

# Farm Act Expected to Better Living Conditions in America

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

WASHINGTON, D. C., Jan. 20.—Since the farmer of the United States is the food producer for a good share of the world, the granting of cheaper credit to the farmer for the purpose of enlarging his opportunities and cheapening the cost of his production is likely to have an important part in the solution of the great cost of living problem.

The records of the United States census office show a constantly increasing trend toward the cities.

Each year shows that there are more persons to be fed, whereas the acreage that has been producing food and the number of hands to cultivate these acres have not increased in the same proportion.

It is patent therefore that to meet this increasing demand for food more farms must be established to provide homes for more producers and the land now under cultivation must be farmed more carefully and with more and better equipment.

Provision of cheap capital for land purchase and farm development will mean at least a partial realization of these ideals.

If the Farm Loan act will reduce the percentage of tenantry in the United States it will have accomplished a great deal toward putting American agriculture on a more substantial basis.

More than half of the farms of the United States are now in the hands of tenants. The tenant is a transient farmer and the temporary nature of his operations prevents him from operating at maximum capacity. Short leases make it out of the question for tenants to be large meat producers. The tenant is usually a grain farmer, and in many sections of the country, a single cropper. He is engaged in hauling the fertility of his landlord's soil to market.

The farm owner conserves the fertility of his soil by marketing his crop through his live stock and returning the fertility to the land. A nation of land owners means a nation with a constantly increasing capacity to produce food for its people.

A reduction of farm tenantry and a substitution of a class of land owners means improved social conditions in the country and a more permanent form of country life.

Since the Farm Loan act provides how the borrowed money shall be spent and limits its use to purposes that will make farms more productive, it is bound to have an elevating influence on the standard of agriculture in the United States.

Every borrower under the Farm Loan act makes it a part of his contract that he will use the money either to reduce existing indebtedness or in some way that will contribute to greater production on the same number of acres.

Since the formation of these small groups of farmers is the foundation upon which the Farm Loan system is built, it is apparent that this legislation will foster the spirit of cooperation among farmers. When farmers put their mortgages together for the sake of cheaper money, it is reasonable to presume that they will form the habit of co-operation in other problems of common interest.

The present farm loan indebtedness of the United States is probably approximately four billion dollars, and the average interest rate now charged is between eight and one-half and nine per cent. If the Farm Loan act would reduce the interest rate of the United States by four per cent it would mean a financial saving to the farmers of between one hundred and fifty and two hundred million dollars per year, and this estimate of saving takes no account of the fact that high interest rates have reduced the volume of farm loan indebtedness far below what it will be when a lower rate is established.

High interest rates and unfavorable terms of farm mortgages have been a serious handicap to farm development. Curtailing farm production has taxed the consumer as well as the producer, because the limited production of food gave an increased advantage to the food speculator.

The Farm Loan act is, in a measure, revolutionary. It stands for equality of opportunity. It says that the aggressive farmer who goes out into new lands to enlarge the sphere of production is entitled to the same opportunities as the man who operates in a territory already developed. It puts the public interest above the interest of any individual. It takes individual profit out of the business of financing food production.

## O-W. OFFICIALS BEND VISITORS

### BETTER THINGS FOR CITY PREDICTED.

Lounsbury and McMurray Well Satisfied With Progress Made—Passenger Business Will Boom in Spring, Says Latter.

(From Monday's Daily.)  
On one of their regular visits to the Central Oregon territory, William McMurray, General Passenger Agent, and H. E. Lounsbury, General Freight Agent, of the O-W. R. & N., were guests in Bend today of S. L. Wiggins, local Freight and Passenger Agent. Both expressed themselves as highly satisfied with the business being done by the Central Oregon branch, and predicted better things for Bend in the near future.

"We take an especial interest in Bend," Mr. McMurray observed. "It looks good to us here."  
**Expect Big Increase.**  
Mr. Lounsbury when asked in regard to the car situation, said that the recent embargo on the Union Pacific had resulted in a bettering of conditions, and that a slight increase in the supply of cars being received at Huntington is being noted. "Whether this increase will continue or not, it is hard to say at the present time," he admitted, but of course we are hoping for the best. We are largely dependent on the loaded cars sent to the coast from the east, and naturally this feature of the question is beyond our control."

