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COUNTY OFFICIAL PAPER.

RURAL CREDITS PROBLEM DISCUSSED

By W. W. Powell, Former Secretary Wisconsin Board Public Affairs.

Rural credits means money for the farmer. Everyone understands that in a vague, indefinite sort of way.

But how is the farmer to get the money he needs—on what terms, what security, what rate of interest, and for what length of time? And why does the farmer need any special advantages not already provided for him under the present banking system?

Not only are these questions to be discussed at the third National Conference on Marketing and Farm Credits to be held at Chicago November 29 to December 2, but they are to be answered by the drafting of a rural credits bill to be submitted to congress at the opening of the coming session.

Then what is rural credit?

To begin with the farmer must wait upon the seasons. He cannot speed the earth upon its axis, nor hasten it in its course around the sun. His returns come when the seasons have run their course. He can borrow money at the bank if he has ample security, but he needs a longer time in which to repay the bank than does the merchant. The storekeeper borrows for 60 to 70 days. He turns his stock of goods in that time and can repay the bank. The farmer needs his loans for a longer period. He needs it when he puts the seed in the ground, but he is not ready to repay until the crop is grown, harvested and marketed.

Do not the banks give him the accommodations he needs?

Some banks in some communities do. But most banks find it more to their liking to loan money on short time, 60 or 90-day paper. They are lending the money of their depositors. They must have their loans so arranged as to the time when they fall due and collectible that the depositor can get his money. Consequently, the banker prefers to loan these funds upon short time paper. The short time loan makes banking easier.

This limitation, inherent in present banking methods, makes it necessary to provide for an extension of the banking system. For agriculture is the great fundamental industry, and when the farmer needs money for his seasonal operations the welfare of the entire community requires that he should have it—and have it upon terms which do not lay upon him a greater burden than he can bear. European countries have met just these conditions and have worked them out to the salvation of the farmer and the benefit of all Europe. In Wisconsin it is possible to buy a farm and have 20 years or more to pay off the mortgage. The ordinary farm mortgage runs from five to 10 years. And usually when it falls due the farmer has to renew the mortgage or permit it to be foreclosed. And renewing a mortgage at a reasonable rate of interest is not an easy task, and often requires the payment of a commission to the agent who finds some one with capital to invest in the mortgage. And this is both expensive and discouraging.

In Wisconsin there are several farm mortgage associations patterned after the land banks of Germany and other European countries. The land mortgage association takes a mortgage on the land, deposits the mortgage with the state treasurer, issues bonds against the mortgage and sells the bonds to the banks. This is some red tape, to be sure, but it operates to make the farm mortgage a fluid security; that is a security easily disposed of. The bonds are for \$100, \$500 or \$1000, and they pass as other bonds, current for their face value. There is no need for looking up title to the land, as in the case of a mortgage. There is no need for inspecting the land as the underlying security for the bond. The state does all that. The land mortgage association guarantees the interest. The buyer of the bonds is protected by the regulations of the state upon the issuance of these bonds. A banker can buy them, and if he needs the money to meet the immediate demands of depositors, he can pass these bonds on to another bank or sell them to clients of his bank who are looking for safe, gilt-edged investments. In either event he can get the money on them any time he needs it. And that makes the farm mortgage, on which the bonds are issued, a liquid security.

CHICAGO'S DRY SUNDAYS.

(Boston Congregationalist).

