

WOULD PREVENT KATZ PAYMENT

FORBES OFFERS BILL TO REPEAL LAW.

Columbia Southern Promoter Stands Chance of Losing \$20,000 Voted Two Years Ago to Reimburse Him for Tumalo Work.

(From Thursday's Daily.)
SALEM, Or., Jan. 18.—(Special.)—Representative Forbes started something here yesterday when he introduced a bill to repeal Chapter 238, of the Session Laws of 1915, authorizing the payment of \$20,000 to Alma D. Katz, of Portland, in satisfaction of his claims against the Tumalo Irrigation project.

Katz was one of the promoters of the Columbia Southern project, which first undertook the irrigation of the Tumalo section. On the failure of the original company, the state stepped in, and, making an appropriation of \$450,000, completed the project. A part of the work was the diversion of the waters of Crater creek to flow into Tumalo creek and thereby provide an additional water supply for the project.

Would Stop Payment.
On the completion of the work, Katz came forward claiming that he had a filing on the Crater creek waters, and that much of the engineering and other work done for the Columbia Southern had been made use of by the state in completing the project. For this the Desert Land Board recommended a payment to Katz of \$20,000, and the bill was passed by the 1915 legislature. Mr. Forbes now seeks to have this act repealed.

Claims Assigned.
Nothing has yet been paid by the state to Mr. Katz, and it is understood that he has assigned his claim to the Security Trust & Savings Co., of Portland.

Representative Laurgaard, who was the engineer in charge of the project and recommended to the Land Board that the payment be made to Mr. Katz, is opposed to the Forbes bill, and the Multnomah delegation is expected to line up solidly in Katz's behalf.
The passage of the new bill is doubtful.

ROGUE RIVER PEOPLE PLEASED AT REUNION

More Than 60 Present at Banquet Given Last Night—Affair May Be Duplicated in Near Future.

(From Saturday's Daily.)
With Louis Bennett presiding, some 60 former residents of Rogue River valley gathered at the Wright hotel last night for their first banquet and reunion since coming to Bend. The affair was considered so successful that it is thought probable that future gatherings of the kind will be held.

H. H. DeArmond delivered the address of welcome, J. A. Eastes gave a forecast of the future of Bend, and addresses were given by G. W. Shriner and Walter Ferguson. A piano solo by Mrs. R. S. McClure, a vocal solo by Claud Metz, and readings by Mrs. S. B. Graham and Mrs. Louis Bennett were greatly enjoyed.

As a feature of the evening, was the roll call, each guest giving his or her name, former residence, and time of coming to Bend.

This Tower Is Merely of Velvet



REALLY CHIC.
This rather elaborate turban is a bank of two tones of old rose velvet over a black panne base, which is strapped with a narrow metal ribbon confined by a elegant cluster of spring flowers.

TUMALO BILL IS WIDER IN SCOPE

PROVIDES A LOWER INTEREST RATE.

Has Fair Chance for Passing, is Believed—Joint Memorial Asking Naval Base Approved—New Vehicle Tax Proposed.

(From Friday's Daily.)
(By United Press to The Daily Bulletin)

SALEM, Or., Jan. 19.—The bill seeking a \$25,000 appropriation for the investigation of the cause of the trouble at the Tumalo reservoir, has been enlarged to include the provisions that the interest rate shall be reduced from six to five per cent, commencing December 1, 1916, that contracts shall be extended from 10 to 20 years, and that Columbia Southern stockholders shall receive an extension of time to June 1, 1917, to execute assignments. Seven have failed to do this. It is expected that the bill will have a fair chance to pass.

To Visit University.
The Senate unanimously passed Leinenweber's joint memorial urging Congress to appropriate \$3,000,000 for the building of a naval base at the mouth of the Columbia river. They also voted to accept the invitation extended by the Eugene Chamber of Commerce to the legislature to visit the University of Oregon. Senator Garland, of Lebanon, and Senator Strayer, of Baker, voted against accepting, declaring that it was wasting time.

A resolution of sympathy was passed, regretting the death of Admiral George Dewey. Copies will be forwarded to President Wilson, and to members of the bereaved family.

Would License Guns.
Representative Sweeney, of Josephine county, introduced a bill in the house to license guns, and not hunters. He said that many evade the hunting license, and that the necessity of securing a gun permit will halt all evasions.

Senator Minton presented a new motor vehicle registration law, fixing the license fees on steam and gasoline vehicles at 50 cents per hundred weight, and 50 cents per horsepower. The measure would set the tax on electric pleasure vehicles at \$10, and the motorcycle tax at \$8.00.

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LANDLESS MAY USE LOAN ACT TO BECOME OWNERS OF FARM TRACTS

(From Friday's Daily Bulletin)
By Frank R. Wilson,
Of the Federal Farm Loan Bureau.
(Written for the United Press.)

WASHINGTON, D. C., Jan. 19.—The question has been frequently asked, "How can a renter who has not saved 50 per cent of the purchase price of land make use of the Federal Farm Loan act to get land of his own?"