Mr. McMurray stated that he is more than pleased with the showing made by the O-W. in the passenger department. "Our business is increasing steadily, even during the winter," he said, "and we confidently expect that in the spring and summer a big advance will be noted."  
No immediate road or equipment changes are contemplated, according to the two officials.

### "HEAP BIG SNOW IN TWO WEEKS," SAYS RED SKIN

Warm Springs Indians Emigrating From High to Lower Altitudes, Predict White Blanket Coming.

(From Monday's Daily.)  
"Heap big snow in two weeks. We know," said a husky, rugged Warm Springs Indian, to paleface S. L. Wiggins, traveling freight and passenger agent for the O-W. R. & N., while Mr. Wiggins was in the northern part of his territory tributary to the Deschutes river last week.  
Mr. Wiggins, who is a keen observer of everything that occurs in his territory, was in the vicinity of Mauph last week and noted that the Indians were moving down from the higher altitudes, bringing their tepees, heavier clothing and a goodly supply of wood with them. They were stationing themselves close to the river. When he asked why this he migration, Mr. Wiggins obtained the above reply from a Warm Springs Indian.

### HUGH O'KANE IS RICHER BY \$39.90; FINDS OLD CHECK

Oregon Trunk Will Be Called Upon to Honor Piece of Paper Issued Back in 1910.

(From Monday's Daily.)  
Hugh O'Kane is taking his left hand in his right hand today and shaking it violently. He is congratulating himself, and looking \$39.90 richer than he did early yesterday morning.

Yesterday Mr. O'Kane took a notion to clean house. He was rumaging about among some old papers and among them was a wallet, for which he said he had but little use of late. Dame Curiosity seized him and he peered into the leather coffer and found therein a piece of paper carefully concealed in one of the compartments. Without much thought he unfolded the paper, looked casually at it at first, then rubbed his eyes to know whether he was really being deceived.

The piece of paper in question was a check, one of the \$ 1/2 by 11-inch forms of the Oregon Trunk Railroad Company, denoting that the company was indebted to Mr. O'Kane to the amount of \$39.90 for board and room and that the check was in payment of that obligation. The check was dated October 14, 1910, and was signed by G. A. Kyle, engineer in charge of the construction of the road to Bend, and others. The check had never been cashed. Now, Mr. O'Kane will attempt to find out whether the O. T. Co. will honor the check.

## Shearings

**Silvertooth Dies**  
A message from The Dalles, received yesterday morning, conveyed the information that F. W. Silvertooth, who left Silver Lake two weeks ago Wednesday for that city to receive treatments from chronic stomach trouble, passed quietly away shortly before the message was sent. The death of Mr. Silvertooth, who has been prominently connected with the business affairs of Silver Lake for many years, will be keenly felt by all.—Silver Lake Leader.

**Transcript Filed.**  
The transcript in the county seat case was filed in the Supreme Court this week. Plaintiff's abstract and brief will soon be ready to file and then it is up to Madras to "move" in the matter.—Deschutes Valley Tribune.

**Truck Tips Over.**  
The G. B. Milne truck tipped over on Silver Lake mountain Sunday evening on its way to Paisley with a load of freight from Bend. Outside of damage to the canvas top which covers the driver's seat the machine was hardly scratched. The machine, which is of three ton capacity, was gotten back onto its wheels with difficulty, but once it was righted it was found that the working parts were not injured and it came into Paisley under its own power.—Chewancan Press.

**La Pine Wants Creamery.**  
A creamery at La Pine is something that is needed, something that will add to the permanent prosperity of the community, and something that should interest every farmer or business man of this vicinity. Three has been some talk of this for a year or two, but no action has been taken, partly on account of the scarcity of cows.—La Pine Inter-Mountain.

**Right-of-Way Guaranteed.**  
The last obstacle to the plans of the council for immediate construction of "Our Railroad" from Prineville to the connection on the Oregon Trunk line was removed Friday afternoon when fifty-five business men from Prineville and stockmen from the country surrounding, guaranteed to the council by written contract, to provide the right-of-way for the road for its entire distance without expense to the city.—Crook County Journal.

