

Republican in Politics, and devoted to the Timber, Agricultural, Stock and Wool interests of the 27th Klamath County.

Published every Thursday by WESLEY O. SMITH, EDITOR AND PROPRIETOR.

Subscription Rates: One Year (in Advance) \$2.00

THURSDAY, MARCH 3, 1904.

Have you got property in the county worth \$1000, if so how much will it be worth when the railroad gets here—at least \$2000 and perhaps very much more.

As the extension of the Klamath Lake railroad will benefit every man in the county, let us all get down and figure it from a business standpoint and be ready to aid with the largest subscription we can give.

How much will a timber claim that you can not sell now be worth when the railroad gets here, and by connection with Klamath lake makes your timber marketable on the ground, in the log or in lumber.

DEMOCRATS SHOULD DISBAND

So Says Felix Allen of Canby, Cal. in a Communication to the Lake County Examiner

As the time draws near for holding the two great conventions, I want to remind the two principle belligerents that, to use a term of some celebrity, they are confronted by a "condition" that will require more than ordinary "condition" powders for treatment.

The democrats are reduced to the necessity of hunting among the drift-wood for their presidential timber. Each of their would-be great leaders riding some hobby to his own finish.

Gorman is working for the vote of the Columbian delegation, Bryan on the "Moral issue," (Hearst on the immoral), while Hill stands with hands down, and croaks out like the raven "nevermore," but "I am a democrat."

That alone is sufficient to plant the grass on his political grave. A democrat of his stamp stands about as much show of being elected president as a bull dog would of taking the blue ribbon at an exhibit of short horn cattle.

The times are not ripe enough to justify the nomination of a thoroughbred. He might unfortunately get elected. They elected a thoroughbred a couple of times before the burned child learned to dread the fire.

The thoroughbred was Grover Cleveland. The buried child, the democratic party, which is very ungrateful. Cleveland was the most consistent democrat born since the word democrat was coined and brought into use as a cloak for all forms of unrighteousness and other hellish orgies.

Cleveland was elected twice, from 1885 to 1889 he was hampered by a Republican Senate and House. He could only go the length of his picket rope, and his record was not notoriously bad. Then his friends said he had no show, and after four years of discontent under a republican administration, this God of the democrats was again elected, and that he might have a good chance to work for the greatest good for the greatest number.

Which, as the old slogan of the party, "a democratic senate and house were elected and Cleveland was enabled to carry out to the very letter the promises made by the party."

He called a special session of Congress and at a cost of thirteen million dollars repealed the tariff laws and the Sherman law, which related to the coinage of silver. Thousands of miners were thrown out of employment in the mines and forced to compete with farm laborers, causing a reduction of their wages and forcing them to go through the world like wandering Ishmaelites, so poor they could not afford to wear underclothes.

Free soup houses became necessary to the well being of the people who should now pause to enquire "why should I vote for a democrat for president if thereby I lose my own job?" Free trade was a failure, and notwithstanding that, it was the war cry of the party throughout the campaign.

The democrats wanted to shirk the responsibility for the dismal failure of their free trade experiment on to Cleveland. Blamed him for it all. Said he had "sold out to the republicans, was in league with Mary Ellen Lease, and the Devil." The party was demoralized by the disastrous result and gave illegitimate birth to another, the Populist party. But fortunately it was born before its time and was unable to survive the pains and colic incident to its childhood.

What was left of the wreck then stood a "boy orator," in the person

of W. J. Bryan, who promised to be their Moses and lead them up 16 to 1 out of the mire through political fields into pastures good. Mr. Bryan was a willing warrior. Armed with a weapon, a mate to the one used by Sampson, with such deadly effect upon the Philistines. He expected surely to win but he lost control of his terrible weapon, and did irreparable damage to his cause. He said in a speech last fall that Cleveland was a "bunco steerer," that he "led 7,000,000 voters into Wall street and betrayed them."

Sit down Mr. Bryan, don't you think the party better disband.—Lakeview Examiner.

RAILROAD EXTENSION. The Road Will Be Built Here This Year If We Will Help.

The time seems to have arrived when all the great features of progress, which combine to make of an isolated section, a fully developed country, are open to our acceptance, if we are willing to do our part—if we are willing to give all that the improvement warrants us in giving instead of getting out with as little donation as possible.

The irrigation canal seems to be an assured thing and the benefits to be derived from it can not be overestimated, for land that is worth nothing—absolutely nothing without water will soon be worth \$50 an acre and then again will gradually advance to the \$100 an acre mark, and in case a beet sugar factory is put in here will be worth again double the latter figure.

