

OREGON CITY ENTERPRISE

FIFTY-SIXTH YEAR, No. 6.

OREGON CITY, OREGON, FRIDAY, FEBRUARY 10, 1922.

ESTABLISHED 1866

ROAD PROGRAM READJUSTMENT IS ADVOCATED

Districts Petition for Joining of Bond and Market Funds for Paving Main Arteries thruout Clackamas County.

FARMERS REQUEST LIVE WIRE SUPPORT

Application of 70 Per Cent of General Assessment Is Asked on Chief Projects.

A complete readjustment of the road building program in Clackamas county looms as the result of the present agitation to combine the market and bond road funds. A number of petitions from the outlying districts to the county court, asking that the bond roads be made into market roads, have been received. The latest has been sent in by the Barlow-Monitor people asking that the J. W. Exon road, between these two places, be included under this system of improvement.

Representatives of the district appeared at a meeting of the Live Wires Tuesday evening to solicit the support of the local business men for their project. An investigation committee is to be appointed. Various sentiments regarding the consolidation of the funds were expressed.

DIVISION HIT
Mr. Exon, speaking for the delegation, scored the recent divisions made by the county court in the Monitor road district and pointed out that no results will be obtained over the entire county because the former one district was divided into three parts. He urged the bond road be included in the market project, to insure its completion, and said that there is at present a mile and a half of base constructed by the district which could be paved under the provisions of the bond act.

L. A. Henderson asked for an expression on the part of the county court regarding their attitude upon the road paving question, and stated it as his opinion that the operation of the bond paving program, independent of the market road proposition, was feasible.

Commissioner W. W. Harris explained, as an objection to the combination of bond and market funds, that this would spread the money so thin over the county that no appreciable results could be obtained.

PLAN HELD GOOD
E. L. Pope contended that the market road could be combined with the bond fund, and as it is in the control of the court, applied each year on whatever roads were deemed feasible, and in this way some result for the road funds would be obtained. The market road fund this year, F. J. Toose pointed out, will amount to more than \$100,000.

A committee reported that they had investigated a similar petition presented by the Clarkes people, asking that the road from Oregon City to Beaver Creek be made into a market road so that the base for the paving could be prepared, and recommended the approval of such action on the part of the county court.

FUND DIVISION RAPPED
The practice, required by law, of returning 70 per cent of the general fund taxes for the individual districts for the expenditure upon the various laterals and other roads, was hit by various speakers. It was contended that this affords not a sufficient amount in this manner for lasting improvements. Mr. Exon and others advocated the use of this fund in connection with the market and bond road funds for the improvement of what are to become the permanent roads. This system, it was shown would give more than \$200,000 annually for this work, which in some ten years would pave practically all of the main highways in the county. Some objection, however, was voiced that this use of the fund would rob the districts of maintenance money.

FARM BUREAU TO HOLD ANNUAL MEETING HERE

The annual meeting of the Clackamas County Farm Bureau is to be held in Oregon City February 23, according to the announcement made by its officers Tuesday. No definite meeting place has been selected as yet.

The selection of officers for the ensuing year and the outlining of the development program for the organization are to be the principal topics. It is probable that several minor changes in the constitution will also be discussed.

Districts over the county are at present electing their local project leaders who have charge of the different development activities for their particular community. At the annual meeting, one county leader, representing each of the different projects will be selected to serve for the year.

STAGE LAW IS UPHeld BY JUDGE J. U. CAMPBELL

Enforcement of Franchise Ordinance Will be Begun at Once Under New Order.

Vigorous enforcement of the ordinance, requiring that all interurban busses operating through this city must have a license from the municipality will follow upon the decision rendered by Judge J. U. Campbell Thursday, in upholding the law in the case brought by E. B. Williams, Dent of Portland, proprietor of the Portland-Salem stage line.

Dent was arrested here on a technical charge of operating a stage without a license, and the case appealed from conviction in the recorder's court. No other arrests were made, and although the matter is to be appealed, the local police officials have both instructed to proceed with the enforcement of the franchise provision.

The law provides no definite license fee, but requires that the council shall fix these by ordinance covering each particular case. It is understood that the intention is to keep the fee within reason, although the stage men charge that the local law was passed for revenue purposes rather than for regulatory reasons.

