

Polk County Observer

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COURT HAS KEPT FAITH

The bridge matter has now sifted down to a question of which county court is going to have to back down—the Marion court with its stand for a steel bridge or the Polk court with its stand for a concrete bridge. Whether the people of Marion county will uphold Judge Washby's unwarranted holdout for nothing but steel remains to be seen. So far other communities in Marion county other than Salem, which are helping to pay for the bridge, have failed to express themselves.

Here in Polk the county court has the backing of practically the entire county in its stand for a concrete bridge. The Dallas Commercial club has declared for concrete, Falls City residents want concrete, Independence has asked the court to put up nothing but concrete, Monmouth, Airie and all other communities have declared the same view. It goes almost without saying that Polk county is practically unanimous in wanting a concrete bridge. And that is one reason why the county court of Polk county wants a concrete bridge. Another reason is that the Polk county court considers the concrete bridge far superior to a steel bridge.

Even in West Salem, where a resolution favoring a steel bridge was adopted a week ago, there is quite noticeable sentiment for concrete now that they understand a concrete bridge can be built as cheaply and as quickly as a steel bridge. Many who attended that West Salem meeting signed the resolution because they thought they could get a steel bridge more quickly than a concrete bridge. They didn't particularly want the steel bridge, they just wanted an early solution to their problem of getting across the river, and now that they have had things explained to them they realize that they, like the rest of the county, want a structure of concrete.

Despite charges to the contrary, which had origin in Salem, the Polk county court has made every effort it could to help the people of the Northeast part of the county, and even now a ferry landing and approach are being provided at the river in West Salem, and in a short time those people will again have access to their trading point, Salem. With this provision made for their relief, we believe the people of West Salem will agree that the county court is right in following the wish of the great majority of the people in the county—that of a concrete bridge.

And the Observer further believes the court will have no right to deviate from these wishes until the people of this county in mass meeting assembled, instruct them to do so. Our court is keeping faith with all of Polk county, whose people it represents and whose servants its members are.

BENEFITS OF THE LOAN ACT.

By reason of the facilities created by the Federal farm loan act, which was passed last summer, it will be easier in the future for a farmer to secure money to make needed improvements or for the purchase of live stock, and it will be easier also for the landless man to purchase a farm, according to a recent publication of the United States department of agriculture entitled, "How the Federal Loan Act Benefits the Farmer."

The Federal land banks established under this act will stand ready at all times, it is expected, to lend money to farmers on farm-mortgage security. The interest charges will be not more than 6 per cent, nor more than 1 per cent above the rate paid on the bonds sold by the banks. If 4½ per cent bonds should be issued, therefore, the rate charged on loans would be 5½ per cent or less. There will be no commissions or bonuses. The loans will be made for periods of time ranging from 5 to 40 years, thus doing away with the trouble and expense of frequent renewals.

The payment of a certain part of the principal annually or semi-annually, with the interest, will be required. The total payment, including the interest, will be the same for each year, and will be just large enough so that the entire principal will be paid off at the end of the period. The annual payment thus required to pay off a loan of \$1,000, with interest at 5 per cent, in 20 years, is \$80.24.

After a loan has run 5 years the

borrower will be permitted to pay off the whole amount, if he desires, on any interest date, or to make partial payments in addition to the regular installment.

The requirement of installment payments on the amortization plan, as outlined above, will serve, first, to cultivate habits of thrift in the borrower, and second, to make possible the placing of the loans at a lower rate of interest, since the gradual reduction of the principal constantly improves the security for the unpaid balance. The privilege of optional payments after the first 5 years leaves the borrower free to discharge his indebtedness before the end of the loan period, if he finds it convenient to do so.

The Federal land banks will perform three important services. First they will convert the security which farm mortgages afford into a negotiable form, known as farm-loan bonds. Second they will furnish additional security for the protection of these bonds, through their capital and surplus, and thus make the bonds more attractive to investors. Third they will sell the land-bank bonds in the open investment market, which, for obvious reasons, the small farmer could not reach to advantage.

The bonds are to be issued in denominations ranging from \$25 to \$1,000, and it is expected that the bonds of small denomination will encourage saving through their appeal to individuals who have not been in the habit of making investments. The bonds will be secured not only by farm mortgages deposited in trust with a government official (the registrar for the land-bank district) but also, as indicated above, by the capital and surplus of the 12 land banks. Both mortgages and bonds will be exempt from all forms of taxation.

Farmers who wish to obtain money from the Federal land banks will ordinarily be obliged to form local loan associations, and get their loans through these organizations. The local loan associations will improve the credit of their members and reduce the cost of their loans through the performance of certain definite services, among which are the following: The committee called the "loan committee" of the association will appraise the property offered as security and approve all applications for loans which are sent to the land bank. The secretary-treasurer of the association will transmit the papers and carry on all correspondence with the land bank relative to the loans. The association will guarantee the mortgages of its members, the liability of any individual member being limited, however, to an additional sum equal to the amount of his capital stock, or approximately to 5 per cent of his own loan.