So far so good—and very good indeed when it means an alfalfa ranch 30 or 40 miles long by several in width instead of arid sage brush lands. But we have only started on the upward climb, and it is now that we have the opportunity to further open up and develop the country, increase the value of all lands hundreds of per cent, and make them readily salable at the advanced figures, where now they are a drug on the market.

Mr. Lindley, the President of the Klamath Lake Railroad Company spent several days here last week and has agreed to extend the road to Klamath Falls this year if possible but by positive agreement to be completed here not later than January 1, 1906, if the people of the county will sign a subsidy of \$150,000, payable one-third when the first ten miles of the road is completed, one third more when the second ten miles is completed and the balance when the road is finished into the corporate limits of the town of Klamath Falls.

The work of raising the bonus has been placed in the hands of J. G. Pierce and he has been granted full authority to act for the railroad company in this matter. Further, Mr. Lindley will put up bonds of the road with the banks here as collateral security, to guarantee the building of the entire road to this place, within the time above stated.

To every owner of property in the county it will be a benefit, and every one should subscribe the limit according to their business or the amount of property they own. It is better to get the road now by paying for some of it than to get it several years later for nothing, though that would never be likely, for the increase in value of land and in business, in opening up a market for every kind of produce, not the least of which will be timber will within a year or two pay the bonus we have given, many times over.

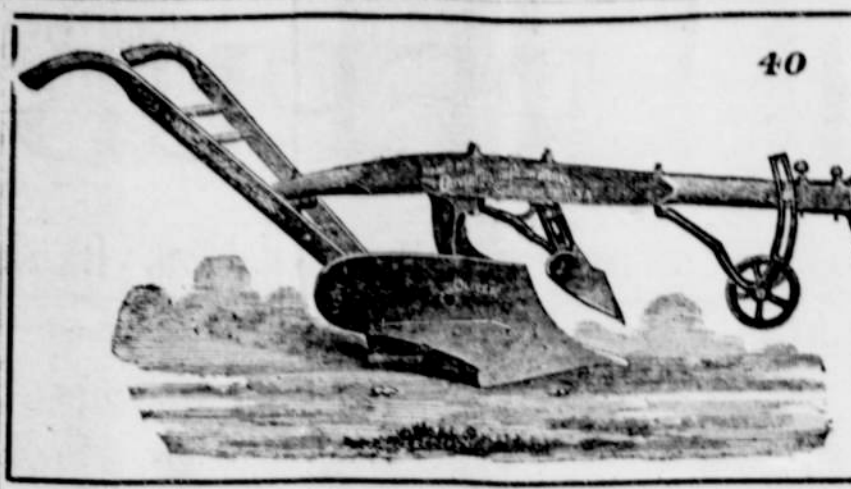
Now that the opportune time has come—and the golden moment which leads on to success, once lost is lost forever—we should all lend our utmost assistance and figure on giving not as little as we can get out with, but as much as the circumstances justify. Let us not delay but hurry the work for we are promised the road this year if the subsidy can be raised soon enough.

SHOULD SIGN CONTRACTS.

As the delay by persons under the new ditch in signing contracts will naturally act as a hindrance to the work it is only fair to the company that this delay should be lessened as much as possible, for they have a great deal to do in order to start active work on or before July 1st. They have started the work of making borings in the hill over the proposed tunnel and have also started one engineer crew out on the necessary preliminary work and have telegraphed to San Francisco for other surveyors.

When they get into the active work of surveying it will not be possible for them to remain in town, and their presence is necessary when contracts are signed as they have to acknowledge them—at least is desirable if any questions as to the land covered by ditch, reservations, etc., are raised. The office in the court house is open every day and purchasers of water rights should come in and sign the contracts very soon and thus not delay active operations. Up to the first of the week about ten thousand acres had been signed, and this leaves considerable to come in yet.

Car load of barb wire and nails at George Hurn's Hardware Store, East End.



GOLDEN OPPORTUNITIES.

To speak of an investment without capital is almost an anomaly; yet the operations of life insurance make such an investment possible. Indeed, they can create an estate for a young man during the very earliest struggles of his career, when his earning powers are at the lowest point; when any other kind of profitable investment appears to be beyond his most sanguine hopes.

Life insurance is adaptable. I may say indispensable, to the needs of all sorts and conditions of men; to the rich and the poor; to the high and the low; but as this article is to deal with it as an investment for young men only, I am going to assume that it is addressed to the average young man; one who makes his bow upon life's stage with no capital save the talents with which Nature has endowed him and the hope that "springs eternal in the human breast."

