

PROPOSED RURAL CREDITS MEASURE IS ANNOUNCED

The rural credits measure to be placed on the ballot by the committee appointed by the Salem Conference on drainage, irrigation and rural credits has been advanced to the preliminary stage ready for publication.

Notwithstanding the limitations contained in Section 7, Article 11 of this constitution, the credit of the state may be loaned and indebtedness incurred to an amount not exceeding two per cent of the assessed valuation of all the property in the state for the purpose of providing funds to be loaned upon the security of farm lands within the state, subject to the limitations here in contained.

The Governor, Secretary of State, and State Treasurer shall constitute the State Land Board which is hereby authorized and directed to issue bonds in the name of the state to be known as Oregon Farm Credit Bonds in an amount not to exceed two per cent of the assessed valuation of all the property in the state, and to dispose of said bonds and place the proceeds in the State Treasury in a fund to be known as the "Rural Credit Loan Fund."

Said bonds shall be issued in denominations of \$25, \$100, \$500, \$1000, and \$10,000, and in series of \$100,000 or multiples thereof, drawn to mature in not more than thirty-six years. They shall bear interest at the rate of four per cent per annum and shall be exempt from all taxes levied by the State of Oregon, or any of its subdivisions.

The State Land Board shall loan the moneys in the Farm Credit Loan Fund to owners of farm lands in Oregon upon notes secured by first mortgages or deeds of trust of such farm lands, in amounts which shall not exceed fifty per cent of the appraised valuation of such lands, nor the average assessed valuation for the three preceding years, nor \$50 per acre on such lands, nor an aggregate of \$5000 to any individual. If pending applications exceed the funds at any time available, preference shall be given to loans of not more than \$2,000.

Such loans shall not be made except to owners who operate the lands mortgaged, and shall be made only for the following purposes: (a) the payment for lands purchased, (b) the purchase of equipment and the making of improvements which, in the judgment of said Board, will increase the productivity of such lands and add to the value of the farm home in a degree to justify such expenditure; and (c) for the satisfaction of encumbrances upon such lands which, in the judgment of said Board, were incurred by said applicant for the aforesaid purposes.

Nothing herein contained shall be deemed to prevent any such farm owner or operator from selling or leasing lands subject to such encumbrances; but if he shall thus lease such lands or sell them to any person not fulfilling the conditions and purposes provided for herein, or shall otherwise violate his said contract, said Board is authorized to and shall require payment of said loan at any time upon six months' notice, and said note or contract shall contain a clause providing therefor.

Every applicant for a farm loan shall state clearly in his application the purposes for which such loan is desired, and upon its approval by the Board, this statement shall be deemed a part of the contract under which the loan is granted. The Board shall also require from each applicant a sworn statement upon blanks furnished by the Board covering his farm operations for at least one year previous to the date of his loan application, and a similar unsworn statement at the end of each year while he remains a debtor to the state.

Such loans shall be repaid with installments on the amortization plan, such installments being fixed at such a sum as will cover the interest rate and will liquidate the debt in a period to be agreed on between said Board and the applicant, such period to be not less than ten nor more than thirty-six years, but any debtor may liquidate any part of his indebtedness in amounts of \$50 or multiple thereof upon any amortization payment date.

The rate of interest on loans shall be five per cent per annum; but in case the disposal of its bonds nets the state funds at a rate of over four per cent per annum, the Board may charge a rate of interest not to exceed by more than one per cent the rate which the state must pay for the funds thus obtained from the

disposal of its said bonds. The Board however, shall require each applicant to pay an initial charge of one per cent of the loan granted, with a minimum charge of ten dollars to cover the cost of appraisal and examination of title.

All surplus earnings accruing from the operation of said system of farm credits, after paying interest from aforesaid bonds and all operating and other expenses, shall be placed in the State Treasury and become a part of a fund to be known as the Farm Credit Reserve Fund. Said Farm Credit Reserve Fund shall be invested in Oregon Farm Credit Bonds, and the interest accruing from these bonds shall be added to said Reserve Fund. Said Reserve Fund shall be irreducible except when used to protect the State from loss incurred in the administration of the system of farm credits herein provided for.

