

RURAL CREDITS

Rules Under Which Money Is to Be Loaned to the Farmers of Oregon.

The Sentinel has been informed by S. D. Fulford, of Myrtle Point, attorney for the State Land Board for Coos county, that he has at hand the blanks from the Board and is now ready to receive applications for loans under the operation of the Rural Credits amendment to the State constitution and the Rural Credits law passed by the recent legislature. The issuance of these blanks by the State Land Board means that they are ready to make loans to farmers and ranchers who own, operate and occupy the land on which they desire to secure loans, under the conditions which are outlined below. It will require from two weeks to a month after application is made before the money loaned can be turned over to the borrower.

The amount of money which may be loaned under the provisions of these acts on mortgages or deeds of trust constituting first liens on such lands is 50 per cent of the assessed value of the land (exclusive of improvements), but not more than \$50 per acre. Not less than \$200 nor more than \$5,000 will be loaned to any one individual.

The rate of interest which must be paid is 5 per cent, but it is also provided that if the series of bonds from which fund a loan is made, has been sold for less than par, the State Land Board may charge a greater rate of interest, but not to exceed by more than one per cent, the rate which the State paid for the funds obtained from the sale of that series of bonds.

Each applicant for a loan is required to pay an initial charge of one per cent of the amount of the loan granted, with a minimum charge of \$10. That is, on a \$1,000 loan or less, the sum of \$10 must be paid by the borrower for the expenses of appraisal and examination of title.

These loans may be paid off in annual or semi-annual payments with the interest accruing at such payment periods. The period for which the loan is made is to be agreed upon between the Land Board and the borrower, but shall not be for less than ten years nor more than 36 years. At any payment date, \$50 or any multiple thereof, may be paid in addition to the regular installment and interest due at that time.

Tables have been prepared by the Board by which it can be seen at a glance what payments are required. For instance, if a man borrows \$1000 which is to run for 36 years, his total annual payment will be \$60 for 35 years and \$101.67 for the thirty-sixth year. If the period agreed upon is for 20 years and the loan \$1,000 the annual payment will be \$80 with \$88.03 the last year. On a 10-year loan on the same amount the annual payment will be \$130 with \$122.76 the tenth year.

The purpose for which such loans may be made are defined by the constitutional amendment as follows:

- (a) The payment for lands purchased; (b) the purchase of livestock and other equipment, and the making of improvements which, in the judgment of said Board, will increase the productivity of such lands or add to their value as a farm home in a degree to justify the expenditure; and (c) for the satisfaction of incumbrances upon such lands which, in the judgment of said Board, were incurred or assumed by said applicant for the aforesaid purposes.

Under the terms of the statute enacted to carry out the provisions of the Rural Credits amendment, the qualifications of the borrower who must "operate or occupy" the land mortgaged are limited as follows:

- (a) When said applicant lives upon the land offered as security and where such land forms a single holding, and where said applicant manages the land himself, performing the labor thereon with the assistance of his family or hired help;
- (b) Where the applicant offers land as security which is made up of non-contiguous holdings on one of which applicant lives and from which he operates the different holdings as outlined in subdivision (a) of this section, which noncontiguous holdings however, shall not be more than five miles distant from the land on which said applicant lives;
- (c) Where for any reason the applicant must be absent from the land offered as security for not exceeding nine months out of the year, but upon which he maintains his legal residence and which land he operates as outlined in subdivision (a) of this section;
- (d) Where on account of water or lack of water or any other condition which, in the judgment of said Board, makes the land offered as security

a place unfit for a rural home but where the management and work are performed as in subdivision (a) of this section.

If the money borrowed is applied to a purpose not stated in the application or the mortgaged lands are leased or sold to any person not fulfilling the conditions imposed in the contract with the State, the repayment of the loan will be required, on six months' notice.

Mr. Fulford has been receiving a number of applications recently and those desiring to take advantage of the Rural Credits acts are advised to get into communication with him.

Playing Congress Here.