The first and uppermost thoughts in the mind of such a young man are: How can I go to work to acquire a competency? How can I make a lot of money? How can I get hold of a fortune? Now, every man who has been through the mill and has come out victorious will tell the ambitious youth who asks him for a prescription for acquiring wealth that he must first learn to save every superfluous dollar. This will be a difficult labor for the youth with budding hopes and increasing desires, but nevertheless he must undertake it, for in no other way can he get together any money for his first investment; the first that is to bring him a profit beyond the labor of his hands. Here is where life insurance comes in as an assistant of supreme importance.

It compels the young man to save a certain portion of his income, and thus teach him, early in life, those habits of thrift and economy that will count for much throughout his entire career.

To show why such a saving is attractive to our young men we must go back to the anomaly aforementioned. By the expenditure of a small sum annually he can purchase an endowment policy on his life for \$1000, payable, with its accumulations, at the end of twenty years. From the moment that he has such a policy in his possession (always provided, of course, that it is taken in a reputable and financially sound company) he has created an estate of \$1000 for himself. This gives him a feeling of strength, of pride and satisfaction such as he has never known before; for he is now a capitalist. If he should die to-morrow the amount of the policy would be paid immediately to his heirs; and if he continues to live the feeling of security which the policy gives him will make him more free to invest in other lines another fraction saved from his income. Furthermore, if he lives to the end of twenty years he will get the thousand dollars himself, with the accumulated profits earned by the investment. Such investments, besides furnishing the protection of life insurance, are returning, and have returned for years, a higher percentage of interest on the amount of premiums paid than is now received from United States Government bonds.

A small amount of money will buy this estate of \$1000, and I venture to say that there is hardly one man out of a hundred who cannot afford to make himself a capitalist to that extent as soon as he becomes a self-supporting man. Is there anywhere a young man who, being able to save such a sum, will not feel a thrill of pride and satisfaction in using it to create, by life insurance, a capital of \$1000? Of course, he need not limit himself to \$1000 if he can afford to purchase a larger estate, for just as a \$1000 life insurance policy is good for a young man to purchase, so is a \$10,000 policy ten times as good, if it can be afforded.

How Much Insurance You Should Carry. Here these three questions may be asked: How much insurance should a young man carry on his life? What relation should the premiums bear to his income? What relation should the amount of his policy bear to the amount of his other investments? There must be an infinite variety of answers to these questions because there is an infinite variety in the circumstances of different men. But my earnest advice to every young man is to make an effort to save at least one-third of his income; and one-half of this saving can, in my opinion, be most advantageously used, from time to time, by investments in life insurance. Indeed, there is no other investment which can be paid for in small installments so conveniently. Thus invested, it will bring a return to his heirs in the event of his premature death; and if he continues to live he can accumulate the other half of his savings and use them for investments in stocks, bonds and real estate.

But I hear some one ask: Why use so large a portion of his income in that way? Because life insurance is the only agency offered for preserving his earning power, which is all the capital a young man has at the beginning of his career and sometimes all that he has for many years.

His power to earn a living is to him what real estate, money and personal properties are to the capitalist, and for that reason it should be made secure by life insurance. This is an important fact that is either overlooked or not understood by the majority of men. Let us suppose that our young man has married, or perhaps he has a family, a mother, a sister, to support. His earnings are all that these persons have to depend on; they cannot live if his earnings cease, and he is unwilling to should take that risk. So he buys a life insurance policy which will provide money for them in case he is taken away before his time; and he also buys it for his own benefit in the event that he continues to live. The present improved forms of life insurance policies, as everybody knows, cover both of these contingencies, and the old sarcasm that a man has "to die to win" becomes obsolete long ago.

Many men make a mistake in not adequately insuring their earning power. It is a common thought of those who earn a couple of thousand dollars a year that this sum represents all the life insurance they need. The fallacy of such reasoning appears the instant you compare the earnings of \$2000 at prevailing rates of interest with the annual income of the wage-earner. That is why I have said that a large portion of a young man's income should be invested in the purchase of life insurance.

