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Forest Grove, Ore

## BETTER RURAL LIFE, IS PLAN

STUDY OF EUROPEAN CON DITIONS GIVEN BY COM-MISSION

### FARMERS NEED CREDIT

Financial, Business and Social Lines

wide movement to interest the is considerably lowered by co- improvements thereon, has American rural population along operative marketing, which re- the beginning of this contest financial, business and social lines sults also in improving the qualias as a means to strengthen the position of the farmers, increase pucts and in promoting more pucts and in promoting more sition of the farmers, increase pucts and in promoting more their income and their production businesslike methods in farming and to lower the cost of foodstuffs to the consumers was announced here recently in a letter the leaders of this movement in to the Governors of the states, Europe that the question of rural to the farmers' organizations, credit ought not to be divorced agricultural institutions and farmers of America from the American Commission on Agricultural ization of community life in rural Co-operation.

European agriculture was organ- necessity of defining the funcized along co-operative lines and tions, on the one hand of the also found that the European government and on the other of farmers have aparently secured voluntary organizations, in proa financial, business and social moting the development of counstrength equal to that of the or- try life. In some of these counganized urban classes of capital tries great emphasis is placed on and labor. The letter says:

ion of credit facilities for Euro- volves governmental control over pean farmers follow the natural the activities of rural organizadivision into short time personal tions is depreciated as tending to credit and long-time land-mort- stifle the initiative of the people. gage credit. The organizations for the provision of personal statements to the personal statements t credit facilities are as highly developed as are the systems of commercial banking. The prevailing rate of interest paid by the farmers for short-time loans In the Justice Court for Forest Grove is from 4 to 5½ per cent. The terms offered European farmers J. H. Velie, Plaintiff, meet the peculiar requirements of agriculturalists than are the To Charles E. Hall, defendants. are generally better designed to terms obtainable today by the American farmers.

### Elastic Credit Supplied.

of the society, while in other twenty-five and no-100 (\$25.00) Dollars, cases the societies take the form together with interest provided for in the instrument sued upon, and for his of limited liability. As a rule in costs and disbursements herein.

You will please take notice that this You will please take notice that this

been organized so as to place a collective security back of bonds BRADLEY A. EWERS, issued by land mortgage socieSuite 517 Chamber of Commerce Bldg., ties, in contrast with the system of marketing individual loans on

### Cost of Distribut on Reduced.

individual mortgages.

"The organizations for production and distribution of farm To Improve Rural Life Along products follow co-operative lines. Farm products are sold by the this office her duly producer at a relatively higher stead, Entry Nur price and are bought by the consumer at a relatively lower price, Washington D. C.-A nation because the cost of distribution er cultivated any part of the same operations.

"It is the opinion of many of from co-operation for business purposes and the general organdistricts. The studies of the The commission found that commission emphasize the the value of voluntary associa-"Organizations for the provistions and such state aid as in-

District, Washington County, Oregon

named defendants, Greeting: In the name of the State of Oregon, your are hereby required to appear and answer the complaint filed against you in the above entitled action, on or be fore the 25th day of September, A. D.

"The personal credit organiza-tions have the form of co-opera-if you fail to appear and answer, the tive societies. Often the mem- plaintiff will apply to the Court for the bers of these societies assume herein, which is for a judgement in the unlimited liability for the debts sum of sixty-five and no 100 (\$65.00) Dollars, attorneys' fee in the sum of

summons is served upon you personally makes little or no provision for exemptions of any kind. These the above entitled action, made by the short-time credit societies furnish cheap, safe and elastic credit W. J. R. Beach, Justice of the Peace to their members by reason of their control by farmers and are August, A. D., 1913, requiring that organizations exclusively in the publication be made at least once a week for six consecutive weeks, in the

interest of farmers who operate them at nominal cost and without 14th day of August, A. D., 1913, and seeking dividend profit to such the last publication on the 25th day of September, A. D. 1913

"Land mortgage credit has deen organized so as to place a District Washington County, Oregon.

Portland, Oregon.

(For Publication.) DEPARTMENT OF THE INTERIOR, UNITED STATES LAND OFFICE.

H. F. HIGBY, Register. Dates of publication July 31, August 7, 14, 21

D. B. REASONER, County Judge Meeting of Board of Equalization.

To the taxpayers of Washington county, Oregon: Notice is hereby given that the board of equalization of Washington county will meet on Mon-day, September 8th, 1913, at the court house in Hillsboro, in Washington county, that being the second Monday in September and the time and place provided by law, to publicly examine the assessment rolls of said county for 1913, and correct all errors in valuation and description or quantities of land, lots or other properties and it is the at the time and place appointed, and if it shall appear to said board of equalizaother property assessed twice or in the name of a person or persons not the owner of the same, or assessed under or beyond its value, or any lots, land or other property not assessed, said board of equalization shall make the proper

Assessor, Washington County, Ore-

## WM. WEITZEL

Tinning and Plumbing, Sheet Metal Work and Repair Shop.

North First Avenue, between Main and

"A" Streets; phone 863,

## Ten Hour Law Not for Ads

The 10-hour law limits the working hours of a clerk to 10 out of every 24. An advertisenent placed in the Press has no time limit in its usefulness to the advertiser. works 24 hours a day. If your ad is well written and interesting, it will be laid aside by the reader for future ref-Or, if your ad reaches the right prospect, it will make an impression on his memory which will last for days, weeks and even months.

Consider for a moment! Can't you recall an advertisment which you read months ago, which was so strongly impressed on your memory that you still remember the offer made?

The results of advertising may not be instantaneous. Don't expect that, when you spend a dollar for advertising today, that it will return to you ten-fold tomorrow.

Newspaper advertising is the very best medium for bringing to the attention of the buying public your business and your wares and gaining their confidence by impresseng on them your personality and reputation for fair dealing.

You do not hesitate to hire an additional clerk at a salary of perhaps \$6 a week or more. How much more valuable. however, is your representative advertismmet which every week visits the majority of the homes in this city and offers your wares for sale? Try a \$24 a month advertisment and see if the profits on your investment are not better than the profits on an additional \$24 a month clerk.