The Legislative Assembly shall provide in such detail as it shall deem advisable for the adequate carrying out and administering of the provisions of this amendment, and shall provide adequate safeguards against the use of such loans as an aid to the purchasing and holding of land for purposes of speculation. In the absence of such legislation, and subject to the same after its enactment, the State Land Board shall proceed to administer said system of rural credits under rules and regulations provided by itself, but subject to the provisions herein contained.

The provisions of the Constitution and laws of Oregon in conflict with this amendment are hereby repealed so far only as they conflict herewith. The provisions of this amendment shall be self-executing, and shall take effect and be in operation 60 days after its approval and adoption by the people of Oregon.

Has a Good Reputation. The original and genuine Honey and Tar cough syrup is Foley's Honey and Tar Compound and because this has given such universal satisfaction and cured so many cases of coughs, colds, croup and whooping cough there are imitations and substitutes offered to the public. Insist upon Foley's. Sold everywhere.—Adv.

Try our fresh bread and pastry. Carmody Brothers. Bond street.—Adv. 35 tf

THE APRIL WEATHER

Clear Days Again in Majority—Little Rain Fell.

In the month of April the clear days began again to be in the majority, there having been 24 clear, three cloudy and the same number partly cloudy. There were six days on which there was more than one one hundredth of an inch of precipitation, the total for the month being .77 inches. The greatest rainfall on any one day was .33 inches on the 10th.

The highest temperature recorded during the month at the local weather station was 75 degrees on the 9th and again on the 26th. The lowest was 12 degrees on the 18th. The greatest daily range was 52 degrees. The mean maximum for the month was 62.2 degrees and the mean minimum 24.8, making the mean 43 degrees.

The daily temperatures and character of sky were as follows:

Table with columns: Date, Max, Min, Char. of Day. Rows 1-30.

When you buy a sack of outside flour you hinder the development of Central Oregon's farm resources. Make it a practice to buy the home product. Every sack guaranteed. adv

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

No waiting at the Metropolitan for that shave or hair cut. Four chairs now ready.—Adv.

For sign painting see Edwards.—Adv.

PRISONERS RECAPTURED

Sheriff Knox Overtakes Men Who Saw Out of Jail. (Crook County Journal.)

Floyd Hills and Bob Wahner, two young men who have been boarding at the county bastille for some time, succeeded in cutting a bar in the jail Thursday night and escaped.

The delivery was discovered at an early hour and Sheriff Knox and deputy Rowell commenced at once to scour the country for the prisoners. It was discovered that they started east into the mountains and the trail followed as far as the car could be taken after which the machine was abandoned and the officers followed on foot until the jail breakers were apprehended in Wheeler county, about four o'clock Sunday afternoon.

See Edwards for paper hanging.—Adv.

The American Bakery has a nice line of fresh home made candies. adv.

Diamonds set while you wait. Myron H. Symons.—Adv.

POLITICAL ANNOUNCEMENTS

For District Attorney. I hereby announce myself as a candidate for the Republican nomination for District Attorney for Crook county at the primaries to be held May 19, 1916.

H. H. DE ARMOND.

For Sheriff. I hereby announce my candidacy for the Republican nomination for Sheriff of Crook county at the primaries to be held May 19, 1916.

S. E. ROBERTS

For County Assessor. I hereby announce myself as a candidate for the Republican nomination for County Assessor for Crook county at the primaries to be held May 19, 1916.

CHAS. A. CARROLL.

For County Assessor. I hereby announce my candidacy for the Republican nomination for assessor of Crook county at the primaries to be held May 19, 1916.

R. D. KETCHUM.

For Sheriff. I hereby announce my candidacy for the Democratic nomination for Sheriff of Crook county at the primaries to be held May 19, 1916.

P. B. POINDEXTER

For Circuit Judge. I hereby announce myself as a candidate for the Democratic nomination as circuit judge at the primaries to be held on May 19.

T. E. J. DUFFY.

For Sheriff. I hereby announce my candidacy for the Republican nomination for Sheriff of Crook county at the primaries to be held May 19, 1916.

