

Daily Democrat

F. P. NUTT'NG,
Lessee

Entered at the postoffice at Albany, Oregon, as second-class matter.

Published every evening except Sunday. Semi-weekly published Tuesdays and Fridays.

BUSINESS MATTER.

In ordering changes of address, subscribers should always give old as well as new address.

SUBSCRIPTION RATES

Delivered by carrier, per week...\$1.10
Delivered by carrier, per year...4.00
By mail, at end of year...3.50
By mail in advance, per year...3.00
SemiWeekly...\$1.50
At end of year...\$1.25
When paid in advance, one year...1.25

CLASSIFIED RATES

1c per word for first publication; 1/2c per word thereafter, payable in advance. Minimum charge of 25c.

Established in 1865.

WEDNESDAY, JANUARY 17,

FOR THE FARMERS

The new rural credits law is one that will soon actively interest the farmers of the country. It's provisions will need to be known. 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 ten or more farmers, and each association starting with a minimum of at least \$30,000 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 accept 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 \$2,000 he invests in the stock of his local loan association one-twentieth of this amount, or \$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 \$2,000 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 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.

JAPAN'S EQUIPMENT

Following are the facts in reference to the war equipment of Japan, a country at the present time very friendly to the United States.

The defence forces of Japan rest on universal service. The system requires all able-bodied Japanese from 17 to 40 years old to respond to the nation's call. This in practice, however, has never been made in full. There are three services, the active, the reserve, and the depot. Active service is two years with the colors; reserve service

extends to four years and four months depot service ten years. There are certain rare exemptions and some alternative service for students as one year volunteers. Conscripts are sent either to Army or Navy. Military and naval education for officers is imparted in special schools.

The army on peace footing calls for 21 divisions or some 315,000, with a large reserve.

The navy floats 12 battleships, eight battle cruisers, nine first class cruisers, 12 second class cruisers, three first class and 13 second class coast defence ships, three first class and five second class gunboats, two first class, six second class, 24 third class destroyers, 16 first class, 15 second class torpedo boats, and 13 submarines.

Of 65 leading ships the displacement is 628,321 tons.

The new constructions are of the Dreadnought class.

Aviation service for army and navy is attracting attention following its development abroad.

MISFITS

If Misfits is ever elected to the legislature the first thing he will do will be to have a law passed making it a criminal offense to say: "The line is busy."

In the meantime it is up to Mr. Edison to beat it out. If he can do anything he should help relieve a suffering public in this matter.

A man never knows how big a fool he is until he falls in love.

The average person instead of choosing between two evils takes both of them.

This leakage biz. is about the worst mongrel ever foisted on a people.

When it ends the probe will look

like a featherless chicken.

Peanut politics have never had a more striking exponent than Tom Lawson.

Old People All Right
Grandma said she dropped a stitch; I didn't see it fall— I've hunted for it everywhere. And can't find it at all. Grandma says she's picked it up; I didn't see her do it. I guess old folks are pretty spry. If only we just knew it.

"Revelations of a wife" is the title of a thrilling story. Another good subject would be: "Revelations of a Husband."

We are candid to admit we didn't know there was a Congressman Henry until this leakage case. It takes an explosion to bring some men to the top.

But Tom Lawson, Gee, an explosion wouldn't either lift or lower him.

Gold is the name of the new p. m. at Alma, Lane county.

The freakest law of the leg. is the one making it a crime not to hire a man over 45 years of age. Of course it will die in the trench.

Smoke McCourt's Hand Made cigars, 5 cents.

ATTENTION MOOSE
All members and their families are cordially invited to attend the fifth annual anniversary and home-coming supper, to be held on Thursday evening, Jan. 18, at Moose Hall. There will be a good program, good music, and a general good time is promised to all those attending.

J. H. KAUFFMAN,
Director.

WOULD YOU LIKE TO OWN YOUR OWN HOME?

I will tell you a new modern home on small cash payments, balance on monthly payments. Or will sell you lot, help you design your house, draw plans and build to suit your own ideas. I can furnish you with all the very latest improvements in the modern homes. Call at 834 West Ninth St., or phone 8F31 Bell phone.

GEO. C. RICHARDS, Contractor and home builder. J10f

Patronize Home Industry—Smoke Albany Specials and Hand Made Cigars.

Willamette Lodge No. 859 L. O. O. M. meets every Wednesday evening Moose Hall cor. 2nd and Lyon Sts. J. F. Kennedy, Sect. Visiting members welcome.

HAIR! HAIR! HAIR!
Ladies, have your old switches and combs made up "THE BETTER WAY." A complete line cut hair, switches, transformations, water waves, puffs and curls, all hair. Guaranteed first quality.

MISS M. LIVINGSTON
Phone 389-R 417 1/2 Lyon St. Albany, Oregon

Cakes
—like mother makes.
We specialize in—
Fancy Cakes for Socials
Butter Nut or Table Queen
Bread, always fresh and sweet

SEARS GROCERY and BAKERY
1st Ferry

Money Paid Out

IN SETTLEMENT OF BILLS is often forgotten about and shortage of cash follows!

