

AN EXPERT.

Made Liable for Debts?

Priority on Financial Assets Proposed Guaranty Plan.

Roberts, former Director of the Mint.

require the banks of guarantee each other's present strength to guarantee of last fall.

And how would the conservative, prudent banker fare under these conditions? The legitimate reward for maintaining that character would be lost to him.

Would Demoralize Business. The hardest competitor in any line of business is the incompetent or dishonest man who does anything to get business.

to Reckless Banking. All efforts to make it appear that the interests of bankers are on one side of this question and the interests of depositors on the other are untrue to the facts.

Oklahoma Trial Inconclusive. The fact that the first bank failure in Oklahoma after the law went into effect, was followed by immediate reimbursement of the depositors, proves nothing as to the practicability of the system in the long run.

reckless banking, reply is that bankers will be deterred by the fear of losing their money. The reply misses the point that all men are not deterred from reckless banking by fear of losing their money, but reckless men are now,

as a rule, kept out of the banking business by the unwillingness of the public to entrust money to their care.

Careful Banking Best.

Under present conditions there are compensations in favor of careful and conservative banking. There are people who are not influenced in their selection of a bank by the highest rate of interest offered on deposits, and who have their suspicions aroused by the tender of exceptional inducements.

But what are likely to be the conditions in the business when the public is no longer concerned about the management of a bank, and all the rewards for conservatism and restraint upon recklessness are removed? The considerations which in the past have tended to safeguard the business and advance its standards would be gone.

And how would the conservative, prudent banker fare under these conditions? The legitimate reward for maintaining that character would be lost to him.

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SUMMONS FOR PUBLICATION IN FORECLOSURE OF TAX LIEN.

In the Circuit Court of the State of Oregon, for Tillamook County.

Eastern Investment Company, Limited, a corporation, Plaintiff.

To Joseph Russell, the above named defendant.

In the name of the State of Oregon: You are hereby notified that Eastern Investment Company, Limited, the holder of Certificate of Delinquency numbered 15 issued on the 27th day of January, 1908, by the Tax Collector of the County of Tillamook, State of Oregon, for the amount of Thirty and 89-100 Dollars, the same being the amount then due and delinquent for taxes for the year 1903, together with penalty, interest and costs thereon upon the real property assessed to you, of which you are the owner as appears of record, situated in said County and State, and particularly bounded and described as follows, to-wit: The southeast quarter of southwest quarter and Lots One (1) and Two (2), in Section Three (3) Township Three (3) north, Range Nine (9) west, Willamette Meridian.

This summons is published by order of the Honorable H. F. Goodspeed, Judge of the County Court of the State of Oregon for the County of Tillamook, and said order was made and dated this 8th day of September, 1908, and the date of the first publication of this summons is the 10th day of September, 1908.

All process and papers in this proceeding may be served upon the undersigned residing within the State of Oregon, at the address hereafter mentioned.

H. T. BOTTS, Attorney for the Plaintiff. Address: Tillamook, Oregon.

SUMMONS FOR PUBLICATION IN FORECLOSURE OF TAX LIEN.

In the Circuit Court of the State of Oregon, for Tillamook County.

Eastern Investment Company, Limited, a corporation, Plaintiff.

To J. W. Russell, the above named defendant.

In the name of the State of Oregon: You are hereby notified that Eastern Investment Company, Limited, the holder of Certificate of Delinquency numbered 14, issued on the 27th day of January, 1908, by the Tax Collector of the County of Tillamook, State of Oregon, for the amount of Thirty and 89-100 Dollars, the same being the amount then due and delinquent for taxes for the year 1903, together with penalty, interest and costs thereon upon the real property assessed to you, of which you are the owner as appears of record, situated in said County and State, and particularly bounded and described as follows, to-wit: The southwest quarter of northwest quarter and Lots Three (3) and Four (4), Section Two (2), Township Three (3) north, Range Nine (9) west, Willamette Meridian.

This summons is published by order of the Honorable H. F. Goodspeed, Judge of the County Court of the State of Oregon for the County of Tillamook, and said order was made and dated this 8th day of September, 1908, and the date of the first publication of this summons is the 10th day of September, 1908.

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H. T. BOTTS, Attorney for the Plaintiff. Address: Tillamook, Oregon.

SUMMONS FOR PUBLICATION IN FORECLOSURE OF TAX LIEN.

In the Circuit Court of the State of Oregon, for Tillamook County.

Eastern Investment Company, Limited, a corporation, Plaintiff.

To C. Bailey, the above named defendant.

In the name of the State of Oregon: You are hereby notified that Eastern Investment Company, Limited, the holder of Certificate of Delinquency numbered 12, issued on the 27th day of January, 1908, by the Tax Collector of the County of Tillamook, State of Oregon, for the amount of Seventy-seven and 26-100 Dollars, the same being the amount then due and delinquent for taxes for the year 1904, together with penalty, interest and costs thereon upon the real property assessed to you, as the owner of the same appears of record, situated in said County and State, and particularly bounded and described as follows, to-wit: The southeast quarter of southwest quarter of Section Three (3), southeast quarter of northeast quarter of Section Nine (9), southwest quarter of northwest quarter, east half of northwest quarter, south half of southeast quarter and Lots Three (3), Four (4), Five (5), Six (6) and Seven (7), Eight (8) and Nine (9), in Section Ten (10), all in Township Three (3) north, Range Eight (8) west, Willamette Meridian.