This is the second auto license law passed by the city in the past few months which has been upheld in court litigation. An ordinance requiring a license fee of \$30 a quarter from all trucks delivering goods here for resale, is on appeal to the supreme court after being upheld in the circuit court here. Fifteen Portland firms are represented by the defendant in the case, but all at present are paying licenses.

BUSINESS MEN ENDORSE LOCAL LABOR MOVEMENT

Securing the appeal made by the West Linn council for the employment of local labor on the new Oregon City-West Linn bridge, the Clackamas County Business Men's Association has passed a resolution urging the recognition of local laborers. It reads: "The Clackamas County Business Men's Association having listened to the complaints of workmen of Oregon City that those in charge of the construction of the new bridge across the Willamette River in this city were employing outside men in preference to local Oregon City and West Linn laborers and skilled workmen, passed the following resolution:

That whereas, it has been reported to the Clackamas County Business Men's Association that outside workmen are being employed on the Oregon City-West Linn Bridge in preference to home laborers and workmen, and

Whereas, the funds appropriated for said bridge are expended from the public treasury, and

Whereas, said bridge is paid for very largely out of local funds, and

Whereas, Oregon City is a working-man's town and the home of a large number of efficient skilled workmen and laborers, and

Whereas, many are now seeking employment,

THHEREFORE, BE IT RESOLVED: That the Clackamas County Business Men's Association go on record as being in favor of the employment, wherever possible, of Clackamas county and especially Oregon City and West Linn skilled workmen and laborers in the construction of said bridge, and that a copy of this resolution be sent to the State Highway Commission, representatives of the bridge contractors and to the press of Oregon City, and that the members of this body use all their influence to bring about such employment.

Victory Bonds to be Taken In Payment For Income Tax

WASHINGTON, Feb. 5.—Secretary Mellon has issued instructions to internal revenue collectors, that it was announced today, to accept victory notes in payment of income and profits taxes due March 15. Notes of either the 4% per cent or 3 3/4 per cent series will be taken as a result of the order, which was issued under the provisions of the last tax law.

The secretary said: "Victory notes, in order to be accepted in payment of taxes March 15, 1922, must be in coupon form and must have all unmaturing coupons attached; that is to say, coupons for June 15 and December 15, 1922, and May 20, 1923. Settlement for accrued interest on the notes from December 15, 1921, the last interest payment date, to March 15, 1922, will be made by check from the federal reserve bank direct to the taxpayer. Victory notes in registered form will not be acceptable."

DISEASE IS MYSTERY PORT TOWNSEND, Wash., Feb. 6.

A disease, the nature of which is undetermined, is spreading rapidly in the little Indian village of Bogachiel, a few miles from the Pacific ocean on the western edge of the Olympic peninsula, according to reports to Jefferson county officials. Three deaths have already occurred. Dr. H. H. Gray, county health officer, planned to leave here today for the village to investigate the situation there.

STRIKE BAN REQUESTED WASHINGTON, Feb. 3.

Thirty thousand American manufacturers today appealed to the senate interstate commerce committee through the national industrial council for federal legislation to prohibit railroad strikes.

The council, represented by a committee of nationally known manufacturers, condemned the present railroad system of management as "inadequate and inefficient."

TAXATION RELIEF TALKED AT MEET OF BUSINESSMEN

Lessening of State, City and County Burden Discussed at Live Wire Session; Curtail Luxuries, Plea of Speakers.

The reduction of taxes must be attempted from the curtailing of governmental expenditure through the prevention of waste due to inefficient management and unadvised institutions, was the sentiment voiced at the taxation session of the Live Wires of the Commercial Club which was held Tuesday evening.

As the main speakers on the program Chris Schuebel and Grant B. Dimick outlined the difficulties under the present system and proposed some definite remedies which would make toward the lowering of the assessment burden.

LUXURIES ARE HIT
"The solution," said Mr. Schuebel, lies in a three fold improvement. A business administration, an equitable method of assessment and the cutting off of the 'governmental luxuries' are the needs to meet this condition which is getting worse and worse." Touching on the business needs, Mr. Schuebel showed as one example the fact that the county is paying a total of \$74,722 a day on warrant indebtedness while the average balance carried in the county treasury is over \$380,000. He cited this as merely illustrative of the general condition that exists in state, county and municipal affairs.

He presented extensive figures upon the cost of operation of the different governmental departments as illustrative of the "luxury" expenditures in vogue for institutions which should be made self-supporting.

