS TO MAKE YOU RICH "QUICK" WITH SOME FAR AWAY FINANCIAL SCHEME, TURN HIM DOWN.

AT LEAST "LOOK INTO," BEFORE YOU "JUMP INTO," SOME UNWISE DEAL WHICH MAY CRIPPLE YOUR CHANCES FOR SUCCESS FOR THE REST OF YOUR DAYS.

WE SHALL GLADLY GIVE YOU OUR OPINION ON ANY INVESTMENT OFFERED TO YOU AND SHALL CHARGE YOU NOTHING.

BANK WITH US

96-223
The First National Bank
 of Springfield, Oregon

A Heart to Heart Talk

Let's have a heart to heart talk on how much you can get for your money in our store. We want you for a customer; we know the way to do it is to give you your money's worth, and we are prepared to do so. We bought the best groceries in the market for you and we are making what we know is the fairest price. You are welcome to a look.

The Fifth Street Grocery

THOS. SIKES, Prop. PHONE 22

NEW SERVICE:

We are authorized under the Federal Reserve Law to act as an Executor, Administrator, Guardian or Trustee.
 This is a new service our officers will be glad to discuss with you.

FIRST NATIONAL BANK, EUGENE, OREGON.

What Will the New Year Bring?

More business for you if you go after it right. And good printing helps the "rightness" very much. Try our kind of printing in 1917—the kind that represents you as you should be represented. Costs no more than it is worth.

The Springfield News
 Phone 2