

TEN RURAL CREDIT DISTRICTS PROPOSED FOR JACKSON COUNTY

The report of the local rural credit committee, which conferred with the federal land board, is as follows:

Your committee appointed to confer with the federal farm loan board, through the effort of its secretary, arranged a ten-minute stop at Medford. In addition, your committee went to Gold Hill to meet the train, and upon arriving in Medford, through the kindness of Messrs. Gore, Getchell and McDonald, the latter a former townsman of two of the committee, were enabled to make the trip through the orchard area and over the highway, catching the train at Ashland, giving a longer opportunity to your committee and also enabling the federal farm loan board to form a better idea of the local conditions. From this discussion we present the following conclusions:

Small Units Favored

As to adaptability of the larger or county unit as against the smaller county unit such as the school district, etc.

The prevailing opinion seemed to be that while the county units might in some instances be started at first, yet that the size of the unit should be smaller, based on:

- 1. Community interests, such as nationality as a German or Swedish settlement.
2. Local interests, such as fruit growers of Griffin Creek or alfalfa men of Central Point, or stockmen of Applegate.

On Orchard Values

As to increased size of loan that might be allowed on land in orchard because of that fact.

The board considers an orchard as similar to any crop and in no wise a part of the land value, nor do they deem it to be an improvement upon which 20 per cent could be loaned. The only element of comfort being the intimation that the income taken from the land would be considered as a chief factor in estimating the value of the land. Because of this, Rogue River valley lands that are similar to Iowa land as to productivity when planted in crops such as alfalfa, corn, grain, etc., because of their being also adapted to, and in fruit in a fruit area, which brings a high return per acre, might possibly be considered as worth not \$200 to \$250 per acre, but \$300 or \$400 per acre.

Relation of Irrigation

As to irrigation in its relation to loan values.

It was the opinion of the board that it would be precluded from making loans on government projects, such as the Klamath project, and they proposed having congress enact legislation allowing its own lien for water to become second to any farm loans made.

On the other hand, the purchase of water from private sources, such as locally from the Rogue River Valley Canal company, was deemed to be in no way affect loans, but if it increased the income of the land it would increase the value of the land for loan purposes and make possible a larger loan than otherwise.

Loans Made Conservatively

It seems to be consensus of opinion that these loans would be made very conservatively and that it would likely result in second mortgages running for a shorter time being placed by banks and individuals. In fact, Massachusetts is amending her state loan law so as to loan in this way. Thus a piece of land worth \$200 might have a forty-year farm loan and a second mortgage running five or ten years, the security for which would be growing better each year as the principal of the government loan was paid along with the interest.

It was also the impression gained by your committee that while the local loan committee would be quite a large factor, yet that the conservative influence of the local loan association having to indorse all loans, the 10 per cent liability of each borrower for the other fellows' loans and the rigid inspection of appraisers of the land bank itself, would all tend toward quite conservative loans.

Immediate Effects

As to whether or not the immediate effects will be felt in this valley the committee is divided, some having in mind the requirements of state school and savings funds look for refunding of these and the more conservative private loans, thus indirectly benefiting the valley. Others, having in view the fact that the loans are all, as it were, indorsed by the whole neighborhood, believe that the indorsement of the local association plus the pledge of 10 per cent of the amount of each borrower's loan and the various safeguards will make for the loaning of money under at least as favorable terms as are now possible. They also look for lower rates of interest and believe there will be enough money

DOMESTIC SCIENCE PRIZES AWARDED AT COUNTY FAIR

Special events in the Ladies Domestic Science Department of the Jackson county fair are as follows:

- Em—Embroidered.
Cro.—Crochet.
Kn—Knit.

Mrs. Roland Bench, fancy night gown.
Mrs. J. S. Vandorff, cro. pillow tops.

S. G. Riley, bratted rugs, pulled rug, kn. stocking.
Mrs. Frank Loder, em. hat and coat.

Mrs. C. A. Calhoun, crazy work couch cover.
Mrs. Coagly Thompson, hand work, woolen shawl.

Mrs. H. S. Stine, fancy quilt.
Mrs. Sue Sawyers, silk velvet quilt.
Mrs. A. W. Keizer, suit underwear.
Mrs. Helen Sheldson, collection of baskets, filet cro. lunch cloth.

