

# GERMANY HELPS SMALL FARMERS THE NATIONAL FOREST USERS

## MORTGAGE LOANS AT COST OF GREAT ASSISTANCE TO HOLDERS OF THE SOIL IN DEVELOPING AGRICULTURAL RESOURCES.

(Special to The Times.)

WEISBADEN, Germany, July 21.—The American Commission on Agricultural Co-operation came to Weisbaden from Heidelberg, where half a day had been spent visiting typical local Raiffeisen societies in the neighboring farming communities. A sub-committee of the Commission remained in Heidelberg to attend the meetings of the convention of Raiffeisen Co-operative officials which began there last week.

The first institution visited by the Commission in Weisbaden was the Nassau District Mortgage Credit bank, a government institution extending mortgage loans at cost, principally for the benefit of small farmers who predominate in Nassau. It was the first institution of this type visited by the Commission.

The bank was organized in 1840 by the government of what was then the Grand Duchy of Nassau. It has continued in the mortgage business ever since and has never lost a dollar to its bond holders. The method of business is the same as that followed by practically all mortgage institutions of Europe—that is, it accepts mortgages on real estate and issues land bonds equal in amount to the mortgages. The bonds are split up into small amounts, as low as \$25, in order that small investors can buy them. The money received by the bank from the sale of the bonds is used to supply money to the farmers on their mortgages. The bonds are secured by the mortgages. But the holder of the bond looks only to the bank to pay the interest and principal of his bond. The bank assumes the responsibility for the payments of the farmer and it is this feature which makes investors more willing to buy the bonds than they are to buy the mortgages offered by American farmers, and also which makes the investors willing to accept a lower rate of interest. The bank carries on this business as nearly as possible without profit. Where a profit is made it is turned over to the government to reduce the taxes of the landowners.

In the case of the mortgage bank of Nassau, however, there is a second guarantee placed behind the land bonds—the guarantee of the government. When Nassau was an autonomous German state the guarantee was given by the government of the Grand Duchy of Nassau. Nassau has been absorbed by Prussia and there is a provision in the constitution of that state forbidding the government to guarantee the obligations of a company which is permitted to assume unlimited indebtedness. Therefore the guarantee of the land bonds of the Nassau bank was turned over to the communes of the Administrative District of Nassau. This is how-

ever, a strong government guarantee and the sufficiency of it is proven in the high price, 99, maintained by 4 per cent bonds of the Nassau bank.

To make the government's guarantee safe, conduct of the bank is placed directly under control of the Assembly of the Administrative District. The actual business of the bank is carried on by a directorate. A farmer desiring to mortgage his farm goes first to the court of registration. The system of land registration in Germany is thoroughly perfected and this is one of the most essential features to a successful land credit system. By the court the farmer is given on a paper establishing his title and describing his property. This paper is sent to the land bank with the application for a loan on first mortgage. If the loan be granted and also the bank records with the mortgage the fact that bonds to an equal amount have been issued. The entire transaction costs the farmer about \$20. The bank draws interest at the lowest practicable rate—now 4 1/2 per cent, because of a bad money market—and the farmer pays to the bank this same rate of interest, plus enough to cover the expenses of the bank. This is about 1-2 per cent in an economically conducted institution. Besides this payment, the farmer pays each year a fixed amount in amortization charges—that is a fixed amount which is used to reduce the principal of his loan. In the German Lantshafen institutions the payment of this amortization charge is optional with the farmer. In the Nassau institution payment of amortization charges is obligatory and the value of this law was clearly demonstrated to the American Commissioners by the bank director, who presented a table to show the comparative freedom of debt of the Nassau farmers. Through this practice the farmers of Nassau are required each year to pay off their indebtedness.

The most interesting feature of the Nassau bank is the government guarantee given the bonds. There is a division of opinion among the members of the American Commission as to the advisability of government guarantees for land bonds. Those opposed to the plan point out that if the farmers defaulted in their payments it would become necessary for the government as the guarantor to dispossess the farmers of their land, and they assert that there is apt to be so much politics in the situation in the United States that the legislature of a state would be inclined to saddle the loss upon the state rather than make enemies of the farmers by selling their lands at auction.

Adherents to the plan assert that land in the United States is sold every day of the year for taxes and that this is the same thing as the state selling a man out for non-payment of interest charges on a mortgage. Just what advantage there is in the government guarantee can be better judged by the Commissioners after they have studied a type of Landshafen bank and the Credit Foncier of France.