With a Check it's different, the RECORD is there and no mistake can be made.

An aid to your business transactions have a Checking Account with this bank and pay by check.

CAPITAL AND SURPLUS
\$90,000.

J. W. CUSICK & CO., Bankers
Albany, Oregon

Proper glasses improve the appearance instead of detracting from it. The glasses we supply are exactly adapted both to eye needs and features of the wearer. Don't risk your sight for the sake of your good looks. There's no need to sacrifice either under our methods.

E. C. MEADE, Optometrist

Have Moved
to 201-205 East First St.

—where we will continue to buy hides, pelts, wool, furs, metals, rubber, machinery, etc., at highest market price.

OREGON HIDE & JUNK CO.

Real Estate Loans & Insurance

Collins & Taylor

Albany Hotel Building

A. STARK,
Physician and Surgeon

Both phones 60
330 W. First St. Albany, Ore.

For Rent
FINE STORE ROOM
First Street

All ready, with fixtures, furnace heated, Well located. See

Dr. A. STARK

Eastburn Bros.

Successors to
H. A. Stearns

Staple and Fancy Groceries

A Square Deal to All is Our Motto

Give Us a Trial

Will This Interest You?
A salesman's position carrying liberal commissions and representing one of the oldest and most reliable Nurseries on the Pacific Coast. Our stock the best on the market.

ALBANY NURSERIES
First National Bank Bldg. Albany, Oregon.

P. B. PHIPPS
Graduate of the Weltner Institute
Druggless Healing. Chronic, Nervous, Lung and Female Diseases.
734 Lyon St. Albany, Or.
Home phone 2185. Bell 364-R.

Fisher-Braden Undertakers
Lady assistant
Auto-Hearse service if desired.

Fortmiller Bros. Funeral Directors
Masonic Building, Albany, Or.
Both phones. Lady Assistant

WORK WANTED—Will go out or take work home. Lace curtains a specialty. 25c per pair. Bell 596-J. or 323 E. 2nd. adf

Daily Democrat by Carrier, \$4 Year.

Business Directory

CLASSIFIED

WANT ADS

BUSINESS DIRECTORY

CHIROPRACTOR
ELMER C. OIPE
Chiropractor.
Rooms 5, 7, 9, 10, Cusick Bank Bldg.
Nature cannot cure a disease unless the cause is removed. Chiropractic adjustments remove the cause.

The Chiropractor's Way to Nature's Way
Examination Free
Dr. Geo. J. Kenagy
Suite 401-2 National Bank Bldg.

LAWYERS.
WEATHERFORD & WEATHERFORD
Lawyers, Albany, Ore.
C. C. BRYANT
Attorney at Law
201-2 New First National Bank building, Albany, Oregon.

L. G. LEWELLING
Attorney at Law—Notary public
Albany, Oregon.

REAL ESTATE & INSURANCE
R. M. PAYNE—Farm lands and city property for sale. Real estate loans. Fire insurance. Surety Bonds. Rooms 19-21, Cusick Bldg., Albany, Oregon.

E. F. SOX
Real Estate, Loans, Fire Insurance.
First National Bank Building

H. F. MERRILL
Insurance, Loans, Surety Bonds
Special attention given to care of property belonging to non-residents. Room No. 1, second floor, First Savings Bank building, Albany, Oregon.

MISCELLANEOUS.
HEMSTITCHING—10c a yard, Sue Breckenridge, 333 Second St. Bell 96, Home 182.

FOR SALE—Fresh cows on easy terms. H. Bryant. D4f

WANTED—Woman wants washing to do at home. Will go away to work on Saturdays. Home phone 3372. n13f

FOR SALE or TRADE—Estey organ and stool good bargain, easy terms, call Bell phone 411; address 238 West 9th St. d15 15 s w

THOROUGHbred HOLSTEIN Bull for sale or trade for good cows. Write or phone C. R. Widmer, R. D. 4, Home 2538. d6kw n6f

FOUND—On Cottage St., package, insoles and ribbons. Democrat office.

SEE SCOTTY—For hot tamales at the O. K. restaurant, 108 East 1st St. Tel. 68R. Will deliver. 15c or two for 25c to take home. d11f

READ OUR WANT ADS

ST NATIONAL BANK

LOOK BACK—If you had started a year ago to deposit \$2.00 a week with this Bank you would have had more than \$100.00 now.

LOOK AHEAD—And figure how much better off you will be next year if you begin to save now.

ST SAVINGS BANK

THE BEST BAKED GOODS GROCERIES, PRODUCE and FRUITS at

PARKER'S
"The Sign of Quality"
136 Lyon St. Both Phones

THE HOME OF GOOD MEATS AND FISH Including LINNORE HAMS AND BACON D. E. NEBERGALL MEAT COMPANY Both Phones 47 SECOND AND LYON STS.

ALBANY PLANING MILL All Kinds of Mill Work Glass and Wind Shields.