If you hear a young man say that he is not going to buy any life insurance because he can invest his money so as to make more out of it than a life insurance company can, ask him to answer this question: "Who is going to guarantee that you will live long enough to carry out your plans of investment?" If he replies, "Oh, I am willing to take that risk," you can remind him that it is not himself but those dependent on him who are taking "that risk." Life insurance does not guarantee that any man will live for a definite period; it only guarantees that it will pay for his life an equivalent which shall be proportionate to the amount of premium that he has invested in the policy. No reason for spending the money before he has deposited enough to buy a \$500 bond. The difficulty is that there is no compulsion on him to save money, as there is when he has started to pay for a life insurance estate. A young man's character is always benefited when he has been compelled to do a certain thing which is to require his continued effort and will keep his eyes riveted on an advantage ahead. I am reminded of the pathetic remark of a traveler who sank weary and worn at the foot of a rugged cliff, and looking up saw another wayfarer reach the top. "It seems," he said "to take less strength to climb this cliff than to decide to do so." Once the decision is made, and you buy a life insurance, you will find that the payments of premium are easier after the first few years. I have noticed that an invariable comment of many a business man when regarding the benefits of life insurance in after years has been, "How much I regret that I did not take several times as much life insurance as I did when I was a young man and was an acceptable risk, and could have secured it at a low cost."

The careful reader will observe that all I have said is quite as applicable to the young man who begins his business life with money to invest as it is to his impetuous brother; and that if life insurance in small amounts is a good thing for the latter, it is good in larger amounts for the former. For different circumstances different forms of policies are devised to cover the various needs of one's life. I cannot hope in this article to explain the various forms issued by life insurance companies, but generally speaking, a policy of life insurance can be separated into two parts; first, there is the element of protection; second, there is the element of investment; and policies vary chiefly according to the proportions in which these two elements are combined. The protective or assurance element predominate in what is called a life policy; the investment element in what is called an endowment policy, such as I have recommended in this writing. In each the benefits are the same in case of death, but the returns to those who continue to live are greater under the endowment form. After the birth of a

PLOWS AND HARROWS AT BALDWIN'S

ALEX MARTIN President. E. R. REAMES, Vice President. ALEX MARTIN JR. Cashier. KLAMATH COUNTY BANK. Collections Attended to Promptly. Correspondence Invited.

Country Produce taken in exchange for Goods THE EXCELSIOR

Groceries, Dry Goods, Clothing, Furnishing Goods, Boots and Shoes.

IN FACT a complete and up to date line of Staple Goods. I. F. DAVIES, DAIRY, OREGON

EXCHANGE STABLES W. W. HAZEN, Proprietor. EAST END, KLAMATH FALLS, OREGON.

Livery. Horses boarded by day, week or month. Hay and Grain bought and sold. Passengers conveyed to all parts of Southern Oregon and Northern California at the very lowest rates.

Telephone Connection Between Stable and Hotel Linkville. Phone Main 14

W. O. SMITH, KLAMATH FALLS, OREGON. REAL ESTATE Farms, Stock Ranches Dry and Irrigated Lands, Timber Claims Logging and Mill sites City property and Business chances in Klamath County.

WEST SIDE STABLES

Jas. Sigler, Prop'r First Class Horses Fine Carriages Feed Stables.

Teams with or without Drivers Phone, Main 193

REMEMBER We are still Doing Business at the old stand

We now have the Finest Line of Harness and Saddles on hand we have ever had made up.

Our Stock is complete in every detail. Our aim is to treat trade right and give the best values for the money to be had. Repairing and Carriage Trimming done by competent men.

BRADLEY & GUNTHER, Main Street, Klamath Falls, Oregon.

TIMBER LAND, ACT JUNE 3, 1878.—NOTICE FOR PUBLICATION. United States Land Office, Lakeview, Oregon, January 15, 1904. Notice is hereby given that in compliance with the provisions of the Act of June 3, 1878, entitled "An act for the sale of timber lands in the States of California, Oregon, Nevada and Washington territory," as extended to all the Public Land States by act of August 4, 1892, the following persons have filed in this office their sworn statements, viz: Myrtle E. Brattain of Lakeview, county of Lake, state of Oregon, sworn statement No. 282 for the purchase of the SW 1/4, Sec 10, Tp 40 N, R 12 E W 4. Edmon M. Brattain of Lakeview, county of Lake, state of Oregon, sworn statement No. 281 for the purchase of the SW 1/4, Sec 26, Tp 40 N, R 12 E.

That they will offer proof to show that the land sought is more valuable for its timber or stone than for agricultural purposes and to establish their claims to said land before the Register and Receiver at Lakeview, Oregon, on Monday the 21st day of March, 1904. They name as witnesses, E. B. Henry, of Klamath Falls, Or., Geo. B. Nickerson, Geo. W. William Burch, of Lakeview, Or., J. W. Rodey, of New Pine Creek, Or., H. C. Rambo of Plush, Or. Any and all persons claiming adversely the above described lands are requested to file their claims in this office on or before said 21st day of March, 1904. J. N. Watson, Register. Private dining rooms at the Golf Club Cafe.

MRS. HONG SING RESTAURANT LAUNDRY Japanese Curio Store We are now moved into our new building at east end of bridge.