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FRIDAY, JANUARY 26, 1917.

**HELPS LIVING CONDITIONS**

By Frank R. Wilson of The Federal Farm Loan Bureau.

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 his cost of 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 towards 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 towards 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 naturally 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 live stock and returning the fertility to the land. A nation of land owners means a nation with a constant increasing capacity to produce food for its people.

A seduction 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 a greater production on the same number of acres. Since the formation of these 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 cooperation in their 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 8 1/2 and 9 per cent. If the Farm Loan Act would reduce the interest rate of the United States by 4 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.

**MISFITS**

A Connecticut bill provides for licensing reporters of papers, requiring at least six months experience first. Well, how'd they get the experience?

If it keeps on a man will have to take out a license when he wants to breathe.

An X wants to know what has become of the old-fashioned girl who blushes. The blushes are around just as much as ever; but it would take an expert to find the o. f. g.

If you have an enemy just leave him alone; that's what he doesn't like.

If you want to be popular with a person tell him the things he believes in and wants propagated.

Booze doesn't mix well with a dance, nor with anything else. It's the devil's best instrument for trouble.

It is liable to be King Spud if the present prices continue to prevail.

Next year everybody will raise potatoes, and the market may drop, but it is biz, to always jump upon the band wagon.

Fmght is the name of a Eugene man, and the person who pronounces it first time correctly is entitled to go to the head of the class.

Almost had forgotten Jesse Pomeroy when it was reported that he is to be treated like a human being, and given a few years of sunshine and fellowship.

Considerable emulation down at Salem these days.

Guess that'll make you hunt the dictionary, and get the cowboys off the u's.

There may be fools in Salem, but he doesn't run the Salem commercial club.

There may have been witches in Salem Massachusetts years ago, but the real witches are down there now, drawing \$5 a day.

**For Complainers**

(Coo's Bay Times)

Climbing a ladder 80 feet high to the top of a water tank to wrap the pipes to keep them from freezing, splitting all the wood and putting it in the shed for the family fireplace are some of the duties performed by Mrs. Helen Sandon of Millington, a woman who was 80 years old last October, mother of Alex Sandon, at whose home she lives.

FOUND—On First street, a K. P. ring, evidently stepped on. At the Democrat Office. J26-29

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\*\*\*\*\*  
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Tokio, Jan. 25.—Every prisoner in the Japanese jails is to receive a bible as a Christmas present from the American Bible Society, an organization active in missionary work. Twenty-six thousand men are now serving "time" in Japan.  
\*\*\*\*\*

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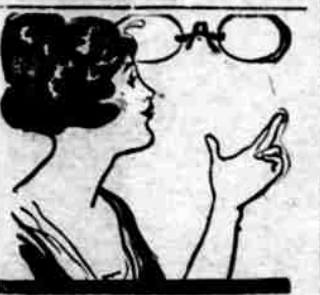
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