

PAISLEY TO GET CHANCE IN LAWSUIT

DALY'S DECISION TO BE APPEALED.

STATE IS INTERESTED

Land Board's Refusal to Release Irrigation Company From Bond Until Settlers' Cause Righted, is Influence.

(From Wednesday's Daily.)

(Special to The Daily Bulletin) SALEM, Or., Jan. 17.—Judge Daly's decision giving all the water of the Chewaucan river to the Chewaucan Cattle company, thereby rendering valueless the Paisley Irrigation project, will be appealed to the supreme court. According to prominent attorneys here and in Portland the chances of obtaining a reversal of the Daly decision are bright. If a decision in its favor is obtained in the supreme court the irrigation company will positively complete the project.

A week ago the Portland Irrigation Co., a subsidiary of the Northwest Townsite Co., which is back of the project, announced its intention of making no appeal from the Daly decision, because of the cost involved. Because of the financial loss to the settlers on the project, who had invested heavily in the stock of the irrigation company, it has now concluded to take the case to the higher court.

According to the arrangements which have been practically concluded, the state is virtually becoming a partner with the irrigation company in prosecuting the appeal. The Desert Land Board will ask the legislature for \$2,500 to meet half the cost but, it is understood, that the company will appeal regardless of the cost involved.

State Viciously Interested. The state is vitally concerned in obtaining a reversal of Judge Daly's decision, not only for the purpose of protecting the settlers, but because the very existence and value of the State Water Board is involved. If its findings are to be swept aside by the governor in his suggestion to put the matter up to the legislature.

Examination to Be Thorough. If the legislature sees the value of this appropriation, the Desert Land Board will select two engineers acting with Project Manager Fred N. Wallace to conduct a thorough examination into the defects in the reservoir. It was decided that if the examination and repairs would cost more than the amount to be asked for, action would be deferred, but if the cost runs less than \$25,000, repairs should begin immediately and the unexpended funds returned to the state.

Project Manager Fred N. Wallace

was present at yesterday's meeting of the Desert Land Board, and expressed his satisfaction at the proposed plan, stating that he believed it workable and best under the circumstances.

The Difference.

He—Of course there's a big difference between a botanist and a florist. She—Is there really?

He—Yes; a botanist is one who knows all about flowers, and a florist is one who knows all about the price people will pay for them.—Boston Transcript.

He Traveled.

The clock struck 12. "I wish I had enough money to travel," remarked the young man. "Here's a car ticket," announced her father, making his appearance at that point.—Louisville Courier-Journal.

His Snarl.

"Come on, Hiram! Don't you want to see the ossified man?" "Naw. I kin show you a whole town of 'em."—Kansas City Journal.

His Early Struggles.

She—Tell me about your early struggles. He—There's not much to tell. The more I struggled the more the old man laid it on.—Boston Transcript.

After crosses and losses men grow humbler and wiser.—Franklin.

When a man sits down and hopes for the best he is apt to get the worst of it.

Not in It.

"Money talks." "I'm sorry, then, but you'll have to count me out of the debate."—Detroit Free Press.

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

ONE CENT A WORD is all a little Want Ad will cost you.

Call for Proposals.

The County Court of Deschutes County, Oregon, will receive sealed bids or proposals as follows:

1. For approximately ninety volumes of record books, and for office supplies and fixtures.
2. For not less than SIX Standard Typewriters.
3. For the transcribing of its interest in the records of Crook County, Oregon.

Proposals may be submitted separately for Books, and paper stock, for cabinet stock necessary, for the typewriters, and for the Transcripts from Crook County.

Specifications are on file in the office of the County Clerk for said Deschutes County, where they may be examined by prospective bidders. All bids must be filed with the County Clerk for said County not later than the hour of five o'clock P. M., and must be accompanied with a certified check on some responsible banking house, to guarantee that the successful bidder will enter into proper contract according to the requirements of said specifications. Said check must be payable to the Treasurer of said Deschutes County, and for an amount not less than 10 per cent of the amount bid.

Proposals will be opened publicly at the Council room in the O'Kane building in Bend, Oregon, on Monday, January 29, 1917, and the Court expressly reserves the right to reject any and all bids, and also the right to reserve any action thereon until the first Wednesday in March, 1917, if such action be found desirable.

Dated at Bend, Oregon, this 17th day of January, 1917.

J. H. HANER, County Clerk.

RIGHTS OF BORROWERS EXPLAINED UNDER FEDERAL FARM LOAN LAW

(From Tuesday's Daily) By Frank R. Wilson,

Of the Federal Farm Loan Bureau.