Miss Alberta Hall, cut leather center piece, library table runner, sofa pillows, piece quilt, silk quilt, cut work, lunch cloth, cro. pillow cases, cro. table cover, cro. yoke.

Mrs. Maggie Grant, Armenian lace corset cover.
Mrs. Rosa Ponting, Battenberg lace, Irish cro. yoke, filet cro. yoke, sofa pillow.

Miss Emma Gaunyaw, suit underwear, lunch napkins.
Mrs. Claud Saylor, lace curtains.
Miss Laura Fouts, log cabin silk quilt, rainbow quilt.

Mrs. R. E. Olsen, fancy tray.
Mrs. J. C. Pendleton, four table mate.

Mrs. Vincent, cro. portiers, cro. jacket.
Mrs. B. J. Blankinship, em. lace trimmed bed set, between meal center.

Enid H. MacCullough, cro. lunch cloth.
Mrs. D. O. Frederick, carved powder horn.

Mrs. Alice Smith, cro. lunch cloth, cro. insertion pillow cases, cro. pillow cases.
Mrs. E. F. Raymond, cro. lunch cloth.

Sr. Mary's Academy, berry set (china painting), lavender scarf in cushion.
Mrs. F. T. Hewitt, modern quilt, quilt 25 years old.

available to take care of real farmers and the legitimate needs.

Therefore, while the district banks will probably not be organized until after the new year, the committee suggests the starting of the preliminary work, and to that end make the following recommendation:

Proposed Districts

That the county be divided for the present into the following districts:

- 1. Eagle Point, north and east, including upper Rogue river, Butte creek.
2. Sams Valley, Gold Hill and contiguous territory.
3. Applegate and tributaries.
4. Ashland and vicinity.
5. Talent and vicinity.
6. East of Phoenix and along Bear creek and southeast Medford.
7. West of Phoenix, southwest Medford to be called Griffin Creek.
8. West of Central Point, including northwest Medford, etc., as Willow Springs.
9. Central Point and vicinity.
10. Bear creek and east of Central Point to Sticky.

That a committee of one be appointed in each district to hasten this work by securing the co-operation of his neighbors.

That after the petitions are all prepared and prior to their being sent in to the district land bank for action, that a joint meeting of the representatives of these several proposed local units meet to go over boundaries in detail to ascertain what, if any, changes are needed to make them successful, as it can be done easier before a charter is granted the local organization.

Respectfully submitted,
RURAL CREDITS COMMITTEE.
John H. Carlin, chairman.
E. H. Hurd, secretary.

TRIBUTE TO A WOMAN

When the Lusitania went down to its watery grave, taking one of our prominent writers and his wife, leading papers published a remarkable literary tribute previously paid by the husband to the wife. This was because she had been such a helpmate to him in carrying out his ideals. Thousands of women have the ambition to be such helpmates to their husbands, but lack the necessary health. Every such woman should remember that Lydia E. Pinkham's Vegetable Compound is the one remedy which will restore health and strength, the unrivaled medicine for woman's ailments.—Adv.

RAISING MONEY TO BUILD SAWMILL ON BULLIS ROAD

Representatives of the box factory desirous of establishing a branch in the Rogue River valley will be in Medford Thursday and if the \$25,000 necessary is established, a new saw mill is raised by that time a contract will be entered into which will assure the construction of the factory in 1917.

Various committees are now at work securing subscriptions and are meeting with excellent results. Business men of Medford are a unit in the opinion that in the establishment of this industry lies the commercial salvation of the valley, and at considerable personal sacrifice are liberally subscribing to the fund.

Yesterday at noon the following subscriptions had been received, a total of \$15,550, leaving \$9,450 still to be raised. With the raising of this amount, Mr. Bullis will agree to finance and operate the saw mill himself. This morning additional signers had been secured leaving \$8,450 to be secured. The subscriptions follow:

