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H. W. MORGAN, Manager, LAKEVIEW, OREGON

A WANT AD IN THE Lake County Examiner WILL BRING RESULTS

LOANING SYSTEM GOOD FOR PEOPLE

Oregon under the leadership of W. S. U'Ren was before all of the States in restoring to the people the control of their government by the initiative and referendum and recall. Now that the shadow of the Money Power is being cast over the country, again may the Nation look to Oregon for a way to become free from that dangerous and corrupt force.

From the beginning of organized government in Oregon, the State has been a source from which farmers could obtain money. The Act of Congress creating the Territory became effective in 1849. The Territorial Statutes of January, 1856, provide that the Treasurer should loan school and other funds on mortgages. The journal of the Senate of 1846 shows the total sum in the fund was \$23,986; by 1910 it had increased to \$6,351,346, all of which was invested in farm mortgages at 6 per cent interest, school bonds and land certificates, except \$55,965 cash on hand.

For the same year, the total paid-up capital of the 155 banks reporting to the State was but \$7,751,025. State Bank Examiner Will Wright says that the county banks encourage the State loans, as very few loans are made by banks on farm lands. They regard them as a help, by reason of the new capital put in circulation in their neighborhoods, and that the borrowers are substantial members of their communities, whose industry in the development of the country is thus aided. He says the investment of these funds is in first-class loans.

Applications for loans are referred by the State Land Board to its attorney in the county where the land may be located. If his report as to the value and title of the land, and character of the applicants is satisfactory, the loan is granted. All expenses must be paid by the borrower. The prosperity of the farmers of Oregon, and the care exercised evidenced by the fact that not one farm is now under foreclosure, although the law requires any loan over two years due to be foreclosed. No loans are made for less than \$250 or more than \$5000. The total number of the school fund loans is 3,623, the average of each being \$1400. A very large number are of \$500 and less. When making loans, the State Board selects all of the applications of \$1000, and less to be passed on first. The preference is given to the smallest applications, and the loans are made so as to distribute them equitably throughout the State. When money is in demand, the Board sells its school bonds, and loans the money on farms.

The law provides that these funds shall be loaned on mortgages on grazing land in eastern Oregon and farm lands not exceeding one-third their value. Such securities do not depreciate, and can always produce enough to pay the interest. No loans are made on timber lands, city lots or other speculative property.

The proceeds of the sales of school and other lands, forfeitures and gifts to the State, and certain fines, are the source from which these funds obtain their revenue. The principal is made irreducible, the interest only being used. The report of the State School Superintendent shows that during the past thirty eight years the total interest received from this fund by the common schools exceeded \$5,000,000, the sum last year being \$320,272.

Under the law, the interest on hand August 1st of each year is divided among the counties in proportion to the number of children of school age. Eighty-five per cent of it must be used to pay teachers' salaries.

The Sugar Trust

The prospects of the establishment of new beet sugar factories in Oregon is attracting wide attention owing to the danger of the passage of the democratic bill providing for the removal of the tariff on sugar, but nowhere is the danger appreciated greater than in Wisconsin, for it was at Milwaukee conference a few days ago that C. C. Hamlin of Colorado Springs, chairman of the executive committee of the United States Beet Sugar Industry, made his declaration that the democratic bill would throttle the beet sugar industry, prevent the building of new factories at a cost of \$25,000,000 and the expenditure of \$25,000,000 a year in the purchase of beets from farmers. The free sugar plan of the democrats, he said, would give the sugar trust a monopoly of the industry, and he hinted in no mile from that once given a monopoly, and with the beet sugar industry destroyed the lower prices under the tariff would be only temporary. Last year's experience when sugar amounted to 8 or 9 cents a pound in some parts of the country when the beet sugar output for the year was consumed, was only an instance of what might happen with the sugar trust in control of the industry.

Gentleman desires room and board in private family without young children. Apply at this office by letter stating terms. M21 11

MUST LEASE LAND FOR PROSPECTING

Klamath Northwestern: That the application made some weeks ago to the Interior Department through the petition by the Chamber of Commerce and a large number of local people as well as those east of here interested in a recent gold discovery on the Klamath Indian Reservation, beyond Bonanza has been turned down and the only way these promising prospects can be developed is to lease them, is shown in the following dispatch from Washington:

"Responding to requests for permission to prospect in latley discovered gold fields in Klamath Reservation, the Interior Department advises prospectors, through Senator Chamberlain, that the only method by which lands may be prospected is through leases secured from the Indians.

Application to the Interior Department must be made before the Indians are given permission to negotiate leases, which cover 640 acres for each lessee."

