

AN OWNER IS WANTED

Sheriff Ben Brown is in receipt of the following letter:

Weaverville, Cal., April 22.—Dear Sir: On March 6, 1916, the remains of a human skeleton was found near the Hammer Mine on the South Fork of the Trinity River in this county, the only marks of identification which we had to work on was a map of Oregon on which was written the address of Wm. Hagge, advertising found Mr. Hagge, who stated that he had given this map to a man by the name of Howard Richardson, further advertising found Mr. Richardson, I now have before me a letter from him, Mr. Richardson, stating that he gave the map to a man by the name of Iven McKay also that McKay stated to him that he was from Malheur county, Oregon, the descriptions given by Richardson tally with the dead man's remains and I have reason to believe that the remains are that of Iven McKay. If you ever knew of a man by that name in your county or know of any of his relatives kindly notify them of the facts, in order that we clear up this matter as near as possible.

Thanking you in advance,
I am very sincerely yours,
W. R. BIGELOW, Sheriff,
By Jno. A. Molin, Deputy.

BEGIN SWATTING THE FLIES NOW

The Civic Improvement Club having demonstrated for three years, showing conclusively that the fly pest may be abated to a great extent, rendering life more pleasant and the town more sanitary desires to call attention to the fact that now is the time to commence an active campaign against this nuisance.

The club advises the immediate use of fly traps or any other method of destroying flies which may be suitable to the individual.

One fly now is worth a trap full in August.

The club will not buy flies this year. The advantages gained and demonstration of the past should be sufficient inducement. It is the people of the town who must furnish the money and it should now be applied individually.

Cleaning up garbage and rubbish; keeping down the dust will help immensely. The merchants and business men have responded freely with funds and help in the past and the club hopes that they will now SWAT THE FLY in every way possible.

There are times when life seems somewhat hard and rough, but there is consolation in the thought that few men get the worst of it in their obituaries.

While confidence is a great institution, a lot of mistakes are based on being too sure.

ROMPH'S AUTO LIVERY
Day or Night Service
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MORE RURAL CREDIT SYSTEMS

(Continued from page 1.)

they want a commission on 5 per cent money; then they come down to four per cent on the face and with one of most complicated enactments ever proposed, as well as the most expensive, when it is considered the amount of actual business transacted is less than 1 per cent of a commercial bank with the same capital and the five per cent bonus still tacked on, but with the possible chance that they may pay it back when the borrower has settled in full.

The scheme of Mr. Morgan was pronounced ingenious by those who heard his explanation of the operation of the bill and it certainly is so, with as much complication as ingenuity.

REVIEW OF POLITICAL SITUATION

(Continued from page 1.)

gloves with Ben in November. 'Twill be a pretty fight, mates, but not to be compared with the battle of the goddesses Fay and Estelle over the question as to who shall rule the rulers of the schools. That will be the Bataille Royale. Armed "Cap a pie" with dictionaries, Euclids, and Phye's 18,000 words always mispronounced, the lists of Malheur county will run with ink.

Who will win? Ask Mama B of the A, she knows as little as possible about it, I don't know.

In any event let us hope that the present flock of candidates will disprove the words of the poet:

TO place and power all public spirit tends;

IN place and power all public spirit ends;

Like hardy plants, that love the air and sky,

When OUT 'twill thrive—but taken IN 'twill die

Even let it be with La Rochefoucauld:

"We promise according to our hopes and perform according to our fears."

For, as an illustrious contemporary sayeth: "Go to! Let us recall him."

Problem of Farm Credits

(Continued from page 1.)

to realize from the enterprise invest-

ed in. If for fertilizer to be used in one year, repay in one year. If for a silo to last ten years, arrange to repay in ten years. If for a harvester for several grain crops, each crop should bear its share of both principal and interest.

The length of time a debt is to run should have a close relation to the productive life of the improvement for which the money is borrowed.

Provision should be made in long time loans for the gradual reduction of the principal. This may be done by partial payments, or by fixed annual or semi-annual payments for a certain definite period of time, at the expiration of which the indebtedness is cancelled. This is known as the amortization method, and Dr. Carver's bulletin contains a number of tables illustrating this method.

Rates of interest should be as low as it is possible to secure.

The rate of interest depends upon demand and supply the same as all other prices.

If a community borrows only for productive purposes, pays interest and principal promptly, does not denounce or harass lenders or hold them up to public hatred, the supply of loanable capital will increase and rates will decrease.

