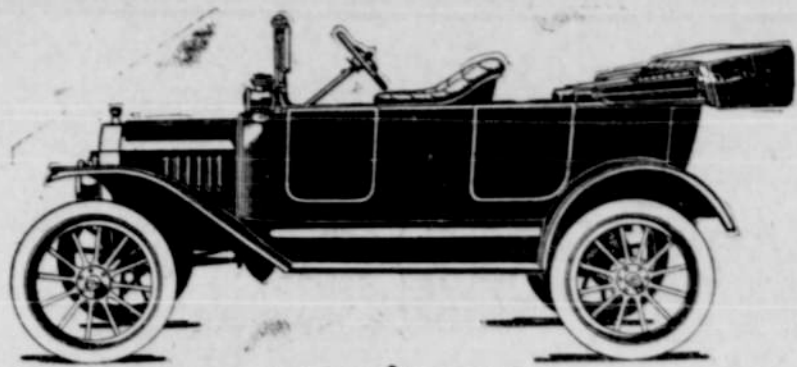




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## DIGEST OF THE LAND GRANT LAW

Title of all granted lands not sold by O. & C. RR. Co. prior to July 1, 1913, "be and the same is hereby re-vested in the United States," except in 200 foot right of way, and necessary station grounds, etc., actually used.

Secretary of interior will classify into: (1) Power-site lands; (2) timber lands (not less than 300,000 feet to 40 acres); (3) agricultural lands.

No classification of mineral lands; same may be entered under mineral land laws, but entryman does not secure title to timber.

Timber lands will not be sold until timber has been removed, after which it will be classified as agricultural.

Timber on lands will be sold for cash on competitive bidding, as rapidly as reasonable prices can be secured on a normal market. (Timber taxable after sold.)

Agricultural lands shall be sold subject to entry under the Homestead laws of September 30, 1913: 50c per acre on original entry; \$2.00 on final proving. Patents not to be issued until applicant has resided on and cultivated for 3 years.

After timber is cut, the \$2.50 per acre will not be collected from cut-over lands, but settlement only will be required.

Persons who have resided on the ground since December 1, 1913, and have improved same for agricultural purposes, shall have preferred right to file on same; limited to 40 acres on which main part of improvements are located, unless full quarter section contains less than 1,200,000 feet timber.

Register and receiver to receive (from purchaser) 1-5 of 1 per cent on timber sales for his compensation.

Attorney general shall determine amount of money received by O. & C. RR. on sales, etc.; shall ascertain amount of taxes paid by the United States (apparently the unpaid taxes for three years) and this shall be treated as money received by the land grant company.

Section 9 appropriates sufficient money to pay the "taxes accrued and now unpaid" on the lands re-vested in the United States. (Undoubtedly not taxable subsequently until sold.)

Section 10. Secretary of interior shall determine total acres patented to O. & C. RR. and number of unpatented acres to which company is entitled, and from this figure total value at \$2.50 per acre; deduct from this the amount of money already received by O. & C. RR. as above and balance will be paid O. & C. RR. on those holding lien against the land. If not enough money comes in within 10 years to pay O. & C. RR. then United States shall advance the necessary sum to complete the payment. After RR. has been repaid, then the United States shall be repaid the amount of money advanced by it account taxes per Sec. 9.

In each county accrued taxes, together with the \$2.50 per acre to the O. & C. RR., balance shall be divided as follows:

Twenty-five per cent to state treasurer for the irrevocable school fund.

Twenty-five per cent to county treasurer for common schools, roads, highways, bridges and port districts to be apportioned by the county court.

Forty per cent to be paid into the fund created by the act of Congress approved June 17, 1902, known as the Reclamation Act.

Ten per cent to general fund in the treasury of the United States.

Above percentages to be paid up on the order of the secretary of the interior as soon as may be after the close of each fiscal year during which the moneys were received. Provided, none shall be paid until the amount due O. & C. RR. has been paid, and the treasury reimbursed for taxes.

One hundred thousand dollars appropriated for classifying the lands.

### DRUGS AND DOCTORS

Trade Journal Gives Interesting Information as to Trades.

There is a drug store for every 2,000 inhabitants in the United States and a physician for every 667 inhabitants, according to a directory census of the drug trade just completed by the Pharmaceutical Era, a drug publication of New York.

There are 46,561 retail druggists located in 15,637 cities and towns. It also finds that there are 280 drug jobbing houses, including 12 that are owned by retail druggists on a co-operative plan. On the basis of these figures there are 165 retail drug stores for every wholesale drug house.

The number of physicians in the United States is estimated at 150,000, making an average of one drug store for every three physicians. Taking the total population of the country as 100,000,000 there is an average of one drug store for every 2,000 of our population and one physician for every 667 inhabitants.

## A RURAL CREDITS BILL FOR OREGON

(By James Withycombe, governor of Oregon, in Oregon Voter of July the first.)

Oregon is phenomenally rich in natural resources of many kinds, and agriculture, here as in many other states, is the permanent basic source of wealth. When the trees are gone, the streams depleted, and the minerals exhausted the fields will continue producing.

While natural conditions for agriculture are extremely favorable, development has not been proportionate to the opportunities, and one of the chief reasons is the lack of capital for farm operations.

There is too little money available for Oregon farmers, and at too high an interest charge for what can be had.