STATE TAX RAPPED
Judge Dimick pointed out that 1-19th of the state tax goes for support of the state and Pacific International fairs, which should be self-supporting; that the penitentiary should, as in other states, be supported through the productive work of the inmates, and that the higher educational institutions should be made to pay their way through tuition charges. Speaking on the educational system, Judge Dimick praised the vast expenditures for common and high schools, but characterized as "top heavy" the millions being paid for the support of universities as free institutions. Scholars, he said, should be willing to pay for higher and professional education, and thus remove a great burden from the shoulders of the general public.

H. H. Stallard, manager of the non-Partisan league of Oregon explained the organization of the league in North Dakota and its operation. "The solution," he said, "lies in making the business men pay more taxes and thus removing the burden from the farmers by making the business men pay more actual attention to conditions."

R. W. Kirk, superintendent of the city schools, spoke in defense of the expenditures for education, but admitted that the vast sums spent for higher education might possibly be declared somewhat out of proportion when considered in the light of the feasibility of a tuition system.

J. R. Herman of Portland, a leader in the single tax movement declared that a single tax measure was to be placed on the ballot this year and the people will be given an opportunity to cast their votes on this subject again.

WORK OF ARMS CONFERENCE IS DECLARED ENDED

WASHINGTON, Feb. 6.—Five treaties—the memorable products of the Washington conference—were signed today with a sober simplicity typically American.

The conference then adjourned sine die.

In the stately D. A. R. hall, beneath the varicolored banners of nine nations represented here, occurred the ceremony which crowned three months of arduous labor—a labor marked with more fruitful results toward peace than centuries of dreaming after such achievements.

The Washington conference was passed on to history today by President Harding as "an example to imbue with new hope all that dwell in apprehension."

Before him lay newly signed, the treaties by which the world's predominant nations engaged to limit their navies, to guarantee a new deal for China and to set up an international concord to keep the peace in the Pacific.

Speaking before a plenary session which brought to a close the negotiations begun 12 weeks ago at his invitation, he declared that the record of achievement voiced in courageous tones the first deliberate and effective expression of great powers "in the consciousness of peace, of war's utter futility."

FRUIT TREES KILLED BY 'MAGIC CURE' INJECTION

A faker, who is selling an alleged "new discovery" claimed as a panacea for all tree diseases, is operating in Clackamas county, according to reports received by the local county agent. A farmer in the Oak Grove district states that the man attempted to sell him a powdered substance which was to be injected into the tree by boring into the trunk. He claimed that this would obviate the necessity of spraying for a period of three years and would cure anything that happened to be the matter with the tree.

According to County Agent W. A. Holt, a number of trees in the county have been killed by this "injection" and many others damaged.

"Farmers," he says, "have been warned not to fall prey to these fakes. No tree powders or other chemical substances intended to be introduced into the bark or wood of fruit trees have been found of any practical value, and many are actually injurious. Thousands of dollars is wasted annually on such nostrums for which a pest is claimed. Tests of substances known absolutely worthless in this way, and many are found extremely harmful."

MAN IS CAUGHT, SKULL CRUSHED, BY FALLING TREE

Silas Adkins, prominent resident of Mulino, was instantly killed near that place Friday morning about 10:30 o'clock while assisting in felling a large tree. The tree lodged against another tree and in falling struck Adkins crushing in his head.

Mr. Adkins, who was about 55 years of age, was in company with J. M. Mallat and Edward Berdine when the accident occurred.

Adkins is survived by a daughter, Miss Adkins, who was making her home with her father. He also leaves a brother, James Adkins, a well known sawmill man, while on his way to his sawmill in this city several years ago, was instantly killed by a Southern Pacific engine near Canby.

COUNTY RATED HIGH IN STATE CATTLE SURVEY

Clackamas county, according to reports made by the extension service of the Oregon Agricultural College, is one of two counties having both Jersey and a Guernsey cattle breeders association.

Only four counties in the state, Clackamas, Clatsop, Tillamook and Washington have Guernsey associations, and Tillamook is the one other of these which also has an organization for Jersey breeders. Tillamook county is the only one in the state having associations for Guernsey, Jersey and Holstein breeders.

MERGING OF ALL CIVIC BODIES IN COUNTY PLANNED

Movement for Establishment of Chamber of Commerce in Oregon City Is Launched at Commercial Club Meeting.

