

National Farm Loan Act Outlined

The following outline of the national farm loan act (rural credit law) is reprinted from the Weekly News Letter of the Department of Agriculture:

The act provides for the creation of 12 Federal land banks and permits the establishment of any number of joint-stock land banks for the purpose of making loans at a reasonable rate of interest, for long periods of time, on farm lands.

A Federal Farm Loan Board has complete control over these banks.

(A) Federal Land Banks.

Twelve Federal land banks are provided, one in each of 12 districts into which the country will be divided. These banks are empowered to lend on farm mortgages on farm lands in amounts of \$100 to \$10,000 for approved purposes. The loans are to be made through farm loan associations and agents. No loan may be made for more than 50 per cent of the value of the land mortgaged and 20 per cent of the value of the permanent improvements upon it.

National farm loan associations—

local organizations composed exclusively of borrowers—are authorized. These associations must be stockholders in the land banks in proportion to the amount their members wish to borrow. Eventually all stock in the Federal land banks will be owned exclusively by these associations.

A reasonable interest rate is established. The act prohibits the Federal land banks from charging more than 6 per cent on any mortgage, or requiring fees not approved by the Farm Loan Board.

The borrowers will share in the net profits of the bank because they are stockholders. It is contemplated that ultimately the borrowers will be the only stockholders.

Long-term loans are provided by authorizing mortgages for periods of from 5 up to 40 years.

Small annual or semi-annual payments on the principal are made a required feature of all mortgages.

(B) Joint-Stock Land Banks.

Joint-stock land banks are authorized. They are corporations for carrying on the business of lending on farm mortgage security and issuing loan bonds. They are to be under the supervision of the Farm Loan Board, but the Government will not invest in them. Subject to geographical limitations and subject to the 50 and 20 per cent limitations, these banks can lend to an individual any

amount they wish, and for any purpose. They cannot charge an interest rate exceeding 6 per cent, and such rate must not exceed by more than 1 per cent the interest they have paid on their last issue of bonds. Their mortgages, however, must provide for amortization payments. These banks are prohibited from charging, under any pretense or commissions other than those authorized by the act.

A Season of Torture for Some.

Hay fever causes untold misery to thousands. Asthma, too, counts its sufferers by the hundreds. Foley's Honey and Tar soothes that raw, rasping feeling in the throat, relieves hoarseness and wheezing, makes breathing easier, heals inflammation, permits refreshing slumber. Contains no opium. Sold everywhere.—Adv.

See J. Ryan & Co., for farm land loans.—Adv.

Four chairs at your service at the Metropolitan. No waiting.—Adv.

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

Gratifying Results Follow a Little Cleaning Up

CITIES and towns throughout the country will soon have a season of general renovation by individuals. The year's accumulation of rubbish is to be gathered up and set out ready for the municipal collectors. Yards are to be put in order, houses and outbuildings are to be painted, fences and sheds to be repaired, vacant lots to be cleared of weeds and everything to be made slick and span, fresh and wholesome and altogether delightful.

That is to say, all this will be done if every householder does what is expected of him by the cleaning up and paint up committees which are conducting the campaign.

And why should it not be done? The expense for each home will not be great, the labor need not be hard, and the result will be something for all of us to enjoy and perhaps to brag about. For a clean city or town is eminently desirable, not so much because of its greater attractions, although that alone is worth all the effort, but because of its increased healthfulness. Dirt breeds disease, and cleanliness is the first principle of sanitation.

So let us all join and make our town shine like a boy's face after the maternal scrub. Let us dig down into the dark corners of our basements and closets, throw out all the old rags and papers, wash the fly screens and get them in place, wet honey with the paint brush and the pruning knife and the lawn mower and then the result will be gratifying.

Do Something For Your Town.

The "Clean Up and Paint Up" movement will do much to make our town healthy and beautiful if each citizen does his full share in the home, school, shop, church and neighborhood.

It will be a school of good citizenship. Let every one take a hand in the campaign.

A Good Thing for Children.

Foley's Honey and Tar is a particularly good cold, cough and croup medicine for children because it contains no opium or habit-forming drugs. The "little colds" of summer, as well as the long standing, deep seated coughs, that hang on for months, are banished by its use. The first dose brings relief and comfort. Sold everywhere.—Adv.

The County Agent Movement

(Continued from page 9.)

whose sole object is that of service to the farmer and the farming community, against whom the hue and cry of the farmer has been raised.

County Agent Should Not Be Fruit Inspector.

In some counties in Oregon it has been the policy to make the County Agent the county fruit inspector and thus, for a small additional appropriation, secure both services from a single man. This is regarded by both college and government officials as undesirable. The County Agent's work is educational and he should not be handicapped by police duties that will make him an unwelcome visitor upon any farm. True, he is qualified to aid individuals in the control of orchard diseases, or to give information as to spraying, pruning, grading or marketing of fruits; but to be burdened with the duty of police inspection decreases his efficiency as a County Agent.

