The Western World

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BANDON WANTS THE BRIDE

The people of this city have an opportunity to show their appreciation and their spirit of reciprocity towards the Coos Bay cities by liberally supporting the Railroad Jubilee bride contest. This act of loyalty is but a semblance of the unselfishness towards the rest of the county which characterizes the great effort being put forth by Marshfield and North Bend. In order to give the other towns an opportunity to reap the benefits of the 6000 visitors expected to participate, the Coos Bay cities have arranged to send their guests out on the second of three days, giving each of the other towns all the people they can accommodate. To do this, and to include all of the towns of the county in the advertising programs and other features, requires a large expenditure of money and effort; it is deserving of our co-operation. Whatever money is realized through the bride contest goes towards defraying expenses of the Coos County Day.

But aside from the standpoint of loyalty to the interests of the county, why shouldn't Bandon furnish the bride? This one feature alone, from an advertising point of view, would well be worth the effort and investment. Just a trifle from everyone will do it. Let's arouse a little of the good old Bandon spirit and go into this contest to win.

FOOD VALUE OF FRUIT

For those who in the summer fruit season like to know what they are eating, it may be of interest to learn that you "eat" very little, for fruit is practically nothing but a lot of water and a little sugar.

Strawberries for example, are 90 per cent water and between 5 and 6 per cent sugar. The small balance is accounted for by a little protein and acids. The strawberries are antiseptic—a valuable quality—and are deservedly favorites. Grapes have twice the quantity of sugar compared with strawberries and not so much water. In currants we get a change—a fourth of the sugar and four times as much acid as strawberries. Cherries are between strawberries and grapes in contents, being strongly acid. Oranges have five times as much sugar as lemons and the same sort of acid, but only a sixth of the quantity. Prunes (dried) have twenty-six parts of water, sixty-six parts of sugar, no acid and some protein. Their excellence is apparent. But for value as food the apple easily comes first.

When eating fruit one may rest assured that water, sugar and acids are what he is really eating.

YEARLY TESTING REPORT

A complete yearly report from the Bandon and Coquille River Cow Testing association shows that 526 cows in 22 herds were tested for the year and their average production amounted to 4937 pounds of milk and 220 pounds of butterfat with a feed cost of $21.00 and net returns of $46.00 per cow. When we come to study the records of the several herds it is noted that the best cow in the association was found in a herd of 20 cows whose average production was 191.5 pounds of butterfat while she produced 476 pounds and the poorest cow in this herd produced 169 pounds of butterfat. The average for this herd was 30 pounds of fat below the average of all the cows in the association.

The herd having the highest average production for the year made 290.4 pounds of fat, with seven cows producing more than 332 pounds of fat, and seven cows producing less than 200 pounds of fat.

Despite the statement so many dairymen make, that is, that they can tell their cows' production without records, the associations prove repeatedly that many herds are being milked in which the poorest cows are producing 100 to 300 pounds of fat less than the best cow in the herd. Why this difference and why does the low producing cow remain in the herd year after year? Because this man's interest in his own interest has never been great enough to cause him to want to know just where he is and what his limitations are.

GOOD FOR THE CROPS.

RURAL CREDITS LAW

The gradual increase in farm development in the Coquille valley and Curry county section is the cause of keen interest in the new Federal rural credits bill passed by Congress.

The framers of the law express the view that the farmers will be quick to take advantage of the amortization plan provided by the new act. The term "amortization" means a method of paying a debt in such manner as to extinguish both principal and interest at the close of a given period. It is asserted that under the farm mortgage systems that have prevailed heretofore the farmers have suffered because of their inability to make long-term loans. The life of the average farm mortgage has been from three to five years and it too often has happened, so persons who are competent to speak say, that the corporations that have made a business of lending money on farm lands have taken advantage of borrowers and have foreclosed mortgages when they might, with good grace, have offered the farmers concerned an opportunity to save their land.

Under the new plan provided by the rural credits law, it will be possible for a farmer to borrow money on his land and to take as many years as he may desire to pay off the loan. The annual payments will be of the same amount and the last payment will liquidate the debt in full. Each annual payment, of course, will discharge a part of the original debt. For instance, should a farmer, when the new law is in full operation, borrow $1,000 at 5 per cent interest the annual interest charge would be $50. If the borrower should pay only $50 a year, he never could reduce the original amount of the loan. He would of course continue to owe $1,000.

Under the amortization plan embodied in this new piece of legislation the farmer should pay $80.20 a year or $30.24 more than the yearly interest charge, would pay his debt in full at the end of twenty years. In this way the loan of $1,000 actually would be paid off with $604.80 computed simple interest at the rate of five per cent—a total payment of $1,604.80. It will be possible, it is asserted, under the new law, for a farmer to borrow $1,000 or more on the same scale of repayment on an unrecallable contract for twenty years at a rate of interest a little above 3 per cent.

Provision is made in the new law under which a borrower may choose the length of time he wishes his debt to run, provided the period is not less than five years nor more than forty years. The rate of interest would be the same, whether the borrower chooses a long or a short period of repayment, but the annual installments of course, will vary. The annual payment will be larger for a short period of time than for a long one on the same sized loan at the same rate of interest. For example if a man borrows $1000 at 5 per cent, and agrees to pay the debt in twenty years and his neighbor borrows a like amount at the same rate of interest and agrees to pay his debt in thirty-six years, their annual payments will be different. The man who chooses twenty years will be required to pay $80.24 a year, whereas the man who made his loan for thirty-six years would pay annually $60.23.

