

St. Helens Mist

FOUNDED 1881.

Issued Every Friday by THE MIST PUBLISHING COMPANY.

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Entered as second-class matter, January 10th, 1912, at the Postoffice at St. Helens, Oregon, under the act of March 3rd, 1879.

SUBSCRIPTION RATES:

One Year \$1.50
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COUNTY OFFICIAL PAPER.

RURAL CREDITS FOR THE FARMER

A few years ago a number of us who were members of congress, and mostly members of the committee of agriculture in the house of representatives, undertook the passage of a series of acts for the promotion of the welfare of farming and the farmer.

The first was the regulation of cotton and grain exchanges to prevent gambling thereon and the resultant loss to the farmer by the establishment of a price lower than a just price. This has, in part, been accomplished, and will be followed up.

Second, the establishment of a bureau of markets. This has been done. Its purpose is to prevent losses due to lack of proper distribution of farm products to markets; to eliminate scarcity in some markets and surpluses in others; to bring the producer and consumer closer together; to enable the farmer to get more for his products and the consumer to pay less for them by avoiding excessive or unnecessary profits to middlemen; and to create markets for farm products of certain kinds.

The third was agricultural extension, by which it is intended to make available to the farmer in a practical way the certain results of scientific investigation and experiment, that the farmer at less labor and expense may obtain larger production of better quality, for his own good and that of all the people.

The fourth is rural credits, which I believe congress will pass at this session, and which is the subject of this article and one to follow.

Town and city, with their electric lights, paved streets, social opportunities, short and regular hours, and other attractions, have outgrown the country in population, and the disparity is steadily increasing. The reason for this is evident. The opportunities of urban life are thought to be greater than those of rural life, and the energetic and enterprising go where they suppose the rewards for effort will be greater. It is stated that 85 per cent of our successful men and women come from the farms or small country towns. It is clear also that the preference for city life is not due to any lack of intelligence or industry among country people. Their average intelligence is greater than that of any other large body of our people. Farming in recent years has become a skillful and scientific occupation. It also has its compensations and attractions. Why, then, this tendency to leave the farm? There are several causes and without attempting to enumerate them all, the following are among the most important:

First, the isolation of country life and the limited opportunity for social life.
Second, the hazards incident to the business, such as unfavorable seasons, pests of all kinds and thousands in number, the vagaries of the market many times artificially manipulated, difficulty of winter travel, and lack of a steady weekly or monthly income.
Third, the supposition that a similar amount of work and intelligence would be better paid in some other occupation.
Fourth, the lack of available capital to develop the possibilities of the farm and to give the farmer a chance to use the ability he possesses. Any business which cannot get the capital it needs for its development will earn less than it should and also the intelligent man likes the chance to prove what he can do. The question of capital for the farmer, that he may make an investment in the development of farming operations, is the vital question now in the matter of producing for ourselves food and clothing for our people.

European countries have long ago attacked the problem and have solved it; but, with our vast areas of new lands, the pressure of population on subsistence was not a serious question until in recent years. During the period in which our population has increased 15,000,000, the number of hogs, sheep and cattle decreased many millions. Germany, with a system of rural credits and a protective tariff, with 67,000,000 of people in an area not so large as Oregon, Washington and Idaho, was producing in the years before the war from 85 to 90 per cent of the subsistence of her people; and other European countries have had a similar favorable experience.

Under law and customs, systems for supplying capital and credit have grown up under which business men generally, except the farmer, can secure the financial accommodation they need. But the farmer, with his \$10,000,000 of products, is left without such provision; and this not because in character and honesty he is unworthy of credit, but because the nature of his business requires a long-term loan. Other businesses have a steady daily output, which can be somewhat increased at will to meet increased demand, and the operators have funds continually coming in. They desire short term loans. Our present banking system with its deposits mostly of call money payable on demand, and with sure short time term deposits, is admirably fitted to serve such enterprises, and does the work very well. Commercial banks, however, can loan only a very small percentage of such funds as they have on long term loans, and can consequently not provide our farm

loans such as have greatly benefited European farmers.

The farmer is dependent upon the operations of nature, and they cannot be hastened. The net returns are generally moderate. They provide the means for the steady repayment of borrowed capital during a period of years, but only in exceptional instances for large payments in any year.