How a County Agent Works.

The County Agent, to accomplish most, must work through groups. With from one to three thousand farmers in a county he cannot reach all in a satisfactory way by personal visitation. His method of work may be compared with that of a church pastor who meets his congregation in groups at meetings, who responds to specific calls for individual service, in visiting the sick, performing marriage ceremonies, securing aid for the distressed, etc., and when these services are well performed, finds that there is little time left for general visiting. Likewise, the busy



P. A. puts new joy into the sport of smoking!

YOU may live to be 110 and never feel old enough to vote, but it's certain—sure you'll not know the joy and contentment of a friendly old jimmie pipe or a hand rolled cigarette unless you get on talking-terms with Prince Albert tobacco!

P. A. comes to you with a real reason for all the goodness and satisfaction it offers. It is made by a patented process that removes bite and parch! You can smoke it long and hard without a come-back! Prince Albert has always been sold without coupons or premiums. We prefer to give quality!

Prince Albert affords the keenest pipe and cigarette enjoyment! And that flavor and fragrance and coolness is as good as that sounds. P. A. just answers the universal demand for tobacco without bite, parch or kick-back!

Introduction to Prince Albert isn't any harder than to walk into the nearest place that sells tobacco and ask for "a supply of P. A." You pay out a little change, to be sure, but it's the cheer-fullest investment you ever made!

PRINCE ALBERT

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At the Movies

Bend Theatre.

"Damaged Goods," the offering at the Bend Theatre last Wednesday presented a big theme. No thoughtful person could view this picture



SCENE FROM "THE SPOILERS," A PHOTOPLAY IN TWELVE REELS.

without having the argument burned deep into his soul. The picturization was frank, even brutal at times, and it registered forcefully. "Damaged Goods" was a strong dramatic offering.

Marguerite Clark, affectionately remembered for her delightful impersonation in "Mice and Men," will be seen tonight and Thursday at the Bend Theatre in "Gretna Green." The elements of love, sacrifice, humor, mystery and thrill enter into the making of this photoplay of picturesque Scotland. Miss Clark's work in this comedy-drama is certain to add to her popularity here.

The Trail of the Lonesome Pine

story, has so vividly described the great Alaska, and has told a story so powerful that "The Spoilers" will live long as an American classic. The great photoplay founded upon this book is not only a faithful reproduction of the story, but heightens the interest and holds the viewer as no printed page can. Managers Catlow and Doonar have secured the new twelve reel copy of this wonder-play of the North. It will be shown two days and seats will be on sale ten days in advance. Dates for this special attraction will be announced in The Bulletin.

The fourth chapter of the thrilling film novel "The Girl and the Game"

County Agent has so many specific calls to inspect trouble in an orchard, herd or flock, assist with a drainage system, attend a meeting, or conduct a demonstration, that he should not be expected to make either frequent or occasional calls upon those who have not asked for special help.

It is highly desirable that an Agricultural Council, composed of one member from each of the farmers' organizations of the county be organized. This body should represent the influential farmers of the county who are familiar with its needs and able to assist the County Agent in adopting a program of work for the year. The County Agent then drafts projects outlining in detail the manner in which the program is to be carried out. These projects are sent to the Agricultural College and referred to specialists for amendment or approval. When the Agent enters

upon his year's work therefore, his program represents the combined ideas of practical farmers in the county, the Agent himself, and the College and government authorities.

See Edwards for good house painting.—Adv.

A desirable bread knife free with every annual subscription to The Bend Bulletin.

Read this and be Convinced

SANITARY BAKERY

Hopkins & Beach, Prop.

BEND, Oregon, July 1st, 1916.

Bend Flour Mill Company

Bend Oregon.

GENTLEMEN:

In response to your inquiry as to the results obtained from your DESCHUTES SPRAY and TRUE BLUE FLOURS we are pleased to state that of ALL the flours we have used in our bakery, your flour has given us the best satisfaction of any we have ever tried. We find that we are able to get a BETTER LOAF VOLUME and BREAD OF BETTER TASTE from this flour than from any other. In fact we have built up our trade for our GOOD TASTE BREAD on your flour and we can also heartily recommend it to give good satisfaction.

Yours very truly

THE SANITARY BAKERY

By R. H. Hopkins



HELEN HOLMES

the irresistible story by John Fox, Jr., will be shown at the Bend Theatre Sunday and Monday, August 6 and 7. Miss Charlotte Walker, who plays the part of June—the moonshiner's daughter, is caught between her affection for her people

will be more exciting than any preceding chapter. In this chapter, Helen jumps from a high cliff into the raging ocean to avoid being captured. There follows a close race between a high speed motor boat and the limited.