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H. T. BOTTS, Attorney for the Plaintiff. Address: Tillamook, Oregon.

HEADQUARTERS FOR DAIRYMEN'S SUPPLIES AND STEEL STOVES & RANGES. We carry a Large Stock of Hardware, Tinware, Glass and China, Oils, Paint, Varnish, Doors, Window Sashes, Fine Line of Choice GROCERIES. Agents for the Great Western Saw. ALEX McNAIR CO. The Most Reliable Merchants in Tillamook County.

FARMERS READ THE WEEKLY OREGONIAN OF PORTLAND For the general news of the World also for information about how to obtain the best results in cultivating the soil, Stock Raising, Fruit Growing etc. You can secure this excellent paper by Subscribing for the Headlight. Both Papers for \$2.25.

SUMMONS FOR PUBLICATION IN FORECLOSURE OF TAX LIEN.

In the Circuit Court of the State of Oregon, for Tillamook County.

Eastern Investment Company, Limited, a corporation, Plaintiff.

To Chris Peterson and M. Peterson, Defendants.

To Chris Peterson and M. Peterson, the above named defendants. In the name of the State of Oregon: You are hereby notified that Eastern Investment Company, Limited, the holder of Certificate of Delinquency numbered 23, issued on the 14th day of May, 1908, by the Tax Collector of the County of Tillamook, State of Oregon, for the amount of Two and 47-100 Dollars, the same being the amount then due and delinquent for taxes for the year 1903, together with penalty, interest and costs thereon upon the real property assessed to you, of which you are the owner as appears of record, or to, situated in said County and State, and particularly bounded and described as follows, to-wit: Begin at corner of Section 22 on east bank of Necker Creek; thence south 9.20 chs.; thence west 33 chs.; thence north line on east bank of Necker Creek; thence along U.S. meander line in Ne direction on east bank of said creek to place of beginning, being 5.50 chs. Willamette Meridian.

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H. T. BOTTS, Attorney for the Plaintiff. Address: Tillamook, Oregon.

Notice of Final Settlement.

In the Circuit Court of the State of Oregon, for the County of Tillamook.

In the matter of the estate of ELI GOODSPEED, deceased.

Notice is hereby given that the final account of the administrator of the estate of ELI GOODSPEED, deceased, has been rendered in the Circuit Court room at the Court House in Tillamook County, Oregon, at the hour of ten o'clock in the forenoon of the 10th day of September, 1908, and all persons interested in said estate shall file their exceptions in writing, and show cause why said final account should not be accepted and approved and the administrator discharged from his trust.

By order of the Honorable William Galloway, Judge of the above entitled Court, made this 21st day of April, A.D. 1908.

F. M. TROUT, Administrator of the Estate of Eli Goodspeed, deceased.

Department of the Interior, United States Land Office, Portland, Ore., August 10th, 1908.

Notice is hereby given that WILLIAM W. ROSBROUGH, of Tillamook, Oregon, who, on July 31st, 1908, made application for Timber Entry No. 017, for N 1/4 of Sec 14 and S 1/4 of Sec 24, township 3 South, range 9 West, Willamette Meridian, has filed notice of intention to make final timber proof, to establish claim to the land above described, before W. H. Cooper, U. S. Commissioner, at Tillamook, Oregon, on the 15th day of October, 1908. Claimant names as witnesses: J. C. Bewley, of Tillamook, Oregon; N. G. Rosbrough, of Tillamook, Oregon; C. A. Svenson, of Tillamook, Oregon; Jonas Olson, of Tillamook, Oregon.

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Notice is hereby given that GORDON T. NICHOLS, of Portland, Oregon, who, on July 16th, 1908, made application for Timber Entry No. 096, for Lots 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, township 3 North, range 9 West, Willamette Meridian, has filed notice of intention to make final timber proof, to establish claim to the land above described, before W. H. Cooper, U. S. Commissioner, at Tillamook, Oregon, on the 15th day of October, 1908. Claimant names as witnesses: J. C. Bewley, of Tillamook, Oregon; N. G. Rosbrough, of Tillamook, Oregon; C. A. Svenson, of Tillamook, Oregon; Jonas Olson, of Tillamook, Oregon.

Notice is hereby given that BEILE M. BRADY, of Portland, Oregon, who, on May 27th, 1908, made application for Timber Entry No. 773, for N 1/4 of Sec 14, township 3 North, range 9 West, Willamette Meridian, has filed notice of intention to make final timber proof, to establish claim to the land above described, before W. H. Cooper, U. S. Commissioner, at Tillamook, Oregon, on the 15th day of October, 1908. Claimant names as witnesses: J. C. Bewley, of Tillamook, Oregon; N. G. Rosbrough, of Tillamook, Oregon; C. A. Svenson, of Tillamook, Oregon; Jonas Olson, of Tillamook, Oregon.

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Department of the Interior, United States Land Office, Portland, Ore., August 10th, 1908.

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