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EXECUTRIX NOTICE OF FINAL SETTLEMENT.

To whom it may concern: Notice is hereby given that the undersigned, Lucy E. Cowles, executrix of the estate of J. W. Cowles deceased, has filed her final account of her administration upon said estate in the county court of Yamhill county, Oregon, as the piece for the final hearing of said final account. Now therefore all persons interested in said estate are hereby notified and required to appear at said time and place and show cause, if any there be why said account should not be allowed and approved, said estate forever and finally settled, and said executrix released and discharged.

Dated this 20th day of July, A. D. 1897.
LUCY E. COWLES,
Executrix of said estate.
RANSEY & FENTON,
Attorneys for estate

THE BIMETALLIC OPTION.

Heretofore "bimetallism" has had many friends in this country, who have meant by their friendship that they believe in the free coinage of gold and silver at a ratio which would make the coins of the two metals of equal value and interchangeable. They have believed, however, that when the government authorized the tender of either one of two things in the discharge of a debt those two things ought to be of equal value. Bimetallism as now openly advocated in this country by all branches of the Bryan combination is something different. Nobody should be deceived, for they avow themselves plainly. They do not pretend by bimetallism to mean the concurrent circulation of both metals at a fixed relative value. They do not pretend to mean the interchangeable use of gold and silver coins of equal value. They want an optional bimetallism, i. e., simply a bimetallism which gives to a debtor the option to discharge his obligations in the coin of either metal, whether the coins are of equal value or not. They admit that the cheaper coin will be used. They contend for the privilege of using them. That is their method of doing something for debtors.

There seems to be something very alluring about the word "option." It suggests the privilege of choice. It signifies that sometime in the future you may do a thing, if it is profitable, or not do it if there is no money in it, and that is a rather taking proposition. Generally speaking it is safe to take an option, if it costs nothing. The drawback which has always attached to options in the business world is this, that every one that by any possibility might ever be worth anything has always cost something. The reason for this is apparent—whatever benefit the holder of an option may derive usually comes out of the giver, and he naturally insists upon being reimbursed. A large business in options is done on the Board of Trade, where, by putting up margin enough to cover the estimated risk, one may secure the privilege of taking wheat at a certain price next September, or of not taking it, as he may elect. But it may be put down as a sane proposition that neither in the grain trade nor in any other class of business transactions can an option which may inure to the benefit of one man at the expense of another be had without paying for it.

The bimetallic option proposed is the privilege of paying a debt either in the kind of money borrowed or in another kind which at the time of payment may be cheaper. The value of such an option to the borrower, instead of being so apparent as these persons seem to think, depends altogether on what it costs. The price which he must pay for the use of another man's capital under such a condition of repayment will be entirely a matter of bargain between them. It is clear to all concerned that whatever benefit the borrower may obtain by the proposed condition must be at the expense of the lender. The latter can see it as plainly as the borrower. The practical question, therefore, is whether the borrower will gain an advantage in the whole transaction by the "option" proposed.

Nobody will loan and consent to any uncertainty about repayment without being paid not only enough to reimburse the possible loss, but more, just as an insurance company accepts its risks of loss only upon a carefully calculated assurance of profit. Nothing is more shortsighted than for the people of a state or country to imagine that they can get the better of money lenders by reserving options which will allow them to pay either what was borrowed or something less. The immediate effect of such uncertainty is to reduce the number of lenders with whom they may do business, for a large proportion of those who lend money do not wish to speculate. They prefer a certain return, though it be low, on which they may depend. The lenders left have the field to themselves and exact pay at their own price for all the risks they carry.

All over the world the most sagacious borrowers prefer to eliminate all "options," and all uncertainties before offering their obligations, in order that their promises to pay may be acceptable to the greatest possible number of lenders and the lowest rate of interest secured. Practically all heavy borrowers in all parts of the world now voluntarily make their notes payable in gold, because they consider it to their advantage to do so. The silver State of Utah put out an issue of gold bonds only last year. The corner in gold is too mythical to deter even the silver partisans from accepting the light saving in interest which a promise to pay by the world's standard achieves. Mexico, although nominally using the gold standard, makes its bonds payable in gold, and so do its railway companies, and it is common in that country for contracts and obligations in private

business to be drawn by mutual agreement in terms of gold.

For the United States to give notice that its term "dollar" hereafter will apply to two different things, one of which at this time is worth twice as much as the other, and that an obligation to pay "dollars" will be construed by our courts as satisfied by the tender of either kind, would be to compel our people to pay for a risk which men in their individual affairs everywhere choose to avoid. It is even proposed to abolish liberty of contract and compel all of our people to undergo and bear this risk, regardless of their private judgment. Our railroads and great business organizations which are accustomed to seek the use of capital wherever in the world it can be had, on what in their own opinions are the best terms, are to be forbidden this privilege. They must retain an "option" which they do not want, and pay for it a price which of their own choice they would not give, and be shut out of markets to which they now have access, besides. And the one country on earth where it is seriously proposed to thus deprive men of liberty in affairs which concern themselves only, and of a purely commercial character, is the United States.—Geo. E. Roberts in Globe Democrat.

Scrofula

Is a deep-seated blood disease which all the mineral mixtures in the world cannot cure. S.S.S. (guaranteed purely vegetable) is a real blood remedy for blood diseases and has no equal.

