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RULES GOVERNING POSTAL SAVINGS

Deposits Can Be Worked to Cover Almost Any Amount

Through the practical institution of the postal savings bank system on Tuesday, January 3, the United States government gave the people facilities for saving a part of their earnings. Their establishment is regarded as the most far-reaching financial step taken by the government since the authorization of national banks, and their operation will be watched with interest by financiers throughout the world.

The system has been inaugurated on a comparatively small scale. One postoffice in each state and territory has been selected as a depositary. In these 48 offices a thorough test will be made. It was decided to make the beginning thus small, not only because the plan adopted differs entirely from that of any other system in the world.

The new scheme is the result of many months of work by committees of postal and banking experts, whose efforts were directed by a board of trustees consisting of the postmaster general, the secretary of the treasury and the attorney general

No pass books will be furnished depositors, but all deposits will be evidenced by engraved postal savings certificates, issued in fixed denominations of $1, $2, $5, $10, $20 and $50, each bearing the name of the depositor and the date on which the interest begins to accrue. The certificates are non transferrable and non-negotiable. Interest will be payable annually at the rate of 2 per cent per annum.

By the terms of the law, no account for less than $1 may be opened and no person may deposit more than $100 in any calendar month, or have to his credit at any time more than $500 exclusive of accumulated interest. Accounts may be opened by any person over ten years in his or her own name and by married women in their own names. The accounts of wives cannot be interfered with or controlled by the husbands.

For the present depositors will be limited to patrons of the postoffices at which the system is established. The service is entirely free, no fee being required in connection with the opening of an account or the withdrawal of money deposited

No person connected with the postoffice department will be permitted to disclose either the name of a depositor, or the amount of his deposit, unless directed to do so by the postmaster general. Deposits may be withdrawn at any time with accrued interest, or the interest alone may be withdrawn.

While deposits of less than $1 will not be received, small amounts may be saved for deposit by the purchase of postal savings cards at 10 cents each and of 10 cent postal savings stamps, which have been specially prepared for the purpose will be on sale at all depository offices. Each postal savings card contains blank spaces to which 10 cent savings stamps may be affixed as purchased.

The postmaster will accept a postal savings card with nine 10-cent savings stamps affixed as a deposit of $1 either in opening an account or in adding to an existing account. This feature is expected to appeal particularly to children and to encourage in them habits of thrift.

An interesting feature of the system is the privilege accorded a depositor of converting his savings into United States bonds, to be issued in denominations of $20, $40, $80 and $100, and multiples of $100 up to $500.

The bonds will be issued in both registered and coupon form and will bear interest at the rate of 2½ per cent, payable semi-annually. The bonds are redeemable at the pleasure of the United States one year from the date of issue in gold coin. No limit is placed on the amount of these bonds a depositor may acquire, as the bonds are not counted as a part of the maximum of $500 allowed one depositor.

Most of the funds received from depositors will be placed in local banks throughout the country so that the money may be available for current commercial needs. These deposits will be secured by bonds deposited by the banks with the treasurer of the United States. Five per cent of the deposits will be held by the treasurer of the United States as a reserve and the board of trustees is authorized to invest 30 per cent in United States bonds.

The faith of the United States is pledged to the payment of all deposits with accrued interest.

The savings certificate plan of indicating deposits was adopted upon the recommendation of the committee of experts appointed last June by Postmaster General Hitchcock. It was found that the expense of operating the passbook system in foreign countries was very great, the central office in England requiring the services of several thousand bookkeepers to transact the postal savings business.

Among the postoffices designated by Postmaster General Hitchcock as postal savings depositories are the following, all of them being offices of the second class: Globe, Ariz.; Oroville, Cal.; Leadville, Colo.; Coeur d'Alene, Idaho; Anaconda, Mont.; Carson City, Nev.; Klamath Falls, Ore.; Provo, Utah; Olympia, Wash.; Laramie, Wyo.

If the system adopted proves successful, it is planned to extend the service as rapidly as practicable. In time practically every money order postoffice in the country will be a postal savings depository.

TAFT REFUSES TO PARDON RICH MAN

Southern Lumber King Not Allowed to Buy His Time

Washington, Jan. 6—Declaring that fines had no effect against wealth, President Taft today refused to commute the sentence of W. S. Harlan, wealthy manager of extensive lumber and turpentine interests of Florida and Alabama, convicted of peonage.

"Fines are not effective against wealth," wrote Taft, in denying the plea of Harlan's friends. "Imprisonment is necessary to restrain and enforce. The imprisonment part of this sentence operates powerfully to prevent the recurrence of such offenses by men of large affairs and business standing. To relieve such a man from the penalty of imprisonment when properly convicted and sentenced would be to break down the authority of the law with those who have power and influence, and to tempt further breaches on their part What is worse, it would give grounds for the contention often heard that only poor criminals are really punished."