One of the arguments put forth in favor of the amortization plan is that it will in time reduce the number of tenant farmers in the United States. This plan, it is asserted, will encourage those who now rent farms to become farmers in their own right and will cause a great number of men now engaged in other businesses that are less prifitable to become farmers, and will make it possible for all farmers of honesty and reputation to obtain necessary finances. It is pointed out that the man who now rents his farm may buy one in two ways: Either he may save up 50 per cent of the cost of his farm and then mortgage it under the new law for long time and use the money in payment for the land, or he may be able to get the owner of the land to let him have the title and then mortgage it for 50 per cent of its value and turn this over as his first payment, and then execute a second mortgage to the land owner for the remainder of the purchase money and then work it out instead of paying rent.

THE REAL DANGER

In spite of long and not altogether unfavorable experience with popular legislation, there is still considerable discussion in Oregon of the initiative and the referendum and what to do with them, says the Eugene Register.

Several newspapers, it continues, have suggested recently that all initiative measures ought to be presented first to the legislature before being submitted to popular vote. The idea is, of course, that if the legislature passes them it will not be necessary to submit them to the electorate, and in this way encumbering the ballot might be avoided.

It occurs to us that the greatest danger in connection with the initiative and the referendum lies in loss of interest on the part of the voters. Oregon's experience with popular legislation has been sufficiently extended to prove that so long as a fairly complete vote is cast there is little need to fear the adoption of freak laws or laws that will be injurious to business. At the last general election, for example, there were several highly dangerous measures on the ballot, but every one was defeated overwhelmingly. It is perfectly clear from the results of the 1914 election that the people of Oregon want no freak legislation and that they will vote, if they vote at all, against the offerings of the tinkerers and the schemers.

But there is danger in the fact that the vote is becoming proportionately smaller each year. It seems to be pretty well established that the fanatic votes with great regularity while the ordinary, level-headed citizen who goes about his own business and who wants to see Oregon a normal state with normal and sensible laws is inclined to stay away from the polls. It is self-evident that if this trend continues for a number of years the safeguard that has hitherto been thrown around popular legislation by the votes of the sane and wholesome majority will be removed. There can be no doubt that it would be a calamity to turn over the state's lawmaking mahinery to the followers of those who at each election put forth wild schemes that if adopted would drive investors away.

The man or woman who is tempted to stay away from the polls should bear this fact in mind. As long as a fairly complete vote is cast at every election, there is little need to limit the present scope of either the initiative or the referendum. If all, or nearly all the people vote, the people's judgment can be trusted as a safeguard for the state's interests. If, however, the proportion of those who go to the polls continues to fall off, there is some reason to fear for the future.

The farmers of this community have never had an opportunity to show what they can produce. The products exhibit planned for the visit of the San Francisco business men and the Railroad Jubilee visitors affords this chance. It is hoped they will enter into the spirit of this undertaking and bring in whatever they might have to add to the collection. It is to their direct benefit to see that the agricultural resources are properly represented, for a better understanding of what they are accomplishing will add to their importance in the eyes of all. This will be one chance in a thousand to receive valuable advertising from trifling efforts. Messrs. Pape and Dickey, of the local committee, will see that the individual exhibits are properly cared for and returned after the show.

When things go hard with you, when everything seems to go against you, when the sky is dark and you can see no light—that is just the time to exhibit your mettle, to show of what stuff you are made. If there is anything in you, adversity will bring it out. What a man does in spite of circumstances, rather than because of them is the measure of his ability to succeed in life.

Let THIS paper be YOUR paper.

The first act of Congress relating to forestry was an appropriation of $200,000, passed in 1799, for purpose of acquiring timber for naval construction. Under this appropriation the government established reserves containing live oak as the best timber for shipbuilding.

The amount of standing hardwood timber in the United States has been variously estimated at from 400 to 500 billion feet. About 340 billion of this is in the southern states.

Don't fail to tell all visitors that this community first of all needs men and capital to develop its resources.

Did you ever stop to consider that there are 90 square miles of country tributary to Bandon?

If you want anything done in Bandon, get the women interested.

If we have done our best to do and to be, we can rest in peace.

Nature trips us when we strut.—Emerson.

CALENDAR, COMING EVENTS

Agate Carnival, Port Orford, August 10, 11 and 12.

Coos Bay Railroad Jubilee, August 24, 25 and 26.

Coos and Curry Fair Myrtle Point, September 8, 9, 10 and 11.

San Francisco business men coming to Bandon, Wednesday, August 23, to visit merchants.

Railroad Jubilee visitors coming to Bandon from Coos Bay, Friday, August 25th.

Lodge Directory

BANDON LODGE No. 130 A. F. & A. M.

Stated communication Saturday after the full moon of each month. Sojourn Master Masons cordially invited.

W. A. Le GORE, W. M.
C. E. BOWMAN, Secretary.

L. O. O. M.

Loyal Order of Moose meets Every Thursday Evening in Moose Home. Transient Moose cordially invited. Something doing every Thursday.

W. A. Le GORE, Dictator.
GUSS D. GROSS, Sec'y.

W. O. W.

Seaside Camp No. 212, W. O. W. Meets first and Third Tuesdays in each month at 8 P. M.; Knights of Pythias hall. Visitors are assured a hearty welcome.

J. N. HOSKING, C. C.
F. H. COLGROVE, Clerk.

KNIGHTS OF PYTHIAS

Delphi Lodge No. 64, Knights of Pythias. Meets every Monday evening at Knights hall. Visiting Knights invited to attend.

W. A. HOOVER, C. C.
S. R. DIPPEL, K. of R. & S.

Professional Cards