## ASSOCIATIONS MAY PARTICIPATE IN ADMINISTRATION OF AFFAIRS ACCORDING TO NEW RULE

WASHINGTON, D. C., July 22.—To give settlers and other local users a larger voice in national forest administration, Secretary of Agriculture Houston has just promulgated a new regulation which goes into effect at once, providing a means by which the forest service may systematically co-operate with duly organized associations of such users.

Any association whose members include a majority of the local residents making use of the national forests may get together and select a committee, to meet with the local forest officers. This committee will be recognized in an advisory capacity in settling questions which may arise between the forest service and the public in the use of the forests.

The exact wording of the regulation is:

"Wherever any association whose membership includes a majority of the local residents using a National Forest, or portion thereof, for like purposes, shall select a committee, an agreement on the part of which shall be binding upon the association, such committee, upon application to the District Forester, may be recognized in an advisory capacity on behalf of the association, and shall be entitled to receive notice of proposed action and have an opportunity to be heard by the local Forest officer in reference to any proposed changes likely to materially effect the use or interest in the Forest or portion thereof enjoyed by such committees. The general principles of recognition and responsibility governing co-operation with live stock associations are herewith extended, so far as they are applicable, to the other regular lines of business conducted on the National Forests."

The object of this regulation is to extend what may be called home participation in national forest management. It is recognized that the best use of the forests in the interest of the general welfare means the promotion of local welfare, and that the forests must be handled with careful consideration for all local interests involved. It is recognized also that public confidence in the spirit of fairness with which individual citizens are treated is essential, and that local participation in the settlement of many questions is the best possible safeguard against arbitrary or unwise decisions by local forest officers.

In other words, it is desired to prevent any local feeling that a western user in contact with the national forest administrative system is up against a far-away bureau at Washington, represented on the ground by a forest officer who can do as he chooses and against whose actions it is impossible to make effective protest. In the case of the grazing regulations a method of co-operation between the forest service is said to have been done away completely with any such feeling. Cattle and sheep growers' associations not only assist in the settlement of disputes concerning individual privileges but also join in the formulation of plans for the best use of local ranges and through their national associations are given an opportunity to be heard before regulations which affect their industry as a whole are adopted. The local associations insure attention to complaints of unfair action which are found to be justified, while on the other hand they automatically dispose of many cases of complaints that are found, when all the facts are considered, not well grounded.

It is the announced policy of the department to favor the greatest good to the greatest number, and the local users over others. With the help of the advisory boards now provided for, many of the problems affecting individuals which the application of such a policy involves can be settled by submitting them to what is practically the organized public sentiment of their own neighbors. On the other hand, the organization can initiate questions and bring them to the attention of the forest service, backed by the voice of the majority of those who are dependent upon the forest industry.

Already several associations besides those composed of stockmen are co-operating with the forest service, though there was no provision for their official recognition before the new ruling of the secretary went into effect. One of the pioneers was the Malad Forest Users' Association, composed of men who reside in or near the Pariaello Forest which lies on the border of Utah and Idaho. The advisory board of this association has acted as a clearing house for complaints and a medium through which mutually advantageous understandings might be reached. It is said to have saved its members and the forest service much trouble, embarrassment, and even litigation.

## GOOD ROAD TIPS.

In selecting road supervisors it is well to forget "pops" and politics and instead select a man who can do the work.

A width of eighteen or twenty feet for a local road grade and not too high in the center will cost less in grading, make less work in dragging, and it does not leave so much space for chuckholes as a wider grade.

A team drawing a heavy load generally has enough to do in moving along with its burden, so say nothing of the torture that the end of a wagon tongue makes in striking the sides and jerking their collars because of chuckholes in the roadway.

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But you write a check in his favor. You may carry it to him. If he is not there, you can leave it—no one can use it until the one it is payable to has properly endorsed it. If he is at a distance, you can mail it at the nearest box or give it to the carrier. When it comes back to you, it will carry an "iron-clad" receipt on the back.

You can pay out \$38.92 as easily as a single dollar—no change to wait for.

Having to remember what you paid out is done away with. You have a double record—your checks and your stubs.

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## SOME PIONEER NEWS.

(From The Coos Bay News, published at Marshfield, July 21, 1880—Sign & Bennett publishers.)