Mrs. V. T. Buck, of Delaney, Ark., had Scrofula for twenty-five years and most of the time was under the care of the doctors who could not relieve her. A specialist said he could cure her, but he filled her with arsenic and potash which almost ruined her constitution. She then took nearly every so-called blood medicine and drank them by the wholesale, but they did not reach her trouble. Some one advised her to try S.S.S. and she very soon found that she had a real blood remedy at last. She says: "After taking one dozen bottles of S.S.S. I am perfectly well, my skin is clear and healthy and I would not be in my former condition for two thousand dollars. Instead of drying up the poison in my system, like the potash and arsenic, S.S.S. drove the disease out through the skin, and I was permanently rid of it."

A Real Blood Remedy.
S.S.S. never fails to cure Scrofula, Eczema, Rheumatism, Contagious Blood Poison, or any disorder of the blood. Do not rely on a simple tonic to cure a deep-seated blood disease, but take a real blood remedy.

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Wanted—An Idea Who can think of some simple device to protect your ideas, they may bring you wealth. Write JOHN WEDDERBURN & CO., Patent Attorneys, Washington, D. C., for their \$1.00 price offer and list of two hundred inventions wanted.

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AN OPEN LETTER TO MOTHERS.

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I, DR. SAMUEL PITCHER, of Hyannis, Massachusetts, was the originator of "PITCHER'S CASTORIA," the syrup that has borne and does now *Chas. H. Fletcher's* wrapper. This is the original "PITCHER'S CASTORIA," which has been used in the homes of the Mothers of America for over thirty years. LOOK CAREFULLY at the wrapper and see that it is the kind you have always bought and has the signature of *Chas. H. Fletcher's* wrapper. No one has authority from me to use my name except The Centaur Company of which Chas. H. Fletcher is President.
March 8, 1897. Samuel Pitcher, D.

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SUMMONS.

In the Circuit Court of the State of Oregon, for the County of Yamhill. The Union Citizens Loan Association, a corporation, plaintiff,

Orlando F. Winslow and Mary P. Winslow, Defendants.
To Orlando F. Winslow and Mary P. Winslow, the above named defendants:

IN THE NAME OF THE STATE OF OREGON, You, and each of you, are hereby required to appear and answer the complaint filed against you in the above entitled suit in the above entitled circuit court by Monday the 27th day of September, A. D. 1897, that being the first day of the first term of said court following the expiration of six weeks publication of this summons, and you are hereby notified that if you fail to appear and answer said complaint, for want thereof, the plaintiff will apply to said court for the relief demanded and prayed for in said complaint, which is substantially as follows, to-wit: For a judgment and decree against said defendants, and each of them, for \$121.94, together with interest and premium and fines thereon, according to the terms of the contract existing between plaintiff and defendants, and to the effect of incorporation and by-laws of said association, at the rate of 30 cents per month from June 15th, A. D. 1897, until paid, all in gold coin of the U. S. of America of the present standard of weight and fineness, for the sum of \$500, at attorney's fees herein, and for the costs and disbursements of this suit and for accruing costs, and for the usual decree foreclosing the mortgage described in said complaint, according to law and the usual practice of said court, and for an order of sale of the premises described in said mortgage and complaint, as follows, to-wit: Lot No. four (4) and the south half of lot No. five (5) of block No. nine (9) in the town of Newberg, as laid out and platted by Jesse and Mary E. Edwards, together with the hereditaments and appurtenances thereto belonging or in anywise pertaining, to obtain funds with which to pay said sums of money and accruing costs herein, and for a judgment for any deficiency which may remain after applying all the proceeds of said sale properly applicable to the satisfaction of said judgment, and for a decree foreclosing and forever barring said defendants, and each of them, and all persons claiming by, through or under them, or either of them, of all equity of redemption in, or right, claim, title or interest in, or to said mortgaged premises, and every part and parcel thereof, save only the statutory right of redemption, and for a decree directing the sheriff to place the purchaser of said mortgaged premises into the immediate possession thereof on the day that the same shall be sold, and for such other and further relief as to the court may seem meet with equity and good conscience.

This summons is served by publication thereof in the Yamhill County Reporter for six weeks, by order of Hon. H. H. Hewitt, judge of said court, dated at Albany, Oregon, July 1st, A. D. 1897.

RHODES & RHODES,
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Attorneys for Plaintiff.

Notice to Taxpayers.

Notice is hereby given that the Board of Equalization of taxes of Yamhill County, State of Oregon, will attend at the office of the County Clerk of said county, on Monday, September 13th, A. D. 1897, and will continue their sitting from day to day, during business hours, up to and including Saturday, September 19th, 1897, and publicly examine and assess all of the real and personal property of said county, and correct all errors in valuation, description, or quantities of lands, lots, or other property; all persons interested are hereby notified to appear at said time and place and show cause, if any they have, why said roll should not be corrected and approved. Dated this 20th day of August, A. D. 1897.
E. J. Wood,
Assessor of Yamhill County, State of Oregon.

Wanted—An Idea

Who can think of some simple device to protect your ideas, they may bring you wealth. Write JOHN WEDDERBURN & CO., Patent Attorneys, Washington, D. C., for their \$1.00 price offer and list of two hundred inventions wanted.

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