The first special meeting of the new board of governors of the Commercial club was held Monday night, and plans for enlarging the scope of the club's activities were discussed. It is proposed to invite all civic clubs to cooperate in an effort to establish a chamber of commerce, and the executive and membership committees will report on the feasibility of the plan at a later meeting.

This action marks the first definite step toward the establishment of a chamber here. It is felt that the city should not be called upon to support a number of various organizations, and the plans are to embrace the combining in so far as proves practical, of all of the different clubs and associations having their activities within the local civic field.

REPORT IS MADE
Secretary L. Henderson reported the results of his investigation of the plan followed by the Eugene chamber of commerce, saying that they had what appeared to be an ideal organization. This chamber embraces practically all of the civic activities, and it is from there that such projects as the county fair, and kindred activities are controlled. It is probable that the move here will be made to include the chautauqua association, county fair, and other county and municipal bodies. Under the Eugene plan, the chamber is divided into divisions, a farmer's division, commercial division, etc., each having charge of a separate line of work.

The consolidation, it is pointed out, permits the employment of a paid secretary, giving sufficient funds for the securing of a skilled civic worker, whose entire time is occupied with the activities of the organization.

PUBLICITY IS TALKED
The commercial club last night asked the house and entertainment committees of the club to rejuvenate conditions at the club rooms and some form of printed publicity will be arranged for to take care of the demand from prospective settlers.

Numerous inquiries from over the United States regarding the opportunities and agricultural and commercial possibilities of this city and county are received and the club at present has no material available to fill this demand.

The following standing committees were appointed by President J. E. Hedges, and confirmed by the board: Executive—Jos. E. Hedges, John R. Humphries, M. D. Latourette, F. Cramer, O. D. Eby, T. W. Sullivan, W. P. Hawley, Sr.

Auditing—John R. Humphries, Percy Caulfield, Irving Rau.

Entertainment—M. D. Latourette, Raymond P. Caulfield, Clyde Mount, Dr. A. H. Huycke, Arthur G. Beattie.

House—F. Cramer, J. J. Cooke, A. B. Buckles.

Membership (Extension)—O. D. Eby, Hal E. Hoss, Milton Nobel, L. A. Morris, O. A. Pace, H. G. Edgar, Dr. Ross Eaton, L. O. Harding.

Roads (and Bridges)—T. W. Sullivan, Grant B. Dimick, Dr. W. E. Hempstead, H. E. Draper, O. D. Eby, L. A. Henderson, E. L. Pope.

Transportation—W. P. Hawley, Sr., A. R. Jacobs, Guy Mount, D. F. Skene, Geo. H. Tracy, Jr., John C. Busch.

ARBUCKLE TRIAL SET SAN FRANCISCO, Feb. 6.

The court today set March 13 as the date for starting the third trial of Roscoe C. "Fatty" Arbuckle, motion picture star, on a charge of manslaughter in connection with the death of Miss Virginia Rappe, motion picture actress.

Both previous trials ended in disagreements.

RATTI CHOSEN POPE
ROME, Feb. 6.—Cardinal Ratti, recently archbishop at Milan, where he was born in 1857, was today elected pope on the seventh ballot of the sacred college. He will assume the name of Pope Pius XI.

According to the Catholic directory, Ratti's position previous to the death of Pope Benedict was representative of the Vatican in Poland, residing in Warsaw.

Ratti was one of the newest of the cardinals. He, it is understood, favors reconciliation between the Vatican and the state.

THEATRE DEATH LIST 97 WASHINGTON, Feb. 6.

Miss Carolyn Uphaw, 16-year-old high school student and a niece of Congressman Upshaw of Georgia, died at Garfield hospital this morning, a victim of the Knickerbocker theatre crash. Her death brings the total casualties list of the disaster to 97.

PLAN SHAPING FOR DRIVE OF HEALTH ASSOCIATION

Definite plans for the membership drive of the Clackamas County Public Health Association are being formulated here, the campaign, which is to continue for a two weeks' period, to open March 14.

Reverend Caradoc Morgan, of the Congregational church, has taken general charge of the drive, and district chairmen over the county are to be appointed in the near future. The drive is to raise a fund of \$2,000, which, augmented by money received from the state from tuberculosis sales is to carry on the work of the association for the year of 1922. Memberships are put at 50 cents.

