

LOAN BILL COMPLETED

TO BE PRESENTED TO CONGRESS

Comprehensive Farm Credits System Planned for Relief of Agricultural Distresses — County Divided into 12 Districts Each With Bank.

(The Oregonian.)

WASHINGTON, Dec. 24.—A land loan bill, which is expected to have the approval of the Administration, was completed today by a sub-committee of the joint congressional committee on rural credits. Senator McClellan was authorized to present the measure to the full committee on January 3. Already it has been informally approved by practically the entire membership of the committee.

The bill would provide a comprehensive farm credits system under the control and supervision of a Federal land bank board of five members, to be appointed by the President, with the approval of the Senate. The country would be divided into 12 districts, each with a regional land bank having a capital stock of \$500,000, to be issued in \$10 shares for purchase by the public. Any such stock not taken within 90 days by private capital or by a local loan organization contemplated by the bill would be subscribed by the Federal Government.

Business would be transacted directly between the regional banks and the local bodies which farmers would be authorized to organize in the form of co-operative loan associations or joint stock banks, charters for which would be passed on by the land bank board.

Interest Reduction Provided.
Applications for loans approved by the local organizations would be recommended to the regional bank of the district. The banks would be authorized to loan out capital stock or to sell bonds to obtain sufficient funds to make the loans, and the farmers would be charged as interest the interest on the bonds plus 1 per cent. To reduce the rate of interest on the bonds, the bill will provide they must be acceptable by the banks as security for the deposit of public funds.

The borrowing associations would be divided into two classes, those organizations with limited liability, and those with unlimited liability. They would appraise the land on which a farmer sought to obtain money and would themselves become liability for the loan. Thus the bonds would be backed by the regional banks, the local association, the borrowing farmer and a mortgage on the land, given to the association.

Reimbursement is Planned.
Out of their profits regional banks ultimately would refund to the Government such money as it may have invested in the enterprise. Payment of the mortgages by borrowers would be made on the installment plan, running for a period of not exceeding 36 years.

The land banks would be permitted to accept savings deposits and in certain specified cases to employ special agencies, including trust companies and savings banks, to make loans.

The completed bill is a compromise measure, embodying many of the features of the Hollis-Bukeley bill of the last congress and most of the underlying principles of the Letcher-Moss fostered by the United States Commission on Rural Credits. Senator Fletcher, president of the commission, was in consultation today with the sub-committee and will support the measure.

Our Jitney Offer—This and 5c.
Don't miss this. Cut out this slip, enclose with five cents to Foley & Co., Chicago, Ill., writing your name and address clearly. You will receive in return a trial package containing Foley's Honey and Tar Compound, for coughs, colds and croup, Foley Kidney Pills and Foley Cathartic Tablets. Sold everywhere.—Adv.

Buy your groceries at McClincy's.—Adv.

Sending a Man to Coventry.
The expression "sending to Coventry" had a military origin. It arose, so it is said, in the days of Charles I., when the inhabitants of Coventry strongly objected to any intercourse with the military quartered in their town, and a woman known to speak to a man in a scarlet cloak was at once the subject of a scandal. So rigid were the natives that the soldier was confined to the mess room for conversation. Thus the term "sending a man to Coventry" if you wished to shut him from society took root in the English language.—London Chronicle.

It All Depends.
"Papa, what do you call a man who runs an auto?"
"It depends upon how near he comes to hitting me."—Houston Sun.

Farmers Urged to Plant Best Seed

Agriculturist Offers Assistance in Purchasing Good Seed for All Crops.

By County Agriculturist A. E. Lovett

All successful farmers know that one of the first requirements for raising a maximum crop of any class is a seed bed well prepared. A well prepared seed bed means not only that the land shall be well plowed and harrowed, but also that its mechanical condition shall be such that all available moisture and plant food may be reached by the roots of the plants grown thereon. In many instances this means that plowing of the land may even prove a drawback, most especially when the crop is to be planted within a few days after plowing.