Harlan was convicted in the federal circuit court. He was fined $5000 and sentenced to 18 months' imprisonment. Taft commuted the sentence to six months. The supreme court affirmed the finding of the circuit court. Taft has since been petitioned by Harlan's friends to commute the imprisonment sentence entirely. It was this which he today refused to do.

SHEEP MEN WANT STATION FOR STUDY

Draft Resolutions Favoring Place for Testing of Hardy Plants

One of the important resolutions being urged upon the resolutions committee of the National Woolgrowers' Association, is to advocate a law providing for a station in Colorado to study the most hardy plant life which can be adapted to the semi-arid and arid regions and especially to the plateau country where low temperatures prevail. Colonel W. E. Skinner, of Colorado, is fathering the effort, which originated in his state and has strong backing from stock interests.

Providing hardier range grasses for the great region that has become practically barren under close grazing practices, is one of the most vital problem before the American stockmen today. There have been a multitude of suggestions in regard to the work.

Twenty-four years ago Robert Gauss, editor of the Denver Republican, began campaigning for improved conditions in this respect. The people of Colorado realize perhaps more than those of any other district, the need of such innovation. Nature's herbiage is easily swept away from many of the arid districts. It is apparent that grasses grow elsewhere which could be acclimated and adapted. Where this work has been done to any extent the condition of the range has been benefited rapidly. But all such work must be done by the Government, by trained men who are giving their whole time to it, and the plan that is being agitated now is to establish a big station in Colorado which shall make a world study of the problem and give years in experimenting with domestic and foreign grasses, and finally develop a species of sufficient hardihood to withstand conditions confronted there and elsewnere throughout the Rocky Mountain plateaus.

DEATH IN ROARING FIRE may not result from the work of firebugs, but often severe burns are caused that make a quick need for Bucklen's Arnica Salve, the quickest, surest cure for burns, wounds, bruises, boils, sores. It subdues inflammation. It kills pain. It soothes and heals. Drives of skin eruptions, ulcers or piles. Only 25c at A. L. Thornton's.

MAD COYOTES KILL; FEDERAL AID SENT

Wallowa County Residents In Terror of Their Lives

Twelve hunters in the employ of the Forestry Service will be sent to Wallowa County to assist the state and county officials in exterminating rabid coyotes. According to the Oregonian, the Government hunters are all expert marksmen besides being versed in trapping and poisoning. They are expected to aid greatly in killing the coyotes that have bitten persons, dogs, sheep and cattle, spreading hydrophobia and causing a reign of terror throughout the county.

Mad coyotes have rushed into flocks of sheep, snapping promiscuously, have bitten dogs and invaded barnyards, biting pigs, horses and cows, and in one instance attacked a boy.

The boy was John Bosley, 7 years old. A mad coyote came into the school yard just as the children were dismissed for the noon hour. They chased the coyote into a neighboring barnyard, where the animal bit a pig, attacked the Bosley boy, badly lacerating his face, and nearly destroyed one eye. The animal then bit a sheep. The boy was brought to Portland and was given the Pasteur treatment by Dr. Calvin S. White, secretary of the State Board of Health. Both the pig and the sheep developed rabies, which is considered ample evidence that the boy was thoroughly inoculated with hydrophobia germs, but he has finished the prescribed course of treatment and been sent home cured.

Later, Luther Johnson, 10 years old, while herding sheep, was bitten by his own dog, after it had been bitten by a mad coyote that rushed into the midst of a flock. Many of the sheep bitten died of rabies and the dog was killed. Johnson is now under the care of Dr. White and is daily receiving an injection of serum sent by the Public Health and Marine Hospital Service from Washington, D. C. Fear of a spread of the disease was so great that Johnson was placed under arrest and handcuffed when it was learned he had been bitten by his dog.

Yesterday the head of a dog belonging to Dr. F. M. Gilmore, of Flora, was received by Dr. White and the brain was found to be full of rabies germs. In a letter Dr. Gilmore said his dog developed the first symptoms of the disease in a neighbor's yard and was killed.

Dr. W. H. Lytle, State Veterinarian, has been spending much of his time in Wallowa County investigating the epidemic of rabies among the coyotes. He has established a quarantine, prohibiting animals from being taken in or out of the county, and all dogs, when not in use, are ordered muzzled. He has also posted notices of warning and the newspapers have taken up the crusade against rabies.

Sheepmen have become alarmed at losses among their flocks and further invasion of coyotes and have agreed to each furnish one man to assist the government hunters in exterminating the wild animals responsible for the spread of the disease.