At the time of the finding of gold bearing ore in this territory, which is about 40 miles from this city, it was believed by the locators and their friends who made a rush for the scene to stake out claims, that the Indian Department provided for the opening of lands found on a reservation where mineral was discovered. This caused a petition to be circulated and sent to the Interior Department endorsed by the Chamber of Commerce, asking that the land be thrown open. Senator Chamberlain took the matter up and found that the land would only be leased, and it is apparent that the Indians have the first say if they care to lease such land.

AUTOMOBILE PARTY HAS A HARD TRIP

Presenting a sorry sight as it entered town, covered with mud and mire till its color was hardly distinguishable, a touring car reached Klamath Falls last Sunday afternoon carrying C. H. Eaton of Sacramento, J. Stiner and A. Annesly of San Francisco, all traveling men, driven by Morris Southstone of the Lakeview Auto Company. The car was three days in making the trip.

Wishing to reach Klamath Falls as soon as possible, the traveling men engaged an automobile and started Friday morning. Hardly was the machine six miles from the starting point when trouble commenced and it was necessary to return to Lakeview and get another car for the journey.

Snow was encountered in many places, as was expected, but the bucking through the snowdrifts was not as serious as the roads were where the snow had melted them. Over most of the distance the highway was so muddy it was nearly impossible to see the rear wheels at the worst places. A block and tackle was the only equipment that made the completion of the 105 miles in three days and nights possible. All four men worked like Trojans during the greater portion of the trip, and as a result, it was a worn and sleepy party that finally reached Klamath Falls.

"One of the prettiest sights I ever saw," said Mr. Eaton, "was encountered when we struck Quartz Mountain. Just at dark we ran into two feet of snow and with the bright lights from the machine radiating over this vast expanse of the beautiful sight was very inspiring. This was the only part of the trip we really enjoyed, but I do not care to repeat it again even for such a sight."—Klamath Northwestern.

A Good Position
Can be had by ambitious young men and ladies in the field of "Wireless" or railway telegraphy. Since the 8-hour law became effective, and since the wireless companies are establishing stations throughout the country there is a great shortage of telegraphers. Positions pay beginners from \$70 to \$90 per month, with good chance of advancement. The National Telegraph Institute of Portland, Ore., operates under supervision of R. R. and wireless officials and places all graduates into positions. It will pay you to write them for full details.

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In addition to the above, the undersigned offers on the same condition \$500.00 for all horses branded here above for on both of either law Brand recorded in any county, Range, Harney, Lake and Crook counties. Horses seized when sold. Note that grown horses sold, and only in large bunches. W. W. BROWN, File, Oregon.

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Recorder..... Recorder
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M. T. WILK, Pastor.

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Teaching 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 Union People's Union on each Sunday. Prayer Meeting at 7:30 P. M. Wednesday evening. Everybody invited to all services.
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Meets in the Masonic Hall, Sunday School at 10:00 A. M.; Morning service at 11:00 A. M.; Evening service at 7:30 P. M. Prayers on Wednesdays at 7:30 P. M. All are cordially invited.
REV. W. S. FRYE, D. D., Pastor.

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as New Pine Grove Oregon. Preaching services at 11 A. M. and 7:30 P. M. on each Sunday of every month. Sunday school at 10 A. M. Prayers at 7:30 P. M. on Wednesday evening of each week. All are cordially invited to attend the services.
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LODGE DIRECTORY
LAKEVIEW LODGE NO. 31, A. F. & M. Holds stated meetings Saturday on or before full moon, January 27th, March 2nd, March 30th, April 27th, May 24th, June 29th, 1912. Special meetings upon call, generally Saturday evenings. Visiting brethren welcome. W. Lair Thompson, W. M.; A. W. Orton, Sec'y.

A. O. U. W.—LAKEVIEW LODGE NO. 111. Meets every second and fourth Thursday of each month, in Masonic Hall, Lakeview. Chas. Touningsen, W. M.; Wm. Gunther, Sec'y.

DEGREE OF HONOR—LAKEVIEW LODGE No. 77, D. of H., A. O. U. W., Meets on third Thursdays of each month in Masonic Hall, Lakeview. G. H. H. J. Belle Arner, L. H. Brown, Recorder.

L. O. O. F.—LAKEVIEW LODGE, NO. 61, I. O. O. F., meets every Saturday evening in Odd Fellows Hall, at 7:30 o'clock, from Oct. 1 to September 30. D. H. Beckis, S. G.; Chas. Uebach, Secretary.

L. O. O. F.—LAKEVIEW ENCAMPMENT NO. 1 I. O. O. F., meets the first and third Thursday evenings of each month in Odd Fellows Hall, Lakeview. G. H. Arthur, G. P.; A. H. Gunmerley, Scribe.

REBEKAH LODGE—LAKEVIEW LODGE NO. 22, L. O. O. F., meets the second and fourth Fridays of each month in Odd Fellows Hall, Mrs. Della Cheney, S. G.; Miss Louise Workman, W. U.; Alice Guntling, Treasurer; M. D. Moss, Sec'y.

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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