Golden Rule Dairy MILK and CREAM 2 Daily Deliveries. Both phones H. M. PALMER, Prop.

A QUALITY STORE We sell the best at lowest prices Watch Republic F. G. W.

WHO PUT the prices of meat down? Independent Market, First and Lyon. J11-17

BOARD AND ROOM—Tremont Hall offers board and room to young women after Jan. 1. Make arrangements now. D15f

FOR RENT OR SALE—Cheap, a small place close to the North Albany school house, a six room house and a good barn. Inquire of J. S. Morgan, 333 Jefferson St., Albany. J15-20.

WEAVING—Carpets and rugs. Satisfaction guaranteed. Minnie Smith Mills, 426 Denver Street. Bell phone 479-V.

FOR SALE—Barred Rock chickens, O. A. C. strain, \$1.00 each. Mrs. A. Eason, Both phones. J 10-17

LOST—Sterling silver circle brooch set with amethysts. Finder please leave at this office. J 15-17

TO RENT OR SELL—15 acres of good river bottom land, 4 acres of orchard. Address Henry C. Wood, Albany. J11-24

WANTED—125 sheep on shares or to feed; 3 brood sows. Bell phone 22F12. J3-24

FOR SALE—Light team, about 1000 lbs. each, or will trade for heavier horse. Herman Asche, R. D. 2, Home phone E235. J15-17

WANTED—To buy White Embden ganders, or could exchange geese for ganders. N. W. Schrader, R. D. 5. Bell 609J4. J13-16

WANTED—Experienced girl to do general house work. Good wages for right party. 1032 Washington 588-J bell. J 12-18

OLD SHOES made as good as new for little money, by Burns, the Shoe Doctor, op. P. O. J6-F5

WANTS WORK—Lady wants work by day or hour. Home phone 3489.

FOR SALE OR EXCHANGE—A 10 million timber claim in Douglas county for city property or good farm land. Home 1143. 116f

Real Estate for Sale
Bargains in farm lands, city property; money to loan, insurance written in the strongest old line companies. Call on J. V. Pipe, 203 W. 2nd St.

6% Mortgage Loans
have plenty of local money to loan on good farms, long time. No 6% lays. Large or small amounts. Write or call on J. V. Pipe, 203 West Second Street, Albany.

Confidence
The feeling of Confidence and Protection from trouble that goes with
MARATHON TIRES
is only equalled by the satisfaction of knowing that your tire mileage has been purchased at the lowest market price.
GUARANTEED 5,000 MILES
Sold exclusively by
Ralston Motor Co.
121 East 7th St.
OUR ACCESSORY LINE IS COMPLETE

Semi-Tropical SOUTHERN CALIFORNIA
CALIFORNIA—with its oranges, its Winter flowers, its beaches, its mountain resorts, its time-stained missions, its delightful sunshine and out-of-door life—surely the call is irresistible in January.
But a two days' journey away on daily trains of the delightful
SHASTA ROUTE
Shasta Limited
California Express
San Francisco Express
You can secure tickets or complete information from any agent or write
John M. Scott, General Passenger Agent, Portland, Ore. N
SOUTHERN PACIFIC LINES

Clarified Milk
from Tuberculin-Tested Cows
6c a Quart, 3c a Pint
FREE SAMPLES IN ANSWER TO PHONE CALL
Byron Peebler's Dairy
Phone Bell 17F21

Money Paid Out
IN SETTLEMENT OF BILLS is often forgotten about and shortage of cash follows!
With a Check it's different, the RECORD is there and no mistake can be made.
An aid to your business transactions have a Checking Account with this bank and pay by check.
CAPITAL AND SURPLUS
\$90,000.
J. W. CUSICK & CO., Bankers
Albany, Oregon

VIREECK'S BATHS
First-class Workmen Only
Open from 7:30 a. m. to 7 p. m., Saturday 10 p. m.
Cor. First and Ellsworth Streets

NEW FEED STORE
Hay, grain, chop, mill feed, flour, stock and poultry feeds, chopping and cleaning. Buy and sell. Also have gasoline and oils. HAYNE & REED, Third and Main streets. Bell phone 589-R, Home 2278.

PROPOSALS FOR PURCHASE OF LOTS
Proposals for the purchase of all or single lots of Block 32, Hackleman's Second Addition, Albany, Oregon, will be received until 6 p. m. January 31, 1917. For terms write C. C. HOGUE, 615 High street, Klamath Falls, Ore. J5-25

NOTICE TO STOCKHOLDERS
The annual meeting of the stockholders of the Albany Creamery Assn. will be held in the office of the Creamery on the 11th day of Jan., 1917, at the hour of 1 o'clock p. m., for the purpose of transaction of any business that may come before the meeting.
C. L. SHAW, President.
Dec 8 Jan 10 17
FOR RENT—Light housekeeping rooms, 423 W. 1st St. Reasonable price. Bell phone 317-R. m31f
SEE SCOTTY—For hot tamales at the O. K. restaurant, 108 East 1st St. Tel. 68R. Will deliver. 15c or two for 25c to take home. d11f