Chicago's attempt for one month to have the saloons closed on Sunday has resulted in good to all concerned save the saloon keepers. The following figures are interesting:

Total saloons in Chicago	7162
Violations first dry Sunday	28
Violations second dry Sunday	74
Violations third dry Sunday	69
Violations fourth dry Sunday	30
Arrests for drunkenness fourth dry Sunday and Saturday preceding	171
Usual arrests same two days previous to closed Sunday order	245

All the Saturday nights and Sundays since the dry order went into effect show a great falling off in the number of arrests. Some of

the small towns in Cook county permit open saloons on Sunday and their trade has been greater than heretofore, but the liquor trade of the county as a whole has fallen off greatly on Sunday. It has been estimated that the people of Chicago save about \$400,000 a Sunday with closed saloons. The Anti-Saloon League of Illinois has put the question of Sunday closing in the state squarely up to Governor Dunne. He replied that he had turned the matter over to the attorney general for a decision and would give his answer soon as to what he intends to do. The United Societies for Personal Liberty have tried in every possible way to get the Sunday-closing act rescinded, but have not been able to do so. They have planned a great Sunday parade to boost their ideas. Mayor Thompson has refused to review the parade on the ground that it is being carried out in favor of lawlessness. The "wets" and the mayor are hurling maledictions at each other, but in the meantime the town is dry on Sunday, to the delight of all friends of good order and sobriety.

GOVERNMENT EXTRAVAGANCE

Senator Lane of Oregon has given out an interview severely upbraiding the government for extravagance. He says that from 30 to 40 cents of every dollar spent goes to waste, and asserts that if business efficiency and economy were applied to the government's affairs it would be no trick at all to save \$300,000,000 to \$400,000,000 a year out of the money now being expended. If someone could compel the government to practice economy, he thinks there would be no need for emergency or other special taxes.

No one will quarrel with him as to the truth of his statements and there is no room for a division of opinion on the subject. Everyone knows the government is run on a fiscal plan that would bankrupt a private enterprise before it even had time to get started. Economy is a word that is known only in political debate and efficiency has never yet been made a science in our government.

The men who make up the government of the United States confine their views on economy to criticism of the opposition party and to statements given out for consumption by the voters at home.

There is a moral in the above that ought to convince anyone of the folly of expecting too much relief from government ownership propositions.

WHEN DRY IN 1916

In order to procure liquor after January 1st, considerable red tape will have to be waded. It virtually "bulletins" every purchaser and irregular proceedings in securing the monthly allotment is about as grievous as violating the law itself. The following are the requirements in effect after December 31:

It must be ordered from some dealer outside the state.

It must be paid for when ordered. Liquor sent C. O. D. is considered sold within this state.

If sent by an express company, it may be delivered, but only to the purchaser in person. The deliveryman must present an affidavit blank, to which the consignee must sign and swear.

He must swear that he is the person to whom the liquor is consigned and that he has not received more liquor than the quantity allowed him by law.

The expressman may charge 5 cents for the affidavit.

The purchaser then may do anything he likes with the liquor except to sell it. No person or no family may receive more than two quarts of spirituous or vinous liquors (whiskey, brandy, wine, rum, etc.), nor more than 24 quarts of malt liquors (beer, ale, porter, etc.), within a period of four weeks.

Representative J. H. Davis, the "Cyclone" of Jerry Simpson's day, arrived in Washington Tuesday night from Texas. He is 6 feet and some inches in stocking feet and wears the widest brimmed hat seen in Washington, and a set of plain brush whiskers 9 inches long. Mr. Davis looks as if he had just stepped from the Texas Steer of three decades ago. Mr. Davis is for preparedness and nationwide prohibition. He brought with him a son who is nearly 7 feet and calls the old man "Popper."

Prof. John Straub of Eugene, has announced that he will be a candidate for governor on the Republican ticket, provided that Gov. Withycombe is not a candidate for reelection. Why the string to the announcement? Under our present primary law it is a free "pitch in," and the big vote catcher lands the persimmon. Prof. Straub is dean of the University of Oregon, and one of the finest and best men in the state. We make this statement knowingly, as we have enjoyed his friendship for almost twenty-five years.

Eugene is about to establish a baseball bat factory. Batty, but the right kind. Why not? Here in Oregon we have an unlimited supply of timber, while eastern bats are purchased by the car loads. We also buy toothpicks made in Wisconsin and matches made in Ohio. Barrels made in Indiana, ax and pick handles from everywhere but in Oregon. All this money should be kept at home.

