

# CHECK IN FARM LOANS MAY HIT FOOD CAMPAIGN

### Board Recommends to Congress That Government Purchase \$100,000,000 of Bonds.

### LIMIT INCREASE IS URGED

### Millions of Foreign Capital Have Been Withdrawn From Country, Says Report.

Washington, Jan. 3.—(U. P.)—American agriculture is faced with a serious financial situation, the federal farm loan board declares in its first annual report to congress today.

Recommendations are made to permit the secretary of the treasury to purchase during the coming year \$100,000,000 worth of farm loan bonds.

Foreign Capital Missing  
Millions of dollars of foreign capital which had been invested in farm mortgages in the United States have been withdrawn on account of the war, the report declares.

The funds of large corporations and individual investors, which have been employed freely in the making of farm mortgages in the past, are being kept in more liquid and available form on account of war conditions, and a great deal of local capital heretofore lent to farmers has been diverted because of more attractive interest rates in other fields.

been interfered with by this abnormal situation.

Changes in Law Proposed  
In addition to recommending Secretary Macdonald to purchase \$100,000,000 worth of farm loan bonds this year, the report urges that the maximum loan limit be increased from \$10,000 to \$25,000; that denominations of the bonds be changed from \$25 to \$50 and from \$50 to \$100, "to eliminate the fractional cent in computing interest," and to amend the existing law so that a borrower may pay any or all of his indebtedness on any interest date instead of after five years as now.

The report recommends amendment of the present act to allow joint stock land banks to operate in more than two states; to increase their limit of bond issues for 20 times their capital stock instead of 15, and to raise the authorized interest rate from 5 to 5 1/2 per cent.

(This is not to be confused with the 6 per cent maximum interest rate allowed federal land banks.)

It is shown that during 1917 farmers cooperated in forming 1350 associations granted charters by the board and that 1850 other associations are in the process of organization. Loans amounting to \$105,126,529 have been approved.

Owing to delay in formation of these associations, however, the board estimates that a year hence it may recommend amendments to the law permitting a more direct method of borrowing.

The report states that one half of farm loan bonds for the first six months is taken under the present arrangement by a syndicate of bond houses, the other half being offered to the public direct.

Without the bond houses, it admits, the land banks would be inadequately financed during the first six months, but because it does not look for a permanent arrangement with bond houses, recommends that the treasury be allowed to enter the buying field.

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All of this has thrown a tremendously increased burden upon the federal reserve system. Not only has the reduction in the amount of available funds for farm loans increased the demands upon the system, but it has multiplied the difficulties under which it operated, because the capital which the federal land banks lend to farmers is procured by the sale of farm loan bonds and the sale of these bonds has

# WILLIAM M. SINCLAIR, G. A. R. VETERAN, IS CALLED TO REWARD

### Was Member of Fourteenth U. S. Volunteer Infantry During the Civil War; Funeral Friday.

William Martin Sinclair died Wednesday at the home of his daughter, Mrs. O. A. Neal, 926 East Couch street, in his eighty-first year. He is survived by two daughters, Mrs. O. A. Neal and Mrs. M. Sever. A grandson, Captain F. S. Sever, is at American Lake with the United States troops.

Mr. Sinclair was a member of Lincoln-Gardfield post, Grand Army of the Republic. He served during the Civil war as a member of the Fourteenth U. S. volunteer infantry. He was in the battle of Shiloh and other important engagements.

Funeral services will be held Friday morning from the Lincoln chapel, Third and Clay streets, at 11 o'clock, under the auspices of the Lincoln-Gardfield post, to which he had belonged since coming to Oregon in 1898. Burial will be in Lone Fir cemetery.

Mrs. Susanne Hammer  
Funeral services for Mrs. Susanne Hammer were held this afternoon from the Wilson & Ross parlors at East Seventh and Multnomah streets under the auspices of Mount Hood Circle, neighbors of Woodcraft. Interment was in Rose City cemetery. Mrs. Hammer was 48 years old, and had lived 35 years in Oregon. She was born in Lureburg, France. Mrs. Hammer died Tuesday, January 1, at her home, 691 Oregon street. She is survived by the following children: Edward, Lena, Margaret, Henry, Katharina Ida and Fred Hammer.

John Perkins  
John Perkins, a native of Pennsylvania and a resident of Oregon for 40 years, died at his home, 1039 Division street, Wednesday, at the age of 85 years. Mr. Perkins is survived by six sons, one daughter and several grandchildren. He was one of the pioneers of Baker county and resided there until 1910, when he moved to Portland. Funeral arrangements are in charge of the F. S. Dunning company, 414 East Alder street.

Mrs. Caroline Gatchet  
Mrs. Caroline Gatchet, widow of John Gatchet, died this morning at her home, 1184 East Ninth street north, at the age of 64. She was a native of Missouri and had resided in Oregon 37 years. Mrs. Gatchet is survived by three sons, Charles and Fred G. Gatchet of Portland and Francis L. Gatchet, now at the United States naval training station in San Diego. She has five daughters, Mrs. Anna McMahon, Mrs. Clara Forth, Mrs. Margaret Stille, Mrs. Edna McKissock of Portland and Mrs. Martha Forrester of Portland. Funeral arrangements are in charge of J. F. Finley & Sons, Fifth and Montgomery streets.

# Pullmans Restored To Seattle Trains

Northern Pacific officials announce that Pullman sleepers will be run on the night train leaving Portland for Seattle at 10:30, beginning tonight. The train leaving Seattle for Portland at the same hour will also carry sleeping cars.

So much objection was raised by the traveling public and especially by business men of Portland and Seattle, to the elimination of night trains and sleepers that the railroad board for the Northwest, now in session in Seattle, has made the concession of one train each way at night.

The operation of sleepers between the two cities effects a saving in time to hundreds of business men making frequent trips between Portland and Seattle.

REED SAYS HOOVER IN HIS WORK BROKE LAW  
(Continued From Page One.)  
line, Hoover protested against going into the wheat situation in this way.

Higher Prices Necessary  
Returning to sugar, Reed demanded to know what sugar from the West was kept from the Atlantic seaboard district during the shortage there last fall.

"We had to obtain a higher price for

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"Danderine" will save your hair and double its beauty at once.

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"I have seen nowhere a better statement of the people's duty to the government in the way of raising money to finance the war than is set forth by the investments and finance editor of the Literary Digest for December 29, wherein he says:

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Transfers are simple enough. The real problem is how to get the individual citizens to understand that they must create by saving the means to supply the government's needs. Our people must themselves create the purchasing power, and transfer it to the government. To do this they must abstain from using it themselves. There is no other way."

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Paris, Jan. 3.—(U. P.)—Violent artillery along the Aisne front at Landri-court and Courcy at Maisons de Champagne and on the right bank of the Meuse, was reported in today's official statement. German raids south of the Oise and at Cornillot were repulsed.

Teutons Bomb Hospitals  
Rome, Jan. 3.—(U. P.)—The Teutons have begun their bombing of hospitals on the Italian front. Today's official statement reported on Tuesday night enemy aircraft attacks on the Chaumont hospitals at Castelfranco and Veneto, killing 18 patients by aerial bombs.

French Make Attacks  
Berlin, via London, Jan. 3.—(U. P.)—French attacks in the Champagne north of Prosmes and north of Le Meunil all broke down under German fire, today's official statement asserted.

Famous Hymn Writer Dies  
Bennington, Vt., Jan. 3.—(I. N. S.)—Mrs. Annie Sherwood Hawks, famous writer of hymns and author of "I Need Thee Every Hour," died today at her home here at the age of 88.