**Optimism.**  
We didn't get the county seat, so don't have to build a courthouse for Jefferson County. There's no great loss without some small gain, and its a long lane that has not turn. Just keep your eye on Metolius.—Jefferson County Record.

**Mail Goes Slowly.**  
Because of the mail being hauled a part of the distance from Bend by sleds, it does not arrive till 11 a. m., the day after leaving Bend. The north bound mail passes through Fort Rock at about 3 p. m. The territory over which the mail is being hauled by sled is from a point five miles south of Bend to La Pine.—Fort Rock Times.

**Boats for Paulina.**  
J. N. Masten has been spending the winter building boats to be used the coming summer on Paulina lakes. He has ready for use now, three power boats. He says that the new road to the lakes will be completed early in the spring at which time autos can be taken in to the lakes. During the coming summer many summer cottages will be built on East lake by parties who hold leases on plats surveyed by the government and it is anticipated that many tourists will visit that section during the coming summer.—Crescent News.

### HIPPODROME FIVE BESTS H-S. 22-20

Both Midget Quintets Show Speed in Initial Performance at Hippodrome Last Night.

(From Tuesday's Daily.)  
The Hippodrome five took the Bend high school basketball team into camp last night at the Hippodrome by a score of 23 to 20. At the end of the first half the Hippodrome team took a 9 to 3 lead over the high school youngsters, who came back much stronger in the second half and were beaten only by a two point margin.

Clifford and Nelson, the Hippodrome forwards were the stars of the game. Nelson annexed eight points from the field, Clifford a like number and six foul goals. Norcott, the high school right forward was the star of the game for his team.

The lineup was as follows:  
Nelson.....R. F. G. Smith, Grube  
Clifford.....L. F. G. Clarno  
Young, Bozelle.....C..... Fulton  
Glesar,  
Montgomery.....R. G. F..... Norcott  
Steidl.....L. G. R..... Glesar  
Summary: Fouls, High School, 22; Hippodrome, 16; free goals; Hippodrome, 8; High School, 5; foul goals, Hippodrome, 6; High School, 10.

**ADDITION IS GIVEN NAME.**  
(From Tuesday's Daily.)  
Manzanita, an addition to Bend, is the name that has been selected by H. H. DeArmond and J. A. Eastes for the tract of land they purchased last week. R. B. Gould is now at work on the plat which will be submitted to the County Court next Monday.

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## WOULD IMPROVE BEND'S LIBRARY

CIVIC ORGANIZATIONS' REPRESENTATIVES WILL MEET SOON FOR DISCUSSION OF VARIOUS QUESTIONS.

(From Monday's Daily.)

Steps aimed to provide better support for the Bend library were taken Saturday afternoon at a joint meeting of representatives from the Commercial Club, Ladies' Auxiliary, Ladies' Library Club, and Parent-Teacher Association, met in the council chambers of the O'Kane building. It was decided that one member from each of the ladies' organizations should be appointed to confer with a committee of three from the Commercial Club on this point.

Closer co-operation between the Commercial Club and the Ladies' Auxiliary was urged by Manager H. J. Overturf, of the former organization, and committees from the two will meet in the near future to discuss, as the first move, the staging of a joint dinner and social.

## WAREHOUSE HAS GOOD BUSINESS

MILLIONS OF POUNDS OF COMMODITIES HANDLED IN 1916. WITH PROSPECT OF AN INCREASE THIS YEAR.

(From Monday's Daily.)

Unusually heavy distributing business here for the year just past, with prospects for a large increase during the present year, were reported this morning by A. M. Pringle, of the United Warehouse Co. Millions of pounds of commodities for local and interior distribution, were handled, and as an especial item was the shipping from here of 545,000 pounds of wool sent in from territory tributary to Bend.

Shipments handled for the railroads, to be distributed through the interior, totalled 1,792,058 pounds, while private accounts, for the most part in relatively small allotments, aggregated 751,844 pounds. Among the large accounts for provisions, were 274,400 pounds of flour, 504,000 pounds of sugar, and 210,000 pounds of grocery sundries.

The total of commodities taken care of by the warehouse company, reaches 4,077,102 pounds.

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