Therefore, we need in this country a system under which the farmer can obtain capital upon terms and conditions that his business will justify; that will enable him to increase the production from his farm, provide him a larger income, and more conveniences for himself, his wife and family, more food and clothing for the people, increase the attractiveness of country life, and enable him gradually to repay his loan. Such a system is known as rural credits and contains three essential features:

- 1st. A low rate of interest.
 - 2nd. A long term for the loan, with privilege to the farmer of making payments in advance on the principal if he desires.
 - 3rd. The repayment of the principal of the amortization plan.
- This plan has many forms, but its theory is this. Suppose, for illustration, a farmer borrowed \$1000 on this plan, and he agreed to pay one per cent of the loan, or \$10, each year for 36 years. This yearly payment of one per cent of the loan, or \$10, would with interest compounded on each payment, pay off the \$1000 in 36 years.

MILITARY TRAINING

The principal of military training is gaining ground. Mr. Garrison, secretary of war, has come from cover and actually favors it. Senator Chamberlain, chairman of senate military affairs, is an earnest advocate and has introduced a bill to that purpose.

In treating this subject the Spokane Spokesman-Review says: "Secretary Garrison frankly tells the country that if the president's plan of a continental citizen army of 400,000 men and 400,000 reserves should fail to materialize under volunteer appeal the country will have to come to universal military training and service. The secretary seems far from confident that the president's plan will succeed.

Universal training of the youth and compulsory service to the extent found necessary for the country's defense is the only fair and democratic principle. With universal training and compulsory liability to serve the chance would be remote that universal service would ever be required. So vast a potential force would be held in quiet reserve that no foreign power, however envious, contentious or aggressive, would have the hardihood to attempt invasion of the United States. The odds would be great—probably 20 to one—that military service would not go beyond the period of training in youth; that the country's manhood would not be called out for war.

"If, in spite of all our desire for peace, we should go to war in an orderly, a seemly, a just and a dignified way. With a mighty defensive army springing almost automatically to their support, the government and its generals could concentrate all their resources and military ability on the one supreme duty of hurling the invader back. There would not be the sorry need, as in England now, for the government to dissipate its energies and thought on the tremendously difficult task of recruiting an army after war had been declared, drilling it and then despairing of finding capable officers to lead it against the foe."

LEGAL RATES

The Willamette Valley Editorial Association met in Forest Grove Saturday. A number of interesting papers were read and the usual banquet followed the meeting, which was given by the Commercial Club of that thriving city. The most interesting topic was the consideration of legal rates. The legal rate for printing has not been fixed by law in this state, although the effort has been attempted more than twenty years ago.

The interests of Oregon are so diversified that an agreement could never be reached. The rate for legal printing in Eastern Oregon and in other mining sections are double those charged in the Willamette valley and Western Oregon.

The rate decided upon by the Willamette valley editors was five cents per line per issue. This is the rate charged by the Mist, except in the publication of the various notices in the administration of estates, where a flat rate of \$5.00 is charged. The Mist adheres to these rates and patrons are charged no more or no less, all are treated on this fair and equitable basis, contracted or otherwise.

AUTO LICENSE REFUND

The total amount collected by the state for motor vehicles and chauffeur licenses for the year 1915, amounted to \$108,881.50. Of this sum, 80.1 per cent will be refunded to the counties of the state according to the proportionate contributed for the benefit of the county road fund.

In the receipts of registration Multnomah county heads the list with Marion second and Jackson fourth. The registration from Columbia county amounted to \$641.00, and 80.1 per cent of that sum is \$513.54. Warrants to the several county treasurers have already been sent out by the secretary of state.

Feed the birds. This advice is given by every paper in the state. Since the unusual heavy fall of snow, birds are deprived of their usual supply of foods and unless feed is prepared for them thousands will starve to death. Deputy Game Warden Brown was here Saturday and chartered Stevens' auto to drive in the country with a supply of grain for the game birds. No appropriation has been made for this unexpected expense, but the commission or other department of state that does not show a deficit, is entitled to a reward of merit.

COURT PROCEEDINGS

Be it remembered, that at a regular term of the County Court of the State of Oregon, for Columbia County, was begun and held at the Court House in the City of St. Helens, in said county and state on Wednesday, the 5th day of January, 1916, the same being the time fixed by law for holding a regular term of said Court, when were present Hon. A. L. Clark, County Judge; Judson Weed, Commissioner; A. E. Harvey, Commissioner; A. F. Barnett, Clerk; E. C. Stanwood, Sheriff.

Due proclamation being made, the following proceedings were had:

Journal read, approved and signed. On this day it is ordered by the Court that certain order heretofore made by the Court, whereby widow's pension in the sum of \$10.00 per month was allowed in favor of Ada L. Lattin, be, and the same is hereby vacated and set aside.

It is further ordered by the Court that County warrant No. 1681, in the sum of \$10.00, issued on the 3rd day of January, 1916, in compliance with said order heretofore made, be, and the same is hereby canceled.