One important function of the new system will be to establish safe standards for the farm-mortgage business of the United States; for it is not proposed to extend any credit except on the basis of proper security. In addition to the indorsement of the local association, every loan must have the approval of one of the salaried appraisers appointed by the government for the several land banks.

Further, not more than \$10,000 may be loaned to one borrower, nor more than 50 per cent of the value of the land offered as security plus 20 per cent of the value of the buildings and the money must be used for specified productive purposes, such as the purchase of farm land, improvements, equipment, fertilizers, or live stock, or for the payment of existing indebtedness.

The Federal Farm Loan Board of the Treasury Department has general charge of the system. The Department of Agriculture will co-operate with this board in supplying information and rendering assistance to farmers who desire to take advantage of the Federal farm loan act, especially with reference to the organization of local loan associations.

We note that lectures are still being given in liquid air. Liquid air is a wonderful thing, and when first invented, or discovered, or made, it was believed it would revolutionize things. But up to the present time it hasn't done anything but freeze flowers, boil water, burn steel, freeze mercury, and such like tricks. It is a wonderful thing, but in this day and age a thing is good for only what it will do.

A Colorado woman is serving her fourth term as a member of the state legislature. She must be a peach as a legislator or have a pull that men do not bow to make.

Buena Vista Beats Second Team.

Buena Vista beat the Dallas second team 35 to 34 in a hard-fought, extra-period game Thursday night. Those making the trip were Fred Gooch, Earl Cutler, Ernest Hoisington, Bud Hart, Elmo Bennett and Channey Hayes. They were accompanied by Gladys Loughary, Georgia Shaw, Marjorie Holman, Emma Beebe, Nina Farley, Varnes Shreveaux took one of the two cars, which left Dallas about 6:30.

NORMAL NOTES

The Polk County local teachers' institute was held at the Normal last Saturday, sessions continuing in all the classes for the benefit of visiting teachers who were present from Marion, Yamhill and Washington counties, besides Polk. The county superintendents of the four counties were also present. The institute was one of observation and study of Normal methods and no addresses, such as are customary, were given.

Rev. E. C. Clime of Portland, O. A. R. veteran, addressed the students at the Normal yesterday, Lincoln's birthday. His address was an Abraham Lincoln, and many Monmouth people, as well as students, heard the talk. But one session of school was held, at 10:30, on account of the holiday.

The second week of the semester closed Friday with a total enrollment of 520. This is an increase of 25 per cent over a like period for last year. There is an actual attendance of 435 students, which greatly exceeds the chapel's seating capacity. It is expected that students will be assigned seats in the gallery this week.

Miss Taylor of the faculty accepted an invitation from the Women's club of Dallas to give an address last Tuesday afternoon on Playground apparatus. She reports a very pleasant visit.

Prof. Evenden spoke at the Independence Parent-Teacher association meeting last Tuesday night. The meeting was well attended by Independence people and Mr. Evenden had a profitable visit.

Dean Alden of Willamette university was a splendid speaker at the Friday morning chapel exercises. The subject, "Historical Lies" was of absorbing interest. By his scholarly as well as illuminating grasp of his subject, Dean Alden held the interest of his large audience admirably. With its wealth of allusion and extraordinary command of historical fact the talk was of more than usual worth. Dean Alden was at home in the field of history and so completely did he establish new fact in place of old or abolish old notions entirely that some in the audience feared they might have nothing left to believe, eventually. However, Dean Alden's conclusions were most well founded and his interesting facts based on sound research. The Normal school would welcome Dean Alden again most heartily.

Noteworthy week-end guests at the dormitory were Senator and Mrs. Pierce who were guests of their daughter, Miss Lucille Pierce. At dinner Sunday Senator Pierce gave a most delightful talk. Afterward the students met Senator and Mrs. Pierce who are both very interesting people and intensely interested as well in the Oregon Normal school.

A camera club has been organized at the Normal with 40 members and over 60 applicants for membership. The club is organized to promote a love of outdoor life and to make better pictures. The interest in the present club is greater than any exhibited by any club of recent years.

Ellendale and Pioneer Have Party.