The answer is, by means of a first mortgage given under the Farm Loan act for 50 per cent of the purchase price—provided this does not exceed 50 per cent of the appraised value—and a second mortgage given to the former owner of the land or to a bank or private money lender, for the balance.

It must be borne in mind that the amount which can be borrowed under the Farm Loan act is limited to 50 per cent of the appraised value of the land, and this is written on the assumption that the tenant will not pay more for his land than it actually worth, or, in other words, its appraised value as contemplated under the Farm Loan act.

To furnish a concrete example: Suppose that John Smith, a renter, wants to buy 100 acres of land, valued at \$50 an acre. The total purchase price would be \$5000, but John Smith has not the money to buy it.

Under the Farm Loan act, Smith would be entitled to borrow \$2500 of the appraised value, if this appraised value should be the same as the purchase price. This would leave \$2500 to be handled by a second mortgage. The amount borrowed under the Farm Loan act would be paid to the original owner of the land and a second mortgage executed for the difference.

The original owner would thus get a satisfactory payment down, and if he had confidence in the purchaser he would probably be willing to accept a second mortgage for the balance, divided into ten annual payments.

Here is the way it would figure out: The first mortgage of \$2500 given under the Farm Loan act would draw let us say five and one-half per cent interest and would be paid off on the installment plan through a period of 40 years, by making annual payments of \$155.95.

Now let us say that the second mortgage would draw 5 per cent and could be arranged so as to be retired in 10 years. The interest on this \$2500 mortgage at 5 per cent would

be \$150 the first year and one tenth of the \$2500 would be \$250.

Adding the interest and the one-tenth annual payment would mean a payment of \$400 on the second mortgage the first year. The second year payment would be \$385 and the following payments through the 10 years to retire the second mortgage, both principal and interest, would be \$370, \$355, \$340, \$325, \$310, \$295, \$280 and \$265.

On top of these annual payments would be the \$155.95 interest and amortization payments on the first mortgage to the Federal Land Bank, so that the total payments, interest and principal, on the two mortgages would begin at \$555.95 and dwindle down to \$420.95 the tenth year, and after that only \$155.95 each year.

If the terms of the second mortgage could be arranged for longer than 10 years, the required annual payments would be correspondingly reduced.

These payments are no greater than the average tenant pays for rent. The first year payments on both these mortgages would amount to approximately \$5.50 an acre. These would gradually reduce until the tenth year he would be paying \$4.20 an acre, and each year after that he would be paying only \$1.55 per acre per year. Instead of being paid as rental, this money is applied on the purchase price of the land.

The interest rates quoted in this instance are suggestions only and are not to be taken as an official statement of what rates will prevail under the Farm Loan act.

BIG FAIR PROPOSED

(From Friday's Daily Bulletin)
(Merrill Record.)

The Klamath Falls Evening Herald suggest that a five counties fair of Siskiyou and Modoc counties in California, and Klamath, Lake and Crook counties in Oregon, be held this year, and that stockmen, ranchers and farmers be invited to make exhibits for prizes that would be worth their time and expense. We are not sure that this would not be a good plan, provided that the cheap way of trying to get something for nothing did not enter into it and that an association worthy of the name was formed that would back the enterprise and not be afraid to make up a little deficit (if one was incurred).

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

600,000 FEET OF LUMBER IS SOLD

ANDERSON BROS. TURN OVER PRACTICALLY ENTIRE STOCK AT MILL TO BROOKS-SCANLON LUMBER CO.

(From Friday's Daily.)

The sale of between 500,000 and 600,000 feet of lumber to the Brooks-Scanlon Lumber Co. was reported today by Emil Anderson, of the Anderson Bros. Lumber Co. The consideration was not made public. The transaction represents the entire stock of the Anderson mill, with the exception of culls.

With the exhaustion of their timber holdings, the Andersons closed their mill several months ago, and the depletion in certain lines of their stock made it difficult for them to continue to do business with the retail trade. The sale to the big Bend corporation followed.

Mr. Anderson was uncertain as to how soon the mill would reopen, but stated that this would depend on the purchase of another tract of timber.

Different Kinds of Coughs.

Colds lead to different kinds of coughs—"dry cough," "winter cough," la grippe cough, bronchial cough, asthmatic cough, and racking, painful cough to raise choking phlegm. Enos Halbert, Paoli, Ind., writes: "I coughed continually and could hardly sleep. Foley's Honey and Tar relieved me, curing my cough entirely." Sold everywhere.—Adv.

Worth Attention of Women.
When you feel too tired to work, wake up weary, have backache or pains in sides, when you suffer rheumatic twinges you may be sure the kidneys are disordered. Fay Sheldburg, All. Mo., writes: "I had kidney trouble for two years. Nothing did me any good until I got Foley Kidney Pills. Two 50c boxes cured me." Sold everywhere.—Adv.

For farm land loans see J. Ryan & Co.—Adv.



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