J. H. STANLEY.

For County Commissioner. I hereby announce my candidacy for the Republican nomination for County Commissioner of Crook county at the primaries to be held on May 19, 1916.

H. J. OVERTURE.

For County School Superintendent. I hereby announce my candidacy for the Republican nomination for school superintendent of Crook county at the primaries to be held May 19, 1916.

J. E. MYERS.

For County School Superintendent. I hereby announce my candidacy for the Republican nomination for school superintendent of Crook county at the primaries to be held May 19, 1916.

J. A. THOMPSON.

For County Clerk. I hereby announce my candidacy for the Republican nomination for clerk of Crook county at the primaries to be held on May 19, 1916.

J. H. HANER.

For Sheriff. I hereby announce my candidacy for the nomination for sheriff on the Democratic ticket at the primaries to be held May 19, 1916.

E. B. KNOX.

For County Treasurer. I hereby announce my candidacy for the nomination for county treasurer on the Republican ticket at the primaries to be held May 19.

RALPH L. JORDAN.

For County Clerk. I hereby announce my candidacy for the Democratic nomination for County Clerk of Crook county at the primaries to be held on May 19. My motto: "Efficient service to the Public."

WARREN BROWN.

For County Commissioner. I hereby announce my candidacy for the Democratic nomination for County Commissioner of Crook county at the primaries to be held on May 19, 1916.

ERNEST T. LUTHY.

For County Commissioner. I hereby announce my candidacy for the office of County Commissioner for Crook county on the Republican ticket, subject to the primaries, May 19, 1916.

THEODORE AUNE.



ROBERT SERVICE OF BAKER For Public Service Commissioner.

To begin with the railroads do not want him on the commission for he has hammered them too often when they were wrong to expect support; but if the common people do and give him the necessary vote to elect him, here is what he promises to do.

He will be absolutely fair with the railroads and utilities for they are entitled to and should be given a "square deal."

He will defend the interest of the common people against unlawful encroachments by our public servants and to the best of his ability see that the public has the benefit of an economical administration of the affairs of its railroads and utilities and that the business, for which they were chartered, be conducted honestly, without discrimination and at reasonable rates.

Rates are higher in Oregon than charged on the first railroad operated by steam and opened to public traffic.

All merchandise L. C. L. shipments on the primitive railroad for a 25 mile haul was \$1.25, on the O.-W. R. & N. it is \$8.13 and on the Sumpster Valley R. R., \$13.23.

Rates today are the highest in railroad history while the cost to produce the "ton mile" (the unit of transportation) is the lowest.

This shows the need of regulation. Mr. Service has had five years experience as an expert accountant, 16 years in business, mostly wholesale shipping and eight years in the study and practice of law, almost exclusively on the subject of "Railroad Rate Regulation," as his record shows.

A vote for him is a vote for the best interests of the common people. He stands high in his community and is one of the best qualified men in the state to fill such a responsible position and he would like to serve the masses one term.

BAKER'S GROCERY

Has just received a fresh line of

Schilling's Best

Teas, Coffees, Extracts and Spices. Only the freshest and best obtainable will be found in the grocery line on our shelves. We are enjoying an increasing business---We give the people what they want when they want it.

H. E. BAKER

Wall Street, Near Ohio

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Do you know that Shueys will take care of your grocery wants just a little better than anyone else---will offer you the delivery service you demand---will guarantee everything leaving the shelves---and will make every effort to satisfy your want in the grocery line---

That Shueys carries a fine line of working men's clothes---shoes, overalls, gloves, shirts, underwear, jumpers---also can give you moderately priced furnishings for general wear.

Drop in before you decide upon a permanent place to trade. We believe we can give you what you want.

Shueys

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For the man who wants to own his own home

Let us show you, for your selection, some of the prettiest lots in Bend. They are level and free from rock and are spotted with lovely shade trees; they are within fifteen minutes walk of either of the big mills and are close to the business district. These lots may be had on terms that are within the reach of all and every assistance will be given our buyers to enable them to build a comfortable home. We will be pleased to show you.

INSURANCE THAT INSURES

We write insurance in all its branches in world known companies and will gladly accept the smallest risk.



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