LOGGERS ARE ROBBED
HOQUIAM, Wash., Feb. 5.—Two men wearing masks of cloth that hung down over their long, black slickers walked into the pool-room of Aloha Lumber company's village at Aloha, 24 miles west of here, and robbed 20 loggers of between \$300 and \$500 late last night. They escaped toward Stearnsville, using four of their victims as hostages for 200 yards down the road after leaving the place. The robbers took no watches, jewelry or checks, but got "brass money" good at the company's store and hotel.

LIBRARY SHOWS GAIN IN FIRST MONTH OF 1922

Number of Borrowers Makes Heavy Increase Over Same Period for Year Just Closed.

The increase in the number of borrowers added at the Oregon City library during the month of January, nearly doubled the number for the same period during the previous year, according to a report completed by Bertha Adams, librarian. During January of 1922, 90 new cards were issued, while during the same month of 1921, there were 57.

The same report shows an exceptional gain in the amount of the non-fiction circulation. During January of this year, 449 books of this class were drawn, an increase of 115 or 35 per cent over the previous year. The entire circulation showed at 5.6 per cent gain over the same period on 1921. Last month a total of 1977 books were loaned, as against 1872 for January 1921. During the month 2,886 people called at the library either to read or to borrow books, which represented a gain of 3.8 per cent, or 110 over the same period for the year before.

SPECIALIST TO LECTURE UPON ORCHARD CULTURE

A series of pruning demonstrations are to be held in Clackamas county next week under the direction of C. L. Long, extension horticulturist of the Oregon Agricultural College. The demonstrations are part of a series of seasonal practice-lectures being conducted through the extension division of the college in cooperation with the local agriculture agent.

The first of the pruning demonstrations, February 13, will be held at Carus. In the morning there will be a lecture at the church, followed by a lunch, and a practical demonstration of the methods outlined at the talk. On the 14th the meeting will be held at Colton, the lecture being in the high school. The following day the same program will take place at Garfield, the lecture to be held in the grange hall.

The plan involves the designation of these demonstration orchards in the county which will carry out the work outlined by the college for a period of three years. The orchards of Herman Smidt, of Carus, are the only ones so far designated as demonstration grounds.

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GAS SERVICE TALKED AT WILLAMETTE MEETING

A personal survey of the west side embracing Willamette, West Linn and Bolton, is to be made in order to determine exactly the amount of potential gas consumption, preparatory to the establishment of service from Portland. At a meeting of the people of the district at the Willamette gymnasium Monday night, R. E. Coe, of the Portland Gas and Coke company spoke upon the proposed extension and pointed out the need for accurate figures before the company could make a definite guarantee. A committee was named to make the canvass. The Portland company will require a seven per cent return on the investment the first year, to justify the project, Mr. Coe said. The work, if it is decided to proceed, will probably be done by this summer.

MILL MEN SUBSCRIBE TO NEAR EAST RELIEF FUND

The Hawley Pulp and Paper company has completed its canvass for funds for Near East Relief, and has turned over to H. G. Edgar, county chairman, the sum of \$506.00. "The employees of the plant made generous contributions from their pay checks and in cash," said Rev. Edgar. "The men are not slow to respond when fully assured that the sums which they sacrifice go directly to the relief of distress. The firm has shown sympathetic interest in the undertaking, giving valuable time for assembling of the men to hear the cause presented. Willard P. Hawley, Jr., has devoted much personal effort to making the canvass a success."

JUDGES ARE NAMED FOR ELECTION AT MILWAUKIE

MILWAUKIE, Ore., Feb. 4.—The following judges and clerks have been named to serve at the recall election set for February 16: Ward No. 1.—C. A. Lakin, Sr., Arthur Webster, Jr., and G. A. Taylor, judges; Percy Harlow and H. A. Burbank, clerks. Ward No. 2.—Thaddeus Stafford, V. H. Matheison and Thomas Walker, judges; W. E. Kelso and W. H. Gracie, clerks.

Mrs. Maggie A. Johnson has been named by the council as registration officer. Books are now open at her real estate office.

FURTHER LOANS MADE POSSIBLE

COMMISSION ISSUES ADDED REGULATIONS Pooling of Property Not to Be Permitted; Funds to be On Hand by First of March.

Clackamas county ex-service men who have applied for loans of less than \$3,000 under the provisions of the so-called bonus bill, will not be prevented from applying for further loans to make up the difference between their applications and the maximum allowed. New regulations to this effect have been issued by the world war veteran's state aid commission, according to Phil Hammond, local bonus attorney. Under this ruling, any ex-service man who has already applied for a \$2,000 loan may secure an additional loan of \$1,000.