They have also offered an additional bounty of $1.50 for each coyote killed. The county bounty is $1.50 and the hide being worth $2 makes a total reward of $5 for each coyote killed. An effort is now being made to induce the County Commissioners to increase the bounty on coyote scalps.

"While the Government, state and county officials will do all they can to exterminate coyotes," said Dr. Lytle, "the people must help. It is a big undertaking. However, it is fortunate that the people of Wallowa County are thoroughly alarmed, as they will more readily give their assistance. The situation is serious, but I believe the campaign outlined will soon stamp out the rabies. A similar campaign is now being conducted in Asotin County, Washington, from where the disease appears to have been brought into Oregon. There are also several cases in Idaho and two deaths from the disease occurred in Grangeville last Summer. At that time they did not think seriously of the matter, but now that everyone knows it was rabies they have awakened to the gravity of the situation."

SOLVES A DEEP MYSTERY.

"I want to thank you from the bottom of my heart," wrote C. B. Rader, of Lewisburg, W. Va., "for the wonderful double benefit I got from Electric Bitters, in curing me of both a severe case of stomach trouble and of rheumatism, from which I had been an almost helpless sufferer for ten years. It suited my case as though made just for me." For dyspepsia, indigestion, jaundice and to rid the system of kidney poisons that cause rheumatism, Electric Bitters has no equal. Try them. Every bottle is guaranteed to satisfy. Only 50c at A. L. Thornton's.

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Rooms Headquarters for Strangers

CHURCH DIRECTORY

FIRST METHODIST CHURCH—SUNDAY School at 10 a. m. Preaching every Sunday at 11 a. m. and 7:30 p. m. Epworth League every Monday evening at 6:30. Prayer Meeting Thursday at 7:30 p. m. Ch. D. meeting at 7:30 p. m. Ladies' Aid Every Wednesday at 1:30 p. m. Everybody cordially invited to all services.
M. F. WILE, Pastor.

FIRST BAPTIST CHURCH OF LAKEVIEW. Preaching service at 11 A M and 7:30 P M on 1st and 3rd Sun. Sunday School at 10 A M. Junior Society at 2:30 P M. Baptist Young People's Union at 6:30 P M on each Sunday. Prayer Meeting at 7:30 P M Wednesday evening. Everybody invited to attend all services.
REV. H. SMITH, Pastor.

CATHOLIC CHURCH—EVERY SUNDAY Mass and Benediction at 10 o'clock a. m. Sunday school after Benediction. Week day Mass at 8:30 a.m.
MICHAEL O'MALLEY, S. J.

FIRST BAPTIST CHURCH OF GOOSE LAKE, near Pine Grove, Oregon. Preaching services at 11 A M and 7:30 P M of each Sunday of every month. Sunday School at 10 A M. Prayer service at 7:30 on Wednesday evening of each week. All are cordially invited to all the services.
REV. L. E. HENDERSON.

LODGE DIRECTORY

I. O. O. F.—LAKEVIEW LODGE NO. 111. Meets every second and fourth Thursday of each month, in Masonic Hall, Lakeview. Chas. Tousinsen, W. M.; Wm. Gunther, F. S.

DEGREE OF HONOR—LAKESHORE LODGE No. 77, D. of H., A. O. U. W., Meets 1st and third Thursdays of each month in same Hall; Etta Pea[illegible] C. of H.; Mary Post L. of H.; Mamie McCulley, C. of C.; Cora Greene Recorder.

I. O. O. F.—LAKEVIEW LODGE, No. [illegible] O. F., meets every Saturday evening [illegible] Fellows Hall, at 7:30 o'clock, from October 1st to April 1, and at 8 o'clock from April 1 to September 30. A. E. Cheney, N. G.; [illegible] Cheney, Secretary

I. O. O. F.—LAKEVIEW ENCAMPMENT NO. [illegible] I. O. O. F., meets the first and third Thursday evenings of each month in Odd Fellows Hall, Lakeview. C. D. Arthur, C. P., A. H. Summersley, Scribe.

REBEKAH LODGE—LAKEVIEW LODGE, NO. 82, I. O. O. F., meets the second and fourth Fridays of each month in Odd Fellows Hall. Mrs. Mae Alstrom, N. G.; Mrs. Ida L. Binns V. G.; Mrs. M. D. Moss, Secretary; Mrs. Ale Bunting, Treasurer.

O. E. S. ORIENTAL CHAPTER, NO 5, LAKEview, Oregon,—Meets on Tuesday, on or before full moon and two weeks thereafter, in Masonic Hall, at 7:30 o'clock.
Visiting members are cordially invited.
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