The congress of the State of Coos convened last Monday at the Congressional Hall, and shortly after the delegates were assembled they proceeded to the election of a president. The two political parties, the Prohibs and the Socialists were well organized and the campaign was a spirited one. By adopting woman suffrage as one of the planks in their program the Socialists swung the vote of the lady members and Senator Leslie Schroeder was elected president of congress. After outlining his party's policies, he announced the personnel of the standing committees. By unanimous vote C. A. Howard was elected governor of the State of Coos.

Tuesday's session saw the adoption of a constitution and by-laws, or house rules. On Wednesday the chief executive, Governor Howard, appeared before the assembled congress and delivered his inaugural address. It was a carefully prepared speech, packed with words of far-reaching wisdom and at its close the members applauded long and loud.

The congressmen have been busy the past two days introducing bills of many and varied natures, and the standing committees will need to burn the midnight oil in considering them so that they may be reached before the close of the session.

The State of Coos was developed by the members of the civics class in the high school and all of the members are enthusiastic about the outcome and the benefits which will accrue to them. They hold their session daily between 8:40 and 9:20 a. m., in the science room. Visitors are always welcome. The session will close on April 6th.

H. S. Science Club.

Last Friday evening the Science club of the High School met at the home of one of its members, Miss Pauline Chase. An interesting program on leading scientific subjects of the day was given, interspersed with several musical numbers.

Following the program an exciting hour was spent in the enjoyment of a track meet, in which several events to test the endurance and courage of the members were staged. Perhaps the most thrilling was the managing of an airplane by two young ladies. The evening's entertainment was concluded with the serving of refreshments and delicious home made candy.

Faculty members present were: Professors Newell, Noblet, Gary and wife. The next program of the Science club will be held on April 6, in the science room at the high school. Visitors are cordially invited to attend.

San Bernardino Item.

The following item is clipped from a San Bernardino, California, paper: The members of the Arrowhead "500" club were delightfully entertained this afternoon at the home of Mrs. Eugene Wickham on G Street. The card tournament was unusually lively and the afternoon proved to be one of the most pleasant which the ladies have enjoyed. Mrs. Wickham's sister, Miss Hansen Hansen, of San Francisco, and Mrs. Wickham's sister-in-law, Mrs. Nels Omondson, of Oregon, were the special guests of the afternoon. The members of the club present were Mesdames Bert Spinner, Charles Trask, C. H. Shaffner, Allen Voorhees, G. L. Burt, R. J. Ochs and the hostess.

Stung in Washington.

Timber land in Curry county worth \$3,000 was traded for 20 acres of Yakima land, under the government irrigation project, by Elizabeth A. McAdams and Paul G. Gantenbein. Now they have discovered, according to a complaint filed in the Circuit court at Portland last week, that the Yakima land is worth only a dollar an acre. Charges of fraud are made in the complaint. The plaintiff says they relied upon representatives of Nathan Gage, the agent who made the trade, and Gage and Ed DeYoung, former owners of the Yakima property, are named as defendants in the action asking for a judgment setting aside the deed to the timber land.

Spectacles and eye glasses skillfully repaired. Broken lenses duplicated while you wait. V. E. Wilson. 1064

M. E. Church South.

The Sunday School at 10 a. m. C. D. Hudson, Supt.
Fronching, Union services, at 11 a. m., 2:30 p. m. and 7:30 p. m., Dr. Hamilton preaching.
The union League services at 6:30. Everyone urged to be present.
H. Marvin Law, Pastor.

Methodist Episcopal.

Sunday School at 10 a. m. Mrs. Georgia Richmond, superintendent; H. O. Anderson, musical director.
Union evangelistic services at 11 a. m., 2:30 p. m. and 7:30 p. m. in the M. E. Church South.
The Union Epworth League services at 6:30 p. m. in the M. E. Church South.

Next Sunday will be Bro. Hamilton's last day with us. Let us make it the best day of all since his coming. I trust all our people will make a special effort to be present at all the services that day.

A cordial welcome is extended to all.
T. H. Downs, Pastor.

St. James Episcopal Church

Sunday School Teachers' meeting and choir practice tonight at 7 p. m.
Special Lenten service on Saturday at 3:30 p. m. Address by Dean Horsfall.
Palm Sunday, April 1.
Sunday school at 10 a. m.
Morning prayer and sermon at 11 a. m.
Evening prayer and sermon at 8 p. m.
Rev. F. G. Jennings.