Farmers have it in their power to provide means which will bring about improved conditions, but to do so must first realize these truths. The good character of the borrower is better security than the value of his land. A reputation for prompt payment without suit is of more influence than bounteous crops. That is why there is plenty of capital to loan where rates are low and little to loan where rates are high.

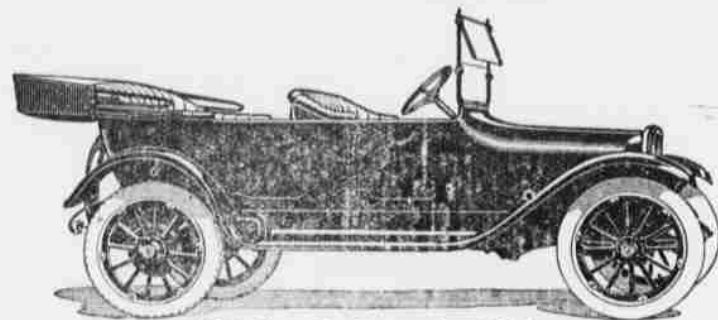
One farmer can not accomplish much alone, but ten working together in a group can do much. If a com-

munity does not have ten men who have confidence enough in one another to cooperate, then it can not be expected that money lenders can be found who have confidence enough in the community to risk their funds.

Much has been said about the cooperative credit organizations of other countries. One fact which has never been sufficiently emphasized, and which can not be too much emphasized, is that these cooperative credit societies refuse credit quite as often as they give it, and they refuse credit not simply on the ground that the would-be borrower has not security to give, but equally on the ground that they do not think it would pay him to borrow. That is, he has no investment which, in the opinion of the directors, will be profitable to him. If his investment is unprofitable, the chances are that he will be unable to pay back a loan, and thus it would be unsafe. And, what is more important, even if he were able to pay it back, he would be poorer instead of richer by reason of the loan. The fact that the directors of one of these cooperative banks have to discuss the purpose for which the borrower wishes to borrow, and to decide whether or not it will probably turn out to be a good investment for the borrower, not only protects the borrower against himself but educates all the members of the society. That is to say, it compels them to discuss very carefully the probable results of all the classes of small investments, and this discussion itself is one of the most valuable kinds of business education.

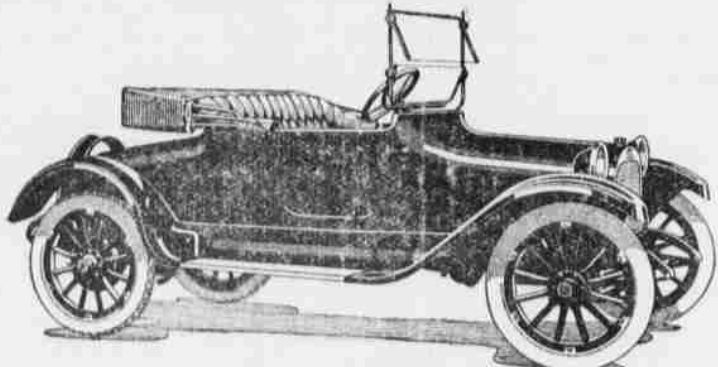
Note.—Arrangements have been made with the Department of Agriculture to distribute 10,000 copies of Dr. Carver's bulletin, No. 593, among the water users receiving the Reclamation Record, but any one can get one by sending to the Department.

DODGE BROTHERS MOTOR CAR



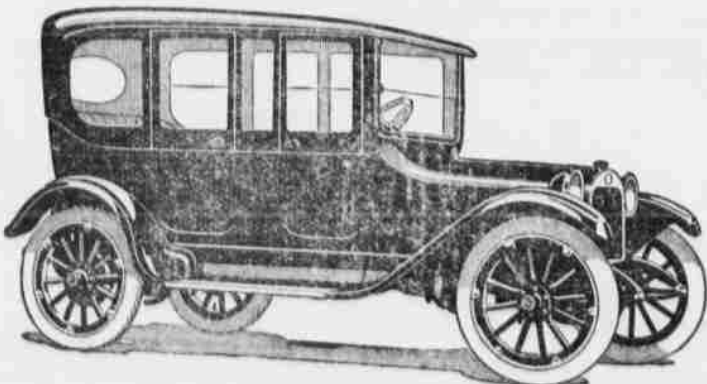
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