A large proportion of the farms of Oregon are unquestionably being operated with too small a capital. That is, the equipment, or the agricultural manufacturing plant, if you please, is inadequate for securing the best results from the raw material available, which are sunshine, soil, and precipitation waiting to be turned into marketable commodities like hay, wheat, potatoes, butter, cheese and livestock.

Improved and producing farms offer admirably safe security for loans, but as the financial returns of agriculture are slow, it is necessary that the loans be for comparatively long times. The short time loans customary in ordinary banking are not fitted for agricultural communities. In short, if we are to insure maximum efficiency in our agricultural development it is necessary to have more money for farms, money at low interest and money for long periods.

I am not going to make a plea for one or another of the proposed rural credit schemes, nor to champion any bonding scheme. I will, however, venture to submit for consideration a simple plan which is believed to be both safe and workable, whose realization would mean a big forward stride in securing proper financial aid to agriculture. Here and there, perhaps, banking interests may be inclined to oppose any action which would tend toward the general lowering of interest on loaned money.

On the other hand, I believe that our local banks realize fully that it is impracticable for them adequately to care for all Oregon's deserving agricultural loan needs, and that they further understand that any basic agricultural development will of necessity mean more wealth and a larger use of money and a great resulting quickening of all commercial activities, which inevitably will entail larger opportunities and profits for themselves.

The plan I have to suggest is that the state be permitted through a constitutional amendment, to borrow an amount equal to that at present utilized for agricultural loans by the state land board. This is approximately \$6,000,000, the present total of the state school fund, which now is loaned to farmers at 6 per cent.

If \$6,000,000 were borrowed at an interest rate of 4 per cent—and I am advised that the state with its excellent credit and tremendous resources

would have no difficulty in negotiating such a loan at approximately that rate—interest could be reduced on the \$6,000,000 which already is loaned to 5 per cent and the new \$6,000,000 could also be loaned at 5 per cent.

Such a plan would make the irreducible school fund's income the same as at present, while at the same time it will give the farmers \$12,000,000 of money at 5 per cent. It can be worked out, I believe, without in any way jeopardizing the absolute security of the school fund; certainly it is essential that the fund be kept inviolate, for it represents a trust whose responsibilities must be scrupulously observed.

I have discussed this matter with bankers and it is believed that the security which could be offered for the new loan would be entirely satisfactory and inviting to eastern and other capital.

This system could be practiced at most indefinitely because the \$6,000,000 borrowed by the state on the existing collateral will also carry with it \$18,000,000 of securities when loaned out, as the practice of state land board is to make loans of one-third the estimated value of the property. However, if authority is secured simply to double the state's present loaning business, a notable impetus would be given to agricultural development. Later, if the plan worked out with entire satisfaction, the fields of activity could be broadened.

Enlargement of the work of the state land board by increasing its loaning capacity will create practically no additional cost. The state already has a splendid organization and equipment and it is estimated that the actual cost of supervising the loaning of \$12,000,000 would be no greater than that of \$6,000,000 as overhead expenses remain practically identical.

Each county has at present a special agent of the state land board through whose hands pass all matters pertaining to loans in his territory. The loans are made for one year with the privilege of running for ten years without renewal. The borrower pays the land board agent a fee of one per cent of his loan, which therefore amounts to one-tenth of one per cent per annum, if the ten year period is taken advantage of.

The cost of the detailed outside work, therefore, would be no greater to the state than it is now, no matter how much its volume increased. The annual appropriation for the office administration is now \$9,000, and those in charge of the work declare that this sum would amply cover the cost of administration of the larger fund.

It is true that the state will have to guarantee payment, but the infinitesimal risk of loss is indicated by the fact that during the last 20 years the board has had practically the entire fund loaned out and there have been no net losses. The few inconsiderable losses in principal have been made up out of the interest account.

It is universally recognized that the demands for rural financial aid are becoming more insistent. In the past the national banking laws, for

instance have prohibited the loaning of money by our national banks on land securities. As an indication of the growing tendency to co-operate in agricultural development, the new federal reserve act has made possible a limited utilization of national bank funds for farm loans. The law states that any national bank outside the central reserve cities "may make such loans in an aggregate sum equal to 25 per cent of its capital and surplus, or one-third its time deposits."

Of course under such conditions the funds available under this law are very inconsiderable and really have little bearing on the entire problem except as an indication of a trend in legislation. The fact of interest is that a step has been taken under the National banking laws toward relief of agricultural financial needs.

The constant agitation for rural credits shows both the need for assistance in this direction and the wide spread interest in the entire subject. Without doubt more efficient aid to agricultural developments is one of our biggest problems. Oregon has had for years, in a comparatively small way, a rural credit system in the shape of the irreducible school fund loans, and I have indicated the unqualified success which has been secured in this direction. The proposal that I place before you is simply to increase the scope of this work and to increase it with sanity and safeguards, without necessity for bonding and with each transaction standing squarely on its own merits.

Another fascinating thing about politics is the extreme seriousness with which politicians view themselves and their personal interests.

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Frank J. Cheney makes oath that he is senior partner of the firm of F. J. Cheney & Co., doing business in the City of Toledo, County and State aforesaid, and that said firm will pay the sum of ONE HUNDRED DOLLARS for each and every case of CATARRH that cannot be cured by the use of HALL'S CATARRH CURE. FRANK J. CHENEY Sworn to before me and subscribed in my presence, this 6th day of December, A. D. 1885. A. W. GLEASON, Notary Public.

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