Other changes in the application of the law, according to the rulings received here are:

Pooling of property of two or more applicants will not be permitted. Each applicant must be separate, and no loans will be made on undivided interest in property.

Two or more parcels of property located in one county may be offered as security.

MINOR CLAIMS BARRED
Timber lands and mining claims will not be accepted as security for a loan, nor unproductive or unimproved property unless part of the proceeds of the loan is for the construction of a home on the property.

Rejection of application for a certain amount as a loan on property does not operate to prevent the submission of a new application for a loan. The net appraisal of the land is arrived at by deducting all liens for public improvements, sewers, drain age rights or irrigation.

When proceeds of a loan are to be used to accomplish the transfer of title, the transaction will be handled through a bank or trust company. When the applicant wishes advances made to meet payments for material and labor, the transactions will be through an authorized bank or trust company.

No advance to borrowers for improvements on real property to meet payments for material or labor shall be authorized unless the applicant or qualified relative is the owner of the property at the time of completion of the loan as provided by the rules and regulations.

APPRAISAL VALUE SET
The appraisal of the land shall be confined to a real estate plan, specifications and building estimates will be checked in the office of the commission, and will be considered by the commission, together with the appraiser's report in determining the amount of the loan to be authorized. In cases where money is to be advanced on a contract, the contract shall set out the periods of construction at which payments shall be made to the contractor, and the commission shall be furnished a certificate of the contractor approved by the borrower and the architect or agent of the commission, to the effect that such stage of construction has been reached. Also that the construction and workmanship conform to the plans and specifications. The trust company or bank then shall prepare the claim touching covering the amount due, have it duly signed and verified by the applicant and have the same forwarded to the commission. If approved by the commission, it will be forwarded to the secretary of state for audit and payment.

MEETINGS TO BE HELD
When the actual payment of bonuses and advancement of loans start, probably about March 1, the members of the commission will hold meetings in Salem and present as often as a week. This will be necessary, the commissioners said, because of that provision of the bonus law which provides that all appraisals of land shall finally be passed on by the state.

Applications for loans and cash bonuses continue to arrive at the commission headquarters in large numbers. As previously announced approximately 60 per cent of the applicants prefer the cash bonus to the loan. This is due to a large extent to the fact that many ex-service men who originally desired to obtain the loan, have found themselves without any security acceptable to the state. The only alternative for these men is to accept cash compensation based upon the time they served in the army or other branches of the military service during the world war.

Approximately 50 men and women are now employed in the bonus office, and the applications are being checked over almost as rapidly as they arrive. As far as possible the bonus commission is employing only ex-service men and women.

It was said here today that money to be derived from bonds sold here, recently probably will be available about March 1. This money will aggregate approximately \$10,000,000, and will go far toward meeting the applications for cash bonuses now on file at the commission headquarters.

VETERANS WHO APPLY FOR LESS THAN \$3,000 MAY TAKE OUT SECOND SUM; TOTAL NOT TO BE OVER LIMIT SET BY ACT.

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As an advertising medium to meet the rural needs, the Oregon City Enterprise is second to none. A small classified ad in these columns will convince. Try one today and watch the results.

ONE HISTORICAL SOCIETY Public Auditorium Portland, Ore.

CLACKAMAS COUNTY EX-SERVICE MEN WHO HAVE APPLIED FOR LOANS OF LESS THAN \$3,000 UNDER THE PROVISIONS OF THE SO-CALLED BONUS BILL, WILL NOT BE PREVENTED FROM APPLYING FOR FURTHER LOANS TO MAKE UP THE DIFFERENCE BETWEEN THEIR APPLICATIONS AND THE MAXIMUM ALLOWED.

NEW REGULATIONS TO THIS EFFECT HAVE BEEN ISSUED BY THE WORLD WAR VETERAN'S STATE AID COMMISSION, ACCORDING TO PHIL HAMMOND, LOCAL BONUS ATTORNEY.

UNDER THIS RULING, ANY EX-SERVICE MAN WHO HAS ALREADY APPLIED FOR A \$2,000 LOAN MAY SECURE AN ADDITIONAL LOAN OF \$1,000.