WASHINGTON, D. C., Jan. 16.—The right to borrow under the Farm Loan act is limited to farmers and prospective farmers.

Farmers or prospective farmers who wish to borrow, group themselves into Farm Loan associations, each association being composed of 10 or more farmers, and each association starting with a minimum of at least \$20,000 of loans.

To join, a farmer merely makes application to the secretary-treasurer of the loan association in his community. If none has been organized he should get together the required number of borrowers and organize an association.

The Federal Farm Loan Board at Washington will furnish, on application, a blank form of articles of association for such organizations. Then the organizers meet and adopt these articles and sign them, and the secretary-treasurer makes affidavit thereto.

This association then elects five or more directors and the directors then elect a president, vice president, secretary-treasurer and a loan committee of three members.

As soon as the Federal Land Bank of that district is ready for business it will provide this local association with additional blanks including an application for a charter and blanks for the loan committee to use in the work of appraising the farms.

As soon as the loan committee is elected it may proceed to appraise the farms upon which mortgages are to be placed. Its report, which must be unanimous, must accompany the signed articles of association and be filed with the Federal Land Bank of that district.

When this is done the appraiser of the Federal Land Bank will come to inspect the security offered and ac-

cept or reject the report of the loan committee.

No one farmer may borrow more than \$10,000 nor less than \$100. No National Farm Loan association may start with aggregate loans less than \$20,000.

If John Smith, a farmer, desires to borrow \$2000 he invests in the stock of his loan association one-twentieth of this amount, of \$100.

His association then invests this money in the stock of the Federal Land Bank, enabling it thus to increase its capital so as to make another loan of \$2000 to some other farmer. The borrower gets his investment back when he pays off his loan, or he may turn it in as the last payment on his loan.

Farmers are required to form these organizations so that they eventually will control the Federal Land Banks. Each loan association votes in the election of the directors of its Federal Land Bank. Each association has a loan committee which values the land of its members subject to the approval of the land bank appraiser and the Federal Land Bank. Each association has a board of directors which has the power to exclude or admit new members by a two-thirds vote. It is through this local loan association that the farmer invests the money to be used for increasing the capital stock of the Federal Land Banks, and this is how the farmer comes into possession of his own banking system.

Farmers are permitted to borrow up to 30 per cent of the appraised value of their land and 20 per cent of the appraised value of the permanent insured improvements thereon.

It is not necessary for a borrower to be an actual land owner when he joins, but the landless man must use the borrowed money to purchase land which he intends to immediately begin farming.

Another chapter will be devoted to this feature.

MORTGAGES GRADUALLY RETIRED UNDER FEDERAL FARM LOAN ACT

By Frank R. Wilson,

Of the Federal Farm Loan Bureau.

(Written for the United Press.) WASHINGTON, D. C., Jan. 17.—

One of the features of the Federal Farm Loan act which makes a strong appeal to farmers, is that it compels them gradually to retire their indebtedness through a long or short period of years.

This process is called amortization. Under it the interest and principal are paid off in equal annual or semi-annual installments throughout the period of the loan, so that at the end of the term of the mortgage the borrower is out of debt.

All loans under the Farm Loan act are made under the amortization or installment plan. Since the borrower begins paying off his debt the first year after he gets it, and because a long time loan is best suited to farmers, borrowers under this act are permitted to execute mortgages to run from five to forty years, at their option.

Permission is given to pay all of the loan or any part of it on any interest paying date after the mortgage has run five years. Borrowers are not permitted to pay off within the first five years, because the money which they have borrowed

has been procured by the bank through the sale of its bonds, and bonds cannot be sold for a shorter period than five years.

The use of the borrowed money is limited to the following purposes: To purchase land or additional land; to pay off existing indebtedness; to purchase live stock or to make any productive improvements, such as clearing, fences, drainage, buildings and machinery.

The object of amortization is to enable a farmer to turn a mortgage into an investment. When he can borrow at a less rate than it yields him he is able to pay off his indebtedness out of the profits of his investment. A long time loan enables him to use his money judiciously so that it will contribute to increased value of his land and its increased producing power.

Heretofore farmers have not been able to borrow for long time periods. This discouraged investment in live stock and for many other purposes, because the returns are slow. Short term loans made a speculator out of a farmer.

So the Farm Loan act, in addition to providing a way for the farmer to borrow to the limit of safety, induces him to put his borrowed money to

productive uses and provides a way for him to get out of debt from the profits of the investment.

Thus the Farm Loan act places within easy reach of the farmer the means to help himself and stimulates his business initiative. The long time loan, with its small annual payments, puts a quetna on the terror of mortgage foreclosure.