Christian Church.

Bible School at 10 a. m.
Y. P. S. C. E. at 6:30 p. m.

Presbyterian Church.

Teaching service from 10 to 11 a. m.
Preaching service at 11 a. m.
We extend a hearty welcome.
F. S. Shimlan, Pastor.

Christian Science Society.

Services next Sunday at 11:00 a. m. Subject, "Reality."
Wednesday evening meeting at 8 o'clock.
Sunday school at 9:30 a. m.
Corner Third and Hall streets.

Some Dry Resolutions.

At a union meeting of the Methodist Episcopal, M. E. South and Presbyterian churches at the M. E. church south here last Sunday morning, the following resolutions introduced by the Rev. H. M. Law, were unanimously adopted:

Whereas, there is reliable evidence from numerous points throughout the county pointing to illicit liquor selling, and to places where men habitually resort for the purpose of drinking and where they do actually become drunk and from which they come, in drunken condition and are publicly upon the streets and highways in drunken condition, and whereas in at least one instance minors have been sold or given drinks and made drunk repeatedly, and

Whereas, in at least one place the continual and persistent disturbance by such drunken men has forced the abandonment of religious worship,

Now, therefore, be it resolved, that we call upon the district attorney to use the inquisitorial power vested in him by the bone dry law, and to use such other agents and agencies as he is empowered to employ to ferret out these violations and to punish the violators to the end that the law may be respected and that our county be not harmfully advertised abroad. And be it further resolved that owners of property wherein such nuisances are maintained or of premises whereon persons resort for the receiving or drinking of liquor be warned by the district attorney and notified that unless such nuisances are at once

abated or the lessees forced to vacate the owners, or their agents, will become parties to the maintenance of such nuisances, subject to prosecution, and that all fines and costs, both against themselves and the tenants may, upon conviction, become a lien upon such property.

Perfect in Spelling.

The following in the B class of the second grade were perfect in spelling the past week: Frankie Trus, Alvin McQuigg, Chester McQuigg, Earl McQuigg, Jimmie Agostino, Helen Beckett, Alta Belle Elwood, Freda Baxter, Mary Ellen Cary, Ruby Westgate.

Calling cards 75c per 100 here.

Willard Storage Battery Service Station

Myrtle Point, Ore.

I guarantee my work to be as good as will be had at any first class station any place. I pay transportation from Coquille to Myrtle Point and return for repair work.

Prices for Overhauling and charging on application. Free advice.
STORAGE BATTERY SERVICE STATION

A. B. TAYLOR, Prop.

For Father and Son

360 PICTURES 360 ARTICLES EACH MONTH ON ALL NEWS STANDS

15 Cents

POPULAR MECHANICS MAGAZINE

WRITTEN BY YOU CAN UNDERSTAND IT
All the Great Facts in Mechanics, Engineering and Invention throughout the World, are described in an interesting manner, as they appear, 1,000,000 readers each month.
Cheap Edition 30 pages each, "long" with new and better ways to do things in the shop, and how to make models of them.
Annual Mechanics 15 pages of original matter and other largely constructive material for the home mechanic, electrician, etc.
FOR SALE BY NEWS DEalers
Ask your dealer to show you a copy if not available to loan, send 5c for a year's subscription or three copies for a year to the publisher, Publisher of Mechanics Magazine, Inc., 100 North Michigan Avenue, Chicago

The Mechanics offers its prominent "ad" in "clubbing offers," and "advertisements to secure subscriptions

Ned C. Kelley

INSURANCE

Fire Life
Accident

\$100 Reward, \$100

The readers of this paper will be pleased to learn that there is at least one dreaded disease that science has been able to cure in all its stages, and that is Catarrh. Kelly's Catarrh Cure is the only positive cure now known to the medical fraternity. Catarrh being a constitutional disease, requires a constitutional treatment. Kelly's Catarrh Cure is taken internally, acting directly upon the blood and mucous surfaces of the system, thereby destroying the foundation of the disease, and giving the patient strength by building up the constitution and assisting nature in doing its work. The proprietors have so much faith in its curative powers that they offer One Hundred Dollars for any case that it fails to cure. Send for list of testimonials.
Address: P. J. CHENEY & CO., Toledo, O. Sold by all Druggists. The Kelly Family Pills for constipation.