OTHER CHANGES IN THE APPLICATION OF THE LAW, ACCORDING TO THE RULINGS RECEIVED HERE ARE:

POOLING OF PROPERTY OF TWO OR MORE APPLICANTS WILL NOT BE PERMITTED. EACH APPLICANT MUST BE SEPARATE, AND NO LOANS WILL BE MADE ON UNDIVIDED INTEREST IN PROPERTY.

TWO OR MORE PARCELS OF PROPERTY LOCATED IN ONE COUNTY MAY BE OFFERED AS SECURITY.

TIMBER LANDS AND MINING CLAIMS WILL NOT BE ACCEPTED AS SECURITY FOR A LOAN, NOR UNPRODUCTIVE OR UNIMPROVED PROPERTY UNLESS PART OF THE PROCEEDS OF THE LOAN IS FOR THE CONSTRUCTION OF A HOME ON THE PROPERTY.

REJECTION OF APPLICATION FOR A CERTAIN AMOUNT AS A LOAN ON PROPERTY DOES NOT OPERATE TO PREVENT THE SUBMISSION OF A NEW APPLICATION FOR A LOAN. THE NET APPRAISAL OF THE LAND IS ARRIVED AT BY DEDUCTING ALL LIENS FOR PUBLIC IMPROVEMENTS, SEWERS, DRAINAGE RIGHTS OR IRRIGATION.

WHEN PROCEEDS OF A LOAN ARE TO BE USED TO ACCOMPLISH THE TRANSFER OF TITLE, THE TRANSACTION WILL BE HANDLED THROUGH A BANK OR TRUST COMPANY. WHEN THE APPLICANT WISHES ADVANCES MADE TO MEET PAYMENTS FOR MATERIAL AND LABOR, THE TRANSACTIONS WILL BE THROUGH AN AUTHORIZED BANK OR TRUST COMPANY.

NO ADVANCE TO BORROWERS FOR IMPROVEMENTS ON REAL PROPERTY TO MEET PAYMENTS FOR MATERIAL OR LABOR SHALL BE AUTHORIZED UNLESS THE APPLICANT OR QUALIFIED RELATIVE IS THE OWNER OF THE PROPERTY AT THE TIME OF COMPLETION OF THE LOAN AS PROVIDED BY THE RULES AND REGULATIONS.

APPRAISAL VALUE SET THE APPRAISAL OF THE LAND SHALL BE CONFINED TO A REAL ESTATE PLAN, SPECIFICATIONS AND BUILDING ESTIMATES WILL BE CHECKED IN THE OFFICE OF THE COMMISSION, AND WILL BE CONSIDERED BY THE COMMISSION, TOGETHER WITH THE APPRAISER'S REPORT IN DETERMINING THE AMOUNT OF THE LOAN TO BE AUTHORIZED.

IN CASES WHERE MONEY IS TO BE ADVANCED ON A CONTRACT, THE CONTRACT SHALL SET OUT THE PERIODS OF CONSTRUCTION AT WHICH PAYMENTS SHALL BE MADE TO THE CONTRACTOR, AND THE COMMISSION SHALL BE FURNISHED A CERTIFICATE OF THE CONTRACTOR APPROVED BY THE BORROWER AND THE ARCHITECT OR AGENT OF THE COMMISSION, TO THE EFFECT THAT SUCH STAGE OF CONSTRUCTION HAS BEEN REACHED. ALSO THAT THE CONSTRUCTION AND WORKMANSHIP CONFORM TO THE PLANS AND SPECIFICATIONS.

THE TRUST COMPANY OR BANK THEN SHALL PREPARE THE CLAIM TOUCHING COVERING THE AMOUNT DUE, HAVE IT DULY SIGNED AND VERIFIED BY THE APPLICANT AND HAVE THE SAME FORWARDED TO THE COMMISSION. IF APPROVED BY THE COMMISSION, IT WILL BE FORWARDED TO THE SECRETARY OF STATE FOR AUDIT AND PAYMENT.

WHEN THE ACTUAL PAYMENT OF BONUSES AND ADVANCEMENT OF LOANS START, PROBABLY ABOUT MARCH 1, THE MEMBERS OF THE COMMISSION WILL HOLD MEETINGS IN SALEM AND PRESENT AS OFTEN AS A WEEK. THIS WILL BE NECESSARY, THE COMMISSIONERS SAID, BECAUSE OF THAT PROVISION OF THE BONUS LAW WHICH PROVIDES THAT ALL APPRAISALS OF LAND SHALL FINALLY BE PASSED ON BY THE STATE.