After the seed bed, the item of most importance for the raising of a maximum crop, is that of the seed to be planted. One of the most important items regarding seed in this section is the variety of the crop. Another important item is the purity of the seed, especially with alfalfa, clovers and grains, and still another very important item is that of vitality of the seed or its germinating power. Last year the Agriculturist assisted the farmers of Crook county in the purchase of 16 tons of Early Heart wheat, 4 tons of Marquis wheat, 20 tons of Kharkof wheat, 10 tons of Banner oats, 1000 pounds of White Blooming Sweet Clover, 1200 pounds of Field peas, 2700 pounds of Disco No. 128 alfalfa, 200 pounds of Baltic and Grim, dry land alfalfa. The Kharkof wheat was purchased for fall planting this year so that results from its planting will not be obtained until next season's harvest. The results obtained from all of the other seed above mentioned was generally better than results obtained from other varieties of some crops planted this season. Many other varieties of the grain gave practically as good results as the varieties mentioned but judging from all results obtained this year the varieties of all crops here recommended, together with Blue Stem wheat and Shudeland Challenge oats for the irrigated lands and the Sixty day oats for dry land have been proven the best varieties for Crook county. Sweet Clover has become a popular crop throughout the county and will prove in the future, in my opinion, one of the most profitable crops we can raise for 5 to 10 years at least.

The majority of us as farmers leave the purchase of our seed for crops which we expect to grow until very near the planting season. In this way many of us are unable to obtain the variety of seed which we would like most to plant. Now is the time to purchase seed for all spring crops, if they have not already been obtained. Inquire of your local merchants and if they have the seed you want, buy it now, if they do not have it, they will usually be glad to get it for you. Be sure you get the variety you want and that the seed is good. In the case of alfalfa and clover seeds, purchase none until you have obtained an analysis, showing its purity and germination. These analyses will be made for you by the

Agricultural college without charge. A considerable reduction in price and especially good seed was obtained last year by farmers clubbing their orders for the seed mentioned in this article. I shall be very glad indeed to assist the farmers of Crook county this year in the purchase of their seed. The county now has over 20 farmers' organizations within its boundaries and it will be well for members of these organizations and individual farmers to consider at once the matter of purchasing their seed for spring crops. I am today writing for prices on all of the seed which we may need in Crook county and shall be glad to assist in clubbing orders and obtaining seed. Would especially urge that all those expecting to purchase sweet clover, alfalfa and other clover seed get busy at once. N. W. Gray of Deschutes has a considerable amount of sweet clover seed for sale at 22 cents per pound in 100 pound lots or 23 cents per pound in less quantity. When his supply is exhausted I will have prices from other sources on file in my office. I especially would recommend the clubbing of orders for alfalfa and shall be glad to assist in ordering this seed for the farmers of Crook county. Better prices may also be obtained on Field Peas at this season of the year and in large quantities and shall also be very glad to advise farmers as to prices obtained on seeds of all crops, as soon as I have received these prices from dealers. The best crops can be grown only through the planting of the best seed.

Observe the Warning.
A cold that promises to "hang on all winter" is to be dreaded. Prompt action should be taken at the first warning of a cold—sneezing, chilliness, slight shivering. Foley's Honey and Tar makes quick work of coughs and croup. It clears air passages, stops coughing, eases difficult breathing. Sold everywhere.—Adv.

Clean up and paint up. See Edwards.—Adv.

For a good clean shave, a good hair cut, facial massage or a chin, visit the Metropolitan, on Oregon street.—Adv.

APPEAL MADE TO ALL TO ATTEND CHURCH SUNDAY

Reverend Franklin W. Keagy Urges Special Observance of Day—Go-to-Church Campaign is Started.

(By Rev. Franklin W. Keagy.)
Who will join us in a Go-to-Church campaign, Sunday January 2nd? The churches and pastors of Bend will be glad to see you and are waiting to minister unto you, holy and heavenly and spiritual things. Bodily things, pleasurable things and worldly things you get because

you go after them, or entreated by others to participate in them when they bring them within your reach.

Going to school is compulsory, the state demands it; but going to church is optional, no power can make a person go if they do not wish to go.

Going to church is a matter of conscience as well as a habit. It all depends upon that, but this does not prevent us or as ministers of the Gospel stirring up the non-churchgoers and soliciting them to divine worship. The churches exist for the people and to serve their highest interest, not alone for the good but for those who want to be better. Secularism is to be forgotten and the Catholicity of the church is to be commended to all. The worshipping instinct is just as natural to man as the hunger instinct, and it is a mistake to suppose that humans can get along without worship. The church is the only institution that ministers directly to the religious nature of man.