Hon. R. H. Ross, of Randolph, was in town yesterday.

Miss Zelia Ziegler is teaching a private school at Empire.

J. Haynes started a logging camp at Coos City last Monday.

Stewart & Padden are getting out logs for the new mill at Coquille City.

Three companies are preparing to fish for salmon on the Coquille this fall.

There are two tunnels being run in the Lane mine, at Randolph, in charge of Mr. Geo. Chandlish.

Thermometer up among the eighties last week; up to a hundred at Roseburg, so we are informed.

H. Pond, who has been a respected citizen of Newport for upward of 20 years, is dangerously ill and his recovery is doubtful.

It is reported that 13 feet of black sand has been struck in the Eagle mine, at Randolph, by boring in places heretofore unprospected. Hon. F. G. Lockhart is in charge.

The schooner Free Trade sailed for San Francisco from the Coquille River last Thursday, with a cargo consisting of match wood, stove-bolts, lumber and wool. The Mose, now in the river, will carry a cargo of lumber from Gruby's mill.

Mr. Kruse who has just returned from Astoria says that Dr. Jay Tuttle, formerly of this place, lately performed a surgical operation for oblique inguinal hernia, and the successful manner in which the operation was performed gained the doctor the praise and confidence of the people of Astoria.

Dr. Steele received a telegram from his wife in San Francisco on Saturday last, stating the sad news that his only child, which Mrs. Steele had taken to the city to avoid diphtheria, was dead. It is but a short time since the doctor's little boy, Carl, died of the same disease, and, notwithstanding the precaution taken by the doctor, the second, and last, boy has been taken from them.

The school taught in the Academy by Mrs. Rotnor closed last Friday. There was a fair attendance during the session and the scholars show marked improvement. We believe the school gave general satisfaction to both pupils and patrons, and so far as our observation goes, very justly. We hope to see Mrs. Rotnor a teacher in the public school soon to be commenced. She resides here, is qualified, and the children like her.

At the informal school meeting a week ago, it was declared to be the wish of the meeting that the academy be procured in which to hold the common school this year. But the proposition for the district to buy the building was decidedly negative.

The proposition to levy a tax to sustain a six month school, including the public funds, if properly brought before the meeting would doubtless be sustained.

Died, at Coquille City, July 14,

## VALUATION OF PROPERTY AND STATE TAX LEVIED

SALEM, Or., July 23.—According to an official statement issued today by the State Tax Commission, the total tax levied for all purposes for the year 1913 is just \$1,111,895.28 less than that levied for the year 1912, the levy for this year being \$18,136,438.28, and that for the year 1912 was \$19,248,244.07.

The state tax paid by the counties is \$1,941,601.27 less this year than last, the tax for this year being \$1,122,214.48, and that for last year was \$3,063,815.75. The valuation for last year was \$890,644,164.55, and that for this year is \$905,911,679.

The reason the levy is so much lower for this year is that the levy made for 1912 included the appropriation made by the Legislative session of 1911. The levy for this year was made prior to the meeting of the legislature and does not include the appropriations. Next year's levy will include them, and the levy then will be considerably higher than this year.

For Douglas County the total valuation is \$33,126,258. The total taxes are \$583,759.58. State tax, \$39,337.

## ADVERTISED LETTERS.

List of unclaimed letters remaining in the Marshfield, Oregon, Post-office for the week ending July 22, 1913. Persons calling for the same will please say "advertised," and pay one cent for each letter called for.

Augustynch, Jan; Avery, Cy; Barker, V. M.; Barker, B. F.; Carl, J. W.; Donpny, John; Davis, Chas.; Freeman, Geo.; Green, Miss Ellen; Hoff, Chas.; Hall, Wm.; Hutton, T.; Jackson, Ralph; Jones, Mrs. Larson, Lawrence; Mansfield Electric & Warehouse Co.; Marshfield Mitchell, Mrs. W. Miller; Mrs. Roy; Brown; Monson, Capt. John; Rahn, Arthur; Shelton, Mrs. Thomas; Vachero, Mrs. Atha; Wright, Jed; Wilson, Frank; Williams, W. C.; Wolter, Hubert.

W. B. CURTIS, Postmaster.

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another shipment of the  
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Primost Cheese  
Stauff Grocery  
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selling for \$25 to \$40,  
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advisedly. We cannot  
We can show you, however  
before this opportunity

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reasonable charges. Our  
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