Eugene V. Debs, of Socialist fame, has declined the fifth nomination for president. W. J. Bryan is a close second in the ring, but he hasn't been recorded yet as declining any office.

The Sunday closing law in the forthcoming campaign will equal in strife the contest of wet versus dry. The question will be settled by referendum.

Ford and his peace party have sailed for Europe. It is predicted by diplomats at Washington that the mission will fail. As Mr. Ford "pays the freight," who should worry.

THE RURAL SCHOOL SYSTEM OF OREGON

Attracting Attention of Educators From All Parts of the World.

That the people living in the rural districts of Oregon care more for their schools, are working harder to give their boys and girls a practical education, and have made greater advance than any other state, is clearly proved by the reception which has been given the rural school exhibit at the Panama Pacific International exposition.

At the request of the National Bureau of Education, the Oregon State Department of Education prepared for the Educational Palace an exhibit showing the strongest features of the rural schools of Oregon; namely, the standard plan, the Boys' and Girls' Club work, and the Playground movement. As the rules of the Educational building would not permit children's work to be exhibited, the system was shown by means of charts and photographs. In the official bulletin of the Bureau of Education, they are mentioned as "unusually attractive colored views illustrating rural school work."

More than 2000 of the leading educators representing all the states, and many foreign countries, have made a careful study of the Oregon exhibit with the purpose of adopting some part of it. Three counties of California have adopted our Standard School plan absolutely, and through the local press of their counties, the educational leaders have given Oregon credit for helping them. W. E. Cole, chairman of the Educational Committee of the Farm Bureau for Napa county, California, in a letter of appreciation to State Superintendent J. A. Clurehill, says, after telling of a meeting of their county educational officials, "A standard school was adopted after the Oregon plan. We have kept the local press informed of our work. No doubt every county in California having a farm adviser will very shortly follow our lead."

At the annual Teachers' Institute of Monterey county, the county superintendent, George Schultsburg, brought the teachers to the Oregon exhibit, and in speaking to them said: "I want all of you teachers to see what wonderful work Oregon is doing in her rural schools. Their standard School Plan is just what we need in our county." The teachers at once voted to adopt the Oregon plan, and the Oregon standard card is now in every rural school in Monterey county.

Superintendent Harriet S. Lee of Yolo county, writes: "I am now working to make our Standard School Plan fit Yolo county, and I wish to thank you for the many excellent pamphlets and cards I have received through the medium of your delightful representative at the P. P. E. E."

Of the club work, it is conceded that no other state has the work so well organized. The local and county school fairs with the club winner's work shown at the state fair, making a logical culmination of the year's work, the organizing and directing of the work by the State School Superintendent with the expert bulletins prepared by the State Agricultural College for the children, telling them how to select seed and to do their work, are features which are raising the club work of Oregon boys and girls to a high standard. The judges at the state fair this year declared that the corn exhibited by the boys was fully one hundred per cent better than last year, while the vegetables and other products were a much higher grade than ever before.

Hundreds of requests have come from all parts of the United States for the Recreation Manual, issued by the State Department of Education, and every playground expert pronounces it to be the best one published. Every teacher in Oregon is furnished with a copy of this manual, and the attention given this problem in Oregon during the past two years is developing a happier, healthier lot of school children.

Commissioners from a number of foreign countries have sent their secretaries to the Oregon Educational Exhibit with instructions to copy every chart shown in order that they may have the material for a special report to their countries on our rural schools.

What the county and city superintendents of other states say of our work is well summarized by G. E. Welling, Superintendent of Vocational Education, Gary, Indiana, who said:

"In Oregon, through your standard for rural schools, your Boys' and Girls' Industrial Clubs, and your playgrounds, you are doing a work equal to that which the Federal government is doing for the schools in the Philippine Islands, and this work is attracting the attention of educators in all parts of the world."

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