Therefore go to church now, go often and go for a purpose, but go especially on January 2nd. You owe it to your mother, to good society, to the community, yourself and to your God to attend public worship somewhere if not at the Methodist church that day. Don't fail to go. It will do you good and you will be an example for others.

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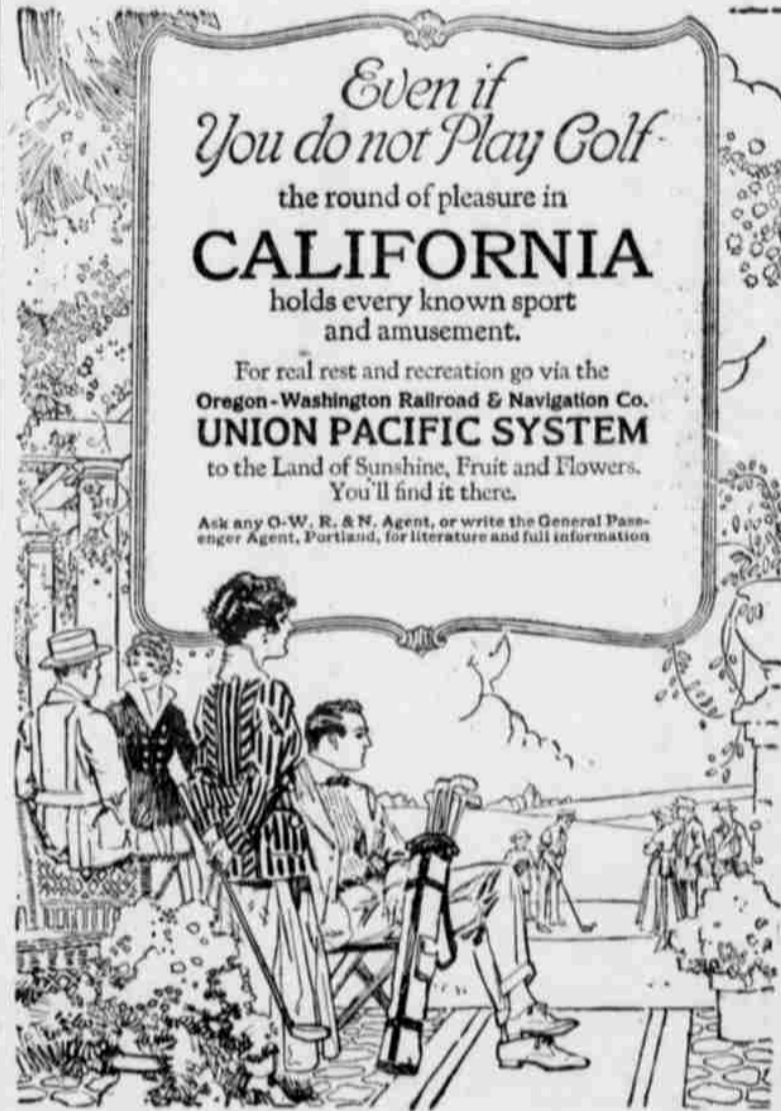
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This Space is Reserved

for the Elson Art Exhibit that will be held by the Public Schools of Bend, Jan. 26, 27, 28 and 29, afternoon and evening. Everybody will be invited to this exhibit which will be high grade in every respect. More details given later



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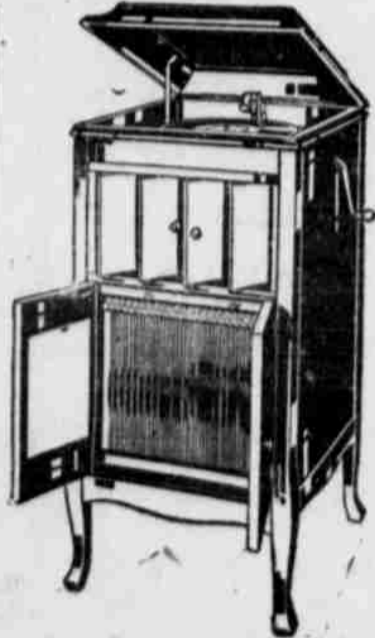
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