Another large shipment of

Easter Novelties

has just been received and anything you want for Easter can be found here.

Candy Eggs, all sizes, from 50 for a penny up to a penny apiece.

Rabbits and Chickens made of cotton batting, from 1c up to 5c.

Baskets and Boxes of novel designs for Easter mementos. Fine stock of Easter Post Cards.

RACKET STORE

MRS. BONNIE WALKER, Prop.

Community Silver

SHERATON and PATRICIAN patterns in stock. Orders taken for any pattern.

Universal Cutlery

A full line of Pocket Knives, Scissors, Butcher Knives, Cooking and Paring Knives, Bowing and Shinning Knives.

Dining Chairs

PER SET.....from \$5.50 to \$13

Rockers

Priced from.....\$2.00 to \$6.
Sewing Rockers, High Back Chairs, Oak Arm Chairs.

Bicycle Supplies

Tires, Inner Tubes and Spokes.

Washing Machines

3-in-1 Vacuum Washer, White City, and Yost Motor.

Wall Paper

When Wall Paper is wanted call or send for sample book Mr. H. O. Anderson, Coquille, Oregon.
Please send me your new up-to-date Sample Book of Wall Paper.. All prices, from 9c per roll up.

Name..... Address.....
Remnant Rolls.....5c each

Garden Tools

Shovels, Barn Shovels, Spades, Hoes, Cultivating Hoes, and Weeding Hoes.
Ladies' 3-piece sets.....\$1.25
Child's Sets.....80c and 50c.

Garden Hose

Will be sold for a time at last year's prices. 5c and 13c ft.

Ranges

FROM.....\$22.00 to \$75.00.
Ten styles on the floor. Our Nu-Style Colonial Range with the flue back of warming oven out of the way, making a larger cooking surface and easier to keep clean.

Congoleum Rug Special!

One size, one pattern, 4 1/2 x 6 feet, reg. \$1.95, special. \$1.49. Other sizes and patterns galore, including ART RUGS.

Rugs

Mattings, Ingrains, Wood Fibres, Tapestries, Axminsters, Corkolin. Many of our Rugs were bought before the heavy advance in wholesale prices and we will soon be compelled to advance our prices.

Mattresses

Full stock of Cross and Crescent Mattresses manufactured by the Crescent Feather company. Cotton Felt Mattresses ranging in price from.....\$10.50 to \$17.
Silk Floss Mattresses from.....\$14.00 to \$18.
Combination Mattresses from.....\$2.50 to \$6.00.

Electric Bulbs

60-Watt NITROGEN.....60 cents
40-Watt TUNGSTEN.....40 cents
25-Watt TUNGSTEN.....30 cents
15-Watt TUNGSTEN.....30 cents
60-Watt TUNGSTEN.....40 cents

Flashlights and Batteries

Prices from 70c to \$2.00.. Batteries for any lamp.

Cooking Utensils

Aluminum, Granite, Tin, Steel and Cast Iron.

Pails

Dairy Pails and Water Pails. Granite and Galvanized.

Window Shades

We have a few dozen Window Shades that will be sold at the old price of 45c. Dwellings fitted with shades complete. Ask for estimate of prices.

Trunks and Suitcases

TRUNKS.....\$7.50 and \$10.00.
SUITCASES.....\$1.50 and up.
TRAVELING BAGS.....\$2.10 and up

Clothes Baskets

WILLOW.....\$1.50 to \$2.25.
SPLINT.....65c to \$1.25
Often used as Baby Cribs.

Deadening felt and Building Paper

Building Paper when our present stock is exhausted. 500-foot Rolls, while they last.....\$1.25.

Pyrex

Glass Baking Ware now in stock. Absolutely Guaranteed.

Fish Tackle

House Lining

U. S. Tires and Firestone Tires

Glass, all sizes

Stove Pipe

Curry Combs and Brushes

Sole Leather

Roofing \$150 a roll up

Quilts, \$1.50 to \$3.00

Blankets \$1.50 to \$6.75

H. O. ANDERSON