

ESTABLISHMENT OF LOAN BANK HERE IS BOON FOR FARMERS

What is heralded as a boon to striving farmers in this community has been instituted in this city. It is a branch of the California Joint Stock Land bank, represented here by A. C. Bohrnstedt, agent for the federal farm loan system, with offices in the Masonic building. Bohrnstedt was commissioned yesterday by A. W. Hendrick, cashier of the head bank at San Francisco, who was visiting in this city. In the evening Hendrick left for the south.

The welcome feature of this new system of loans, Hendrick pointed out is that it is able to extend a greater loan than the government for an equal or greater length of time. The loans are based on the productive value of the farm, and are made direct to the farmer at six percent net.

At a conference in the Commercial club with Bohrnstedt, C. I. Lewis, of the Oregon Growers Cooperative association, Carl Abrams, of the Home-owners association, Manager T. E. McCroskey of the Commercial club, yesterday afternoon, Hendrick explained the functions of the loan system.

There are 29 such loan banks in the United States, he said, all extending acceptable loans to progressive farmers or fruit growers.

It is not the intention of this system, he said, to take the business away from the local bank, but rather to relieve the small banks of loans that they cannot handle, and at the same time extend to the farmer a loan large enough to be of value to him, and give him sufficient time to make the payments after the land has developed to such a state as to aid in making payments, and at a non-prohibitive rate of interest.

PHIZ COMPANY ADDS TO BERRY HOLDINGS

With the purchase of an 80-acre farm in South bottom from Jesse Huber, the Phez company has increased its properties in that section to 240 acres, and will begin as soon as the weather permits, to clear the land of fences, and to plow the ground preparatory to planting it in loganberries and strawberries. According to present plans of the company, the land will be divided into twenty acre tracts, ten acres of which will be planted to loganberries and five devoted to strawberries. The remainder will be set aside for garden and building purposes. After the tracts have been thoroughly cultivated by the company they will be sold to persons desiring to locate on them.

Because of the large number of berry pickers who assemble there each year, the residents of South bottom are planning to co-operate with the Phez company and purchase a small acreage which will be turned into a pleasure resort and playground, open for the pickers and any auto or hiking parties desiring to make use of it. With but comparatively little labor, the growth with which the acreage is at present covered, can be thinned and the tract made into a park.

A natural bathing tank is formed by a large pool behind the wind jetty at the river bar and will undoubtedly be a strong attraction for picnic and swimming parties.

The new property adjoins the 160 acres recently purchased by the Phez company from Charles D. Winkler.

UNIVERSITY STUDENT BODY 98.71 PER CENT AMERICAN

Eugene, Or., Dec. 13.—That the student body of the University of Oregon is American is shown by figures just compiled by the registrar. The tabulation shows that of the 1,585 students on the campus, only 22, or 1.23 per cent, are of foreign parentage.

England has the largest representation at Oregon. Four students are of English birth, three students are Canadian and two Chinese are enrolled this year. Three Filipinos and two Hawaiians, who are not classed as foreigners are registered.

Ten countries are represented on the campus by one student each. They are Scotland, Holland, India, Norway, Japan, Germany, Greece, Mexico, Finland and Russia.

Miss Gladys Denham, 14 year old daughter of Mrs. J. Denham, died at Astoria Wednesday from ptomaine poisoning, as the result of eating meat at a Salem restaurant.

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FROM HIGHBALL TO HIGHBAWL



In the Baby Carriage Lies the New Interest for Now "Dry" Parental Mind, says Rector.

From the high-ball to the high-bawl, from the stationary mahogany bar to the perambulatory baby coach—this is the real substitute for the saloon in the opinion of Rev. Melville K. Bailey, Vicar of Holy Spirit Mission, which is located in the heart of that section which made a certain cocktail famous—the Bronx.

Responding to an invitation of the Nation-Wide Campaign of the Episcopal Church for suggestions for saloon substitutes, Rev. Mr. Bailey, postulating that what is needed in the prohibition era is a new interest to occupy the male mind, lays it down as the result of twenty-five years' study of the question that in the baby-carriage literally lies that new interest which will divert the parental mind from all thought of the saloon.

Says Rev. Mr. Bailey, who is hard at work in the interest of the Nation-Wide Campaign of the Episcopal Church to raise \$42,000,000 to expand its work in every field and play its full part in building a new order out of the present chaos: "Where the passion of paterfamilias is thoroughly aroused it dominates a man's whole energy. It drives him to the greatest efforts to succeed in labor or business, it impels him to cooperate with his wife in making the home a handsome and orderly abode and it kindles in his heart a sort of barbaric pride in the young whelp that is being wheeled about in the baby-carriage. The father may



not be a total abstainer, but when in a carriage, at the handle-bar of the really grand passion of paterfamilias has taken possession of his mind there is little room in it for the complex of social and physical enjoyment which is called the saloon. And Rev. Mr. Bailey is prepared to prove his contention to anyone who will go into the district over which he ministers, with him. Taking a photographer along with him recently, he had the human doctorment embalmed. There it was! A squadron had come to anchor in front of a big apartment house of all sorts of babies, each installed

Lamp Explosion Kills Farmer's Two Children

Yakima, Wash., Dec. 12.—Florence Main, daughter of a Parker farmer, is dead and two-year-old Murrel Main her brother, is dying as the result of a defective lamp explosion. The boy is suffering from burns and pneumonia. The children were alone in the house when the explosion occurred. The father has sold his automobile in order to obtain funds to conduct the fight for his son's life.

FEW BERRY VINES ARE DAMAGED IS BELIEF

In answer to repeated inquiries as to the effect of the cold weather on loganberries and walnuts, Professor C. Lewis, formerly head of the horticultural college at the Oregon Agricultural college has given the following opinions: "Loganberry vines when exposed to zero weather will cease to grow. Little hope, therefore can be held out for those vines now on the wire. But fortunately scarcely one-fourth of the acreage has been trellised, if my information is correct. It will be found that the heavy blanket of snow will surely protect from injury the vines still on the ground."

In regards to the walnuts, Professor Lewis believes that any damage done was accomplished last month during the early freeze, and that the zero weather will not harm the trees, now that they are dormant.

Thousands of birds were frozen to death in the waters of Goose lake during the storm of the past week, a majority of them being mud hens and ducks.

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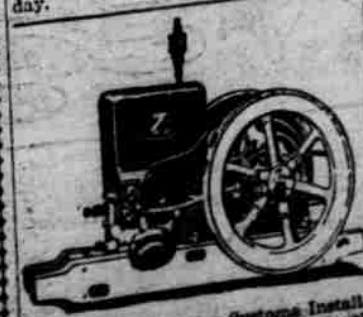
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