Table with columns: Name, N. S., Amt.
V. J. Emerick 2 1/2 \$ 250
The Bullis Co. 100 10,000
C. M. Thomas 1 100
Jackson County Bank 3 300
Hutchinson & Lumsden 1 100
C. W. Ashpole 1 100
W. H. Gore 2 200
Dr. J. J. Emmons 1 100
Dr. E. G. Hiddell 1 100
Fred L. Heath 1 100
J. C. Mann 1 100
Chas. L. Schieffelin 1 100
J. B. Bell 1 100
C. M. Kidd 1 100
C. E. Gates 1 100
Hubbard Bros. 1 100
L. B. Brown 1 100
Rankin Estes 1 100
J. A. Westerlund 1 100
A. L. Hill 1 100
Dr. Dow 2 200
Geo. T. Collins 1 100
R. J. Brevard 1 100
Geo. W. Dow 1 100
Edwin J. White 1 100
E. H. Lampert 1 100
Medford Pharmacy 1 100
Lowell Zundel 1 100
Marsh & Bennett 1 100
L. J. Davies 1 100
F. C. Page 1 100
S. I. Brown 1 100
Z. A. Welch 1 100
J. E. Stewart 1 100
C. J. Semon 1 100
O. L. Davidson 1 100
Jens Jensen 1 100
Home Tel. & Tel. Co. 1 100
Daniels for Duds 1 100
Dr. E. R. Seeley 1 100
F. A. Gildden 1 100
Jackson County Abstract Co. 1 100
Garnett Corey Hardware Co. 1 100
F. W. Carnahan 1 100
L. L. Cathcart 1 100
Earl S. Tully 1 100
W. E. Crews 1 100
Roscoe A. Johnson 1 100
Van Scoye Bros. 1 100
Dr. F. D. Carlow 1 100
Swem Studio 1 100
Scott Woolf 1 100
A. W. Walker 1 100
J. C. Gilbert 1 100
John F. Lawrence 1 100
Dr. W. W. Howard 1 100
A. D. Naylor 1 100
Guy W. Conner 1 100
J. E. Olmstead 1 100
C. A. DeVoe 1 100
Emil Mohr 1 100
Total \$15,550

SELLS-FLOTO BIG CIRCUS COMING ON SEPTEMBER 28

An unparalleled aggregation of startling, beautiful, educating, amusing features is the Sells-Floto circus, Buffalo Bill Wild West, "Champion Shows of the World," which is coming here on September 28.

From year to year the great canvases of this "Champion Shows of the World" have grown bigger and bigger, the trains on which the circus is moved from place to place have become longer and longer, until today forty-two double-length railroad cars are required to transport this great aggregation.

There are wonderful menageries, splendid spectacles, interesting maneuvers, trained elephants, tigers, lions, camels, ostriches, marvelous riders, beautiful girls, handsome men, amusing clowns and the finest horses in the world; in fact, a vast concourse of men and women, of trained animals and equipment unrivaled in their lines, guaranteed to give the most daring, interesting, artistic, startling performance ever seen under canvas.

And as special added features the Sells-Floto circus has secured the greatest fighting heavyweight of the age, Jess Willard, and the most renowned wrestler of the world, Frank Gotch. A vast amount of time and money were necessary to procure the services of these popular champions, who prove that a healthy body and a healthy mind are man's most precious possessions.

The Sells-Floto circus will appeal to old and young; to the boy and girl who believe in heroes and worship strength; to the woman who has an eye for the artistic; to the man who won't allow his heart to grow old; in fact, to everyone the Sells-Floto circus is the fulfillment of a dream. For it is the very last word in circus glory.

How's This?

We offer One Hundred Dollars Reward for any case of Catarrh that cannot be cured by Hall's Catarrh Cure.

We, the undersigned, have known F. J. Cheney for the last 15 years, and believe him perfectly honorable in all business transactions and financially able to carry out all obligations made by him.

NAT. BANK OF COMMERCE, Toledo, Ohio.
Hall's Catarrh Cure is taken internally, setting directly upon the blood and mucous surfaces of the system. Testimonials sent free. Price 75 cents per bottle. Sold by all druggists.

Take Hall's Family Pills for constipation.

PEAR INDUSTRY OF VALLEY TO BE SHOWN IN MOVIES

A. C. Allen has spent a couple of afternoons on the river, where he took some motion pictures of steel-head fishing to be used in the series of "out-of-doors" pictures which he is making. Some excellent pictures were secured and will prove interesting additions to the series.

Professor P. J. O'Garra is associated with Mr. Allen in the venture, and the latter has secured about 3000 feet of unusual hunting, fishing and scenic pictures in eastern Oregon and Idaho. These pictures will either be sold to some large motion picture organization or will be released by themselves.

Mr. Allen has sold a number of films to the Gaumont company and Pathe-Freres, three of which are at present released and being shown on the screen.