The Cuckoo.

In the middle ages the cuckoo was thought to be a god who took the form of a bird, and it was a sacrilege to kill him. The Romans were less superstitious and more practical. They caught him, killed him and ate him and held no bird could be compared with him for sweetness of flesh.

The Next Thing.

"This is the sunset gun. The commanding officer has to hear its report every night."

"And suppose it should fail to make a report?"

"Then I have to make a report."—Louisville Courier-Journal.

He Was Soured.

Wigwag—I can always tell a married man when I meet one. Henpecked—Oh, I don't know! You might occasionally run across a bachelor with a grouch.—Philadelphia Record.

La Jerz In a New Combination For Winter



JUVENILE LINES.

A one-piece of wistaria silk Jersey is banded with Hudson seal, closed with ball buttons, girded with an embroidered narrow belt and tucked across the yoke in a becoming neck line. This makes an ideal gown for mornings.

MORE POWER FOR BEND IS PLANNED

(Continued from Page 1.)

In a most substantial new town, declared its climate second to none, its resources practically unbounded, its scenery reminiscent of the beauty spots of the southland, and its residents alive, up-to-date, and business-like.

"Man has two makers, God, and

DYNAMITE KILLS TROUT IN RIVER

THOUSANDS DIE AS RESULT OF LOG BLASTING—THE POWER PLANT FREED FROM ICE, AND MILL RESUMES WORK.

(From Wednesday's Daily.)

That thousands of fish in the Deschutes river are being killed by the blasting of logs from the ice at the mills, is the report of workmen who are engaged in the dynamiting. How large a stretch of water, in addition to that in which blasting operations are actually being carried on, is affected, is not known. Throughout the night detonations of the high explosives used to free the logs so that the mills might continue running, were heard at frequent intervals.

The minimum reached by the thermometer last night was eight degrees below zero, four degrees warmer than the preceding night, still bitterly cold, but making enough difference so that no more fears for the closing down of additional plants of the Bend Water, Light & Power Co. were felt. A small force of men is still being kept on hand for emergencies, but the worst was passed yesterday afternoon when the main plant was freed from its icy hindrances, and the normal production of power was made possible.

Householders in the city are still in a sad predicament, and with plumbers working day and night to thaw out pipes and repair leaks, it is estimated that the work cannot be finished until Friday or Saturday. Approximately 100 were on the waiting list today.

himself," the speaker declared. "God gives us the raw material. We must make character. Also in nature, he gives us the raw material. Here in Bend is magnificent opportunity. My friends, it's up to you. Take advantage of it in such a way that you will be proud of yourselves and proud of your town, and so that your state and nation will be proud of you.

Advertising Advised. "And don't be bashful. Advertise your resources throughout the country, particularly in California. I travel on an average of 25,000 miles a year, and I have heard more inquiries in the last 12 months in regard to Central Oregon than in connection with any other part of the country. There are big interests ready to come in here if they only knew what you have to offer, and ready to help if you need any assistance."

Western Union Moving. The question of the Benham Falls segregation, the bringing of the Western Union office and the express office closer to the heart of the business district and the sending of Tumalo mail from Bend, instead of Deschutes, all advocated by The Bulletin in an earlier issue, were taken up, and it was reported that wires are being strung today for the telegraph office. The Benham Falls matter was referred to the Irrigation committee, and the express office and the mail question to the transportation committee.

Sights That Never Fail

The "Flexible" rear sight does not lock up but is held by a double acting spring. Sight yields when struck and automatically fires back to correct aim. Cannot be injured by blows or shocks and is always ready for accurate shooting.

MARBLES Flexible Rear Sight

Also a Full Line of
SHOT GUNS, RIFLES AND AMMUNITION

Bend Hardware Co.

At YOUR
SERVICE

BUICK AND DODGE CARS,
AUTO ACCESSORIES,
OILS, GREASES,
OXY ACETYLENE WELDING,
A FULL LINE OF GOODYEAR GOODS
WITH GOODYEAR SERVICE

All work guaranteed.

Our repair department is operated by expert mechanics.

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U. C. COE, Vice President L. G. McREYNOLDS, Asst. Cashier
E. A. SATHER, Vice Pres. B. A. STOVER, Asst. Cashier

The First National Bank OF BEND, BEND, OREGON

Capital fully paid \$25,000
Surplus \$25,000

Farmers Attention

AS YOU will have a large amount of surplus hay this fall and as this Bank has a large amount of surplus money, we desire to loan you \$100,000 to purchase cattle or sheep to eat your surplus hay. If you are interested call or write for particulars.

The First National Bank OF BEND