On this day the Clerk presents to the Court his report of bounties paid during the month of December, 1915, as authorized by Sec. 5747-61, Lord's Oregon Laws and Chapter 191, Laws of 1915, showing warrant No. 1655, in the sum of \$10.00, issued Dec. 15, 1915, in favor of E. T. Wallace; No. 1663, in the sum of \$2.00, issued Dec. 29, in favor of R. C. Jeffries, No. 1664, in the sum of \$4.00, issued Dec. 29, in favor of Albert Erickson, and No. 1665, in the sum of \$9.00, issued Dec. 30, in favor of W. R. Helme. Total, \$25.00.

And the Court being advised in the matter, is it ordered by the Court that said report be, and the same is hereby approved.

On this day John M. Lindsay, commander of Hancock Post No. 21, G. A. R., presents to the Court his written report of his transactions with the S. & S. indigent fund of the county, together with voucher for such expenditure, and the Court being advised in the matter, it is ordered by the Court that said report be, and the same is hereby approved.

On this 5th day of January, 1916, it appearing to the Court that Sakri Kauppi, of Mist, Oregon, heretofore made remittance to the tax collector in the sum of \$4.94, in payment of tax for the year 1912, on the SE 1/4 of SW 1/4 of Sec. 12, T. 5 N., R. 5 W., and that no credit was made for such remittance, it is ordered by the Court that the Sheriff and tax collector be, and he is hereby authorized and instructed to cancel said tax on the tax rolls for the year 1912.

Thursday, January 6, 1916.

In the matter of the construction of Columbia Highway:

Whereas it is desirable and expedient to alter the details of the construction of Columbia Highway as provided for by the contract of June 12, 1915, made between Columbia County, Oregon, on the one hand, and G. M. Standifer and James F. Clarkson, partners as Standifer-Clarkson Co., on the other hand, so as to enlarge unit No. 13 by including therein that part of said highway between stations 168 and 55;

Now, therefore, be it ordered, that the County Judge and County Commissioners, in the name of this County, and with the consent of the surety on the bond given by said Standifer-Clarkson Co., on June 12, 1915, enter into a contract with said G. M. Standifer and Jas. F. Clarkson, partners as Standifer-Clarkson Co., substantially as follows, to-wit:

Whereas, on June 12, 1915, Columbia County, State of Oregon, entered into a certain contract with G. M. Standifer and Jas. F. Clarkson, partners under the firm name of Standifer-Clarkson Co., for the construction of certain parts of the Columbia Highway in Columbia County, Oregon, being units thereof numbered 1 to 6 and 12 to 21, inclusive; and Whereas, in the notice to contractors inviting bids for the doing of the work specified in said contract, the units were particularly defined and designated, and unit numbered 13 therein was defined and designated as extending from station 295 to station 168 of said highway; and

Whereas, during the progress of the said work the State Engineer deemed it expedient and suitable to alter the details of construction of said highway by enlarging unit numbered 13 covered by said contract so as to include that part of said highway between station 168 and station 55 thereof, and required such alteration to be made pursuant to subdivision (b) of the general stipulations attached to the specifications mentioned in and made a part of said contract; and

Whereas, the said Columbia County desires a modification made in the terms of said contract relative to the time of payment for said work;

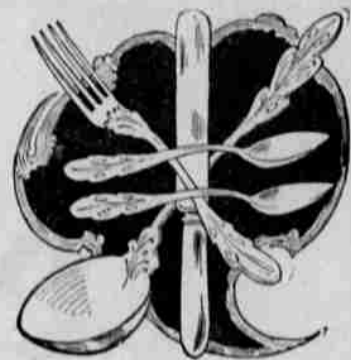
Now, therefore, in consideration of the premises and of the mutual agreements hereinafter named, the said Columbia County, hereinafter called the "County," on the one hand, and the said G. M. Standifer and Jas. F. Clarkson, partners as Standifer-Clarkson Co., hereinafter called the "Contractor," on the other hand, do mutually covenant and agree as follows:

- 1. The contractor shall do the work and furnish the materials required by the said contract and specifications, above referred to, for the completion of that part of unit numbered 13 between stations 168 and 55 upon the same terms and conditions as therein prescribed, except only as in this agreement expressly provided. The said work shall be completed within a reasonable time.
- 2. Payment for said work shall be postponed so that one-half thereof shall be paid during the month of May, 1916, and the remaining one-half during the month of December, 1916.

In all other respects the said contract of June 12, 1915, and the said specifications shall control and govern the doing of the said work and the payment therefor.

Inasmuch as the above contract was in fact agreed upon on the 1st day of October, 1915, but not reduced (Continued on page 3)

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