On Wednesday and Thursday at the Page theater will be shown over half a reel of Mr. Allen's pictures, released by Pathe, on the pear industry of our valley. These pictures have received very favorable comment in the trade journals and were shown at the Columbia theater in Portland for a full week's run. All the scenes were



Glasses Exactly Right

Eye defects are almost unlimited in variety and extent, on two cases being exactly alike.

Glasses furnish the only means for the restoration of sight, but it requires the greatest precision, skill and experience to accurately fit lenses to the multitude of divergent irregularities.

It should be remembered, too that wrong glasses do more harm than good.

If not entirely satisfied with the ones you are wearing, I can fit your eyes, and will guarantee perfect satisfaction.

Dr. Rickert, Eyesight Specialist, Over The May Co.

REPORT OF THE CONDITION OF THE JACKSON COUNTY BANK

at Medford, Oregon, in the State of Oregon, at the close of business September 12th, 1916.

Table with columns: RESOURCES, LIABILITIES.
RESOURCES: Loans and discounts \$431,539.07, Overdrafts, secured and unsecured 4,616.43, Bonds and warrants 35,327.49, Stocks and other securities 29,920.00, Banking house 30,000.00, Other real estate owned 17,788.12, Due from banks (not reserve banks) 4,476.73, Due from approved reserve banks 104,760.16, Checks and other cash items 1,720.99, Exchanges for clearing house 3,078.12, Cash on hand 38,578.80, Other resources 312.22, Total \$691,158.13.
LIABILITIES: Capital stock paid in \$100,000.00, Surplus fund 25,000.00, Undivided profits, less expenses and taxes paid 11,225.67, Due to banks and bankers 16,136.61, Individual deposits subject to check 257,912.54, Demand certificates of deposit 5,148.20, Cashier checks outstanding 2,957.48, Certified checks 1,500.00, Time and savings deposits 211,550.54, Notes and bills rediscounted 9,000.00, Reserved for taxes 1,367.09, Total \$691,158.13.

State of Oregon, County of Jackson, ss. I, V. H. Vawter, cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

Subscribed and sworn to before me this 18th day of September, 1916. V. H. VAWTER, Cashier. T. B. LUMSDEN, Notary Public.

My commission expires March 22, 1920. CORRECT—Attest: GEO. R. LINDLEY, C. W. McDONALD, H. U. LUMSDEN, Directors.

Hughes Alliance Mass Meeting AT NATATORIUM WEDNESDAY, Sept. 20 at 8 p. m.

Good Program Good Music Original Poem by "Dick Posey" of Ashland Out-of-Town Speakers

taken around Medford and show in detail the growing of pears from the nursery to the bearing tree, grafting, cutting out blight, picking, packing, etc., and a fine scene of smudging just at sunrise.

ZEROLENE the Standard Oil for Motor Cars. Less Carbon - because Zerolene is made from Asphalt-base crude. It burns up clean, and goes out with the exhaust. Sold by dealers everywhere and at all Service Stations of the Standard Oil Company (California) Medford.

MRS. E. V. COFFIN Teacher of PIANO AND VOICE. 60 ROSE AVE. PHONE 566-L.

PIANO INSTRUCTION D. Gertrude Shoults Teacher of Experience and Pupil of Fred Alton Haight. Phone 116-L 535 Pennsylvania Ave.

EDWARD CHARLES ROOT Music Studio. COLLEGE BUILDING, 31 NORTH GRAPE STREET. Teacher of Violin, Clarinet and Fretted Instruments. Modern scientific instruction. The unfoldment of the pupils individually is assured and sustained. Orchestral training, including discipline for pupils.

MR. FRED ALTON HAIGHT Teacher of Piano and Harmony. A successful teacher who gets results quickly. HAIGHT MUSIC STUDIO 401 Garnett-Corey Building Medford, Oregon Phone 72.

Let'er Buck WE'LL MEET YOU AT THE ROUND-UP. Cowgirls, cowboys, Indians, bronchos, ponies, wild horses and wild cattle and wild men—all will be there—to play and to thrill with their feats of skill and daring. You who know the Round-up we expect to see; you who do not have our most cordial invitation. Remember where and when PENDLETON SEPT. 21-22-23. LOW ROUND-TRIP FARES \$3 VIA THE O-W-R-R & N UNION PACIFIC SYSTEM. Ask the General Passenger Agent PORTLAND.