The Community club of Ellendale and Pioneer gave its first reception Saturday, February 3, at the home of Mr. and Mrs. Timberman on the old Guy place. The evening was spent in games, speeches and music, both vocal and instrumental. Everyone entered into the spirit of the gathering and enthusiasm ran high. The ladies of the club served a beautiful luncheon after which they gathered around the piano and sang well known patriotic songs. Those present were: Mr. and Mrs. Mark Blodgett, Mr. and Mrs. F. C. Clark, Mr. and Mrs. J. G. Landerback, Mr. and Mrs. Leach, Mrs. Anna Brock, Mr. and Mrs. Carl McBee, Mr. and Mrs. C. E. Cooper, Mrs. Pollock, Mrs. A. Cutler, Mr. and Mrs. John Martin, Mrs. Mary Watson, Mr. and Mrs. George Curtiss, Mr. and Mrs. Lester Martin, Mr. and Mrs. L. R. Adams, Mrs. Ida East, Mr. and Mrs. Robert Ervell, Mrs. Maggie Guy, Mr. and Mrs. Ora Harrington, Mr. and Mrs. Peter Pennington, Mr. and Mrs. Timberman, Misses Velma and Eugenia Curtiss, Margaret Kridle, Eunice, Golda and Velma Martin, Dorothy and Gladys Pennington, Gladys and Wanda Lewis and the Messrs. Clyde Robbins, Oscar and Frank Dornashofsky, Glenn Virgil, Dale Brock, Forrest Martin, George Cooper, Roy Ferguson, Romany Robinson, Ira and Paul Harrington and Bert Curtiss.

GROWERS ORGANIZE

Valley Men Want to Produce Only Uniform Product.

At a meeting of growers of the valley held at Albany last Thursday permanent organization of the Willamette Valley Peppermint Growers' association was formed. A constitution was adopted providing for a co-operative marketing plan. A clause in the constitution makes it imperative for the members to grow first grade oil.

O. H. Todd of Eugene was elected president of the association, E. B.

Wallace, vice-president and Prof. M. D. Bunker of O. A. C. secretary-treasurer. Albany was named as the home of the organization and next fall the business of the new organization will be carried on from that city. Professor A. C. Boyquet of O. A. C. addressed the growers on the possibilities of co-operation in marketing. He emphasized the necessity of providing a uniform product, the planting of white roots and the securing of a standard grade of oil. He pointed out the necessity of keeping the land free from weeds in producing first grade oil.

The Willamette valley is considered an ideal location for the growing of mint, and it is the intention of the association to make this the greatest producing section of the world.

Only about 20,000 acres of mint is grown in the United States at present and next year more than 1000 acres will be in the Willamette valley alone.

Dallas growers did not have a representative at the meeting but it is believed local men will join the association. Last year the first mint was raised in small quantity in this locality but it is the intention to plant a much larger acreage this year.

MANUFACTURE OF LIME URGED

Great Need of Commodity in Agriculture Say Experts.

The legislature is facing the lime question. Two bills designed with a view to promoting the manufacture of lime for use in agriculture have been introduced in the legislature. One is senate bill 124, introduced by Senators Hawley and Eddy, and the second is house bill 412, introduced by Representative Bean.

Polk county farmers and business men are greatly in favor of some means of procuring cheaper lime if the reception of the petition circulated by Mrs. Winnie Braden some time ago is any indication.

The bill introduced by Senators Hawley and Eddy provides for a \$50,000 appropriation and because of this it is meeting with opposition. The measure also permits the state to condemn any lime rock properties and to enter upon the manufacture of lime with convict labor. Objection is being voiced to both, and there seems little prospect of this bill passing.

Representative Bean's bill creates a state lime board, and authorizes it to make investigation into demand for agricultural lime, and the price at which it can be sold.

"There is no question but that lime is a necessity for a great part of the state of Oregon, and particularly the Willamette valley," said C. W. Jones, of the Oregon Agricultural Limestone company Friday, in discussing both bills. "There should be something definite done by this session along the lines of making available this much-needed commodity, and it is to be hoped very careful consideration will be given the subject, and the best of both bills put into concrete form and passed."

Resolutions of Condolence.

At a joint meeting of U. S. Grant Post G. A. R. and W. T. Sherman Circle, Ladies of the Grand Army, the following resolutions were read by the adjutant and were unanimously adopted:

Whereas: The grim reaper has invaded our Circle and borne away one of our most beloved and useful members, one whose life was a constant benediction and one whose death has made a shining pathway to heaven. Therefore be it,

Resolved: That in the passing out of our sister, Bernice McDougal, this organization has met with a distinct loss, a loss that has caused profound sorrow and sincere regret in the hearts of all her sisters and friends—and

Resolved: That we rejoice in her exemplary life and extol her splendid Christian character. And with the poet we would exclaim "A life so free from all deceit A life—no word half so sweet A life devoid of any vice Speaks to us from the gates of Paradise.

How sweet a life. How sweet a death. Leaving a memory like soft breath Of the falling of autumn leaves."

And be it further Resolved: That our hearts go out in love and sympathy with her bereaved companion in his sore affliction and that we would invoke heaven's richest blessings to accompany him the remainder of life's journey.

Also Resolved: That these resolutions to give the city press for publication and that a copy be presented to the family of the deceased.

Will Study French.

A number of Dallas young ladies have formed a study class in French and will take lessons under Mrs. Gilbert MacGregor. The first meeting was held last Thursday night. French literature and language are to be taken up at the present time. Credit will be given by the University of Oregon for the work done. Those who have joined the class thus far are: Misses Maude Barnes, Hallie Smith, Mariel Grant, Helen Casey and Pearl Smith.

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