FARMERS BENEFIT **MUCH FROM USE OF RURAL CREDITS ACT**

Will Save Total Sum of \$532,- er of domestic Science and art. 500 In Interest On Annual Mortgage Charges

State Land Board Has Power To Sell State Bonds To Raise Agricultural Loan Fund

The rural credits amendment to the Oregon constitution adoptted by the people at the last election, and to become effective by its direct statement on and after January 8, 1917, means an annual mortgage interest saving to Oregon farmers of approximately \$532,500. At the present time mortgages on Oregon farm land aggregate \$35,500,000, and the average rate of interest is 8 per cent per annum, a total interest outlay of \$2,840,000.

The rural credits amendment provides that the state of Oregon, through the state land board consisting of the governor, secretary of state school. All parents and patrons are and the state treasurer, shall issue and sell "Oregon farm credit bonds" to a sum not to aggregate more than 2 per cent of the assessed value of all property of the state.

Bear 4 Per Cent Interest

These bonds are to bear 4 per cent interest and are to mature at future periods to be determined by the board, such periods not to exceed 36 years in any series of bonds. The bonds are to be issued in series of \$50,000 each, and in denominations of \$25, \$100, and \$500 and \$1000.

The money secured from the sale of the bonds is to be placed to the credit of the "rural credits loan fund" and is to be loaned to farmers who actually own and operate their own land, or who wish to do so, at an annual interest rate of 5 per cent, and in sums not less than \$200 nor more than \$5000 to any one individual. The loans are to be secured by notes and mortgages based upon an appraised value of not to exceed 50 per cent of the land, or not to exceed \$50 per

acre. In case loan funds are not available at any time for all applications preerence is to be given to application

not exceeding \$2000 in amount. Aims Are Enumerated

The purpose for which the loan are to be limited are, first, the put chase of land; second, the purchas of livestock or other equipment or fo the making of improvements that wil increase the productivity of the land third, for the satisfastion of existing encumbrances which have been in curred for any of the other purpose

The loans are to run for not le than 10 nor more than 36 years an are to be repaid by amortization pa ments which will satisfy the loan an cancel the mortgage, principal and is terest accrued, at the date of mi turity. Such a loan, however, mayb repaid, in excess of the agreed paments, in amounts of \$50 or mult ples thereof.

It is further provided that the su plus accumulated by the board from interest and repayments shall b placed in a fund to be known as the "rural credits reserve fund," which shall be irreducible, except to pay possible losses, and which shall b used to make loans on the same conditions as those made from the "rural credits loan fund."

Laws to Be Enacted

The amendment provides that the legislature of 1917 shall enact such laws as may be necessary to provide machinery for the operation of the act, and especially to guard against speculative use of the moneys borrowed from the funds. It is provided, however, that in event the legislature falls or neglects to enact such legislation, the board shall put the amendment into effect under rules adopted

The assessed valuation of all property in the state will aggregate about \$880,000,000, according to reported estimates of the state tax commission. This sum will permit the issuance of ends amounting to \$17,600,000, or a little more than half the total of pres ent outstanding farm mortgages in

(Continued on Page Pour)

of Year on December 8.

The first meeting of the year of the Parent-Teachers association of this city will be held at three o'clock on the afternoon of Friday, December 8, in the Lincoln school building. One feature of the program will be a talk on "Preparation of School Lunches" by Miss Anne McCormick, teach-

Another probable event of the afternoon will be the discussion of the formation of a women's class in domestic science and art. There will also be some music, it is thought, GOES INTO EFFECT JAN. 8. The exact program will be announced

> Every mother is urged to attend this opening meeting of the year,

PUPILS AT LINCOLN SCHOOL TO APPEAR FRIDAY, NOVEMBER 24

Will Present Story of Pilgrim Fathers and "The Magic Curtain of The Past"

The scholars fo the sixth, seventh and eighth grades, for whom Mrs. Lucina Richardson is the teacher, will give a program appropriate to the Thanksgiving season at 8 P. M. Friday evening, November 24 in the Assembly hall at the Lincoln given a cordial invitation to attend. The program for the evening follows:

I. Gloria, Audience. II. History of the National Thanksgiving day, Ada Rennie. III. The First National Thanksgiving

Proclamation. Claude Nystrom. Story of the Pilgrim Fathers. 6A and 7A. Smith.

The Story of Our Pilgrim Fathers In Story And In Song.

CAST OF CHARACTERS Constance Cooper, Reader

Phyllis Kester John Carver, Governor

The state of the s	Roscoe Perkins
William Brewster,	Minister
	Rowland Parker
Miles Standish, C.	aptain Carl Bauer
William Bradford	Clair Luckey
John Alden	William Wright
Rose Standish	Vernita Morrison
Mistress Bradford .	Sylvia Strubia
Faith Bradford Ger	nevieve Copenhaven
ATTITUTE AR	Tour days

market and the second second	Raymon Coe
John Bradford	Morrison Miller
Hope	Thelma Stark
Truth	
Love	Lavon Russell
King's Officer	
Gretchen of Holland	Vivian Senseney
Massasoit	Dick Nickum
Squanto	
Indian Braves	Albert Russell
Lowell Sikes, and	Willard Bruce.
Indian Maidens	Edna Moe
Eva Manwaring.	
SCEN	TES
Scene IPurit	The same of the sa

Eva	Manwa	ring.			
46		SCEN	ES		
Scene	I	Purit	ans in	English	pri
son.					
Scene	11	Why	the I	uritans	lef
Holl	and.		44		
Scene	ш	Noted	people	of the	May
flow	er.				
Scene	IV	The	Emb	arkatio	n -
	e Lord's				
	V				owe
Com	pact.				
Scene	VI	Land	ng of	the Pile	rim
	VII				
The state of the s	200				

Į.	Scene VI.	Landing of	the	Pilg	rim
-	Scene V	I"Welco			
n	men."	*			
0	Scene V church.	IIIPilgrii	ns	goin	g t
h	Scene IX, flower.	Departure	of	the ?	May
0	Scene X.	Massasoit	and	his	It

Scene XI. ... The First Thanksgiving. V. Vocal Solo . .. Floyd Nolleth The magic curtain7B grade Directed by Miss Lacy Copenhaver

"The Magic Curtain of The Past." CHARACTERS

	BUT THE BUTTON
Mary Evans	Dorris Smith
Mrs. Evans	Nellie Phelps
Mrs. Allerton	Vesta Larue
	William Nickum
Mary	Mabel McPherson
John	William McCulloch
	Floyd Nolleth
Prudence	Gretchen Herrick
William	Lester Smith
	Lena Crump
Big Chief	Raymond Stump
Guests: E	dwina Parsone, Dor-
	l Parker, Emma Tra-
vis, Helen Mull-	en, Henry Tomseth,
	arrel Wilkinson, Ray
Weber, George C	lardiner, Hazel Brat-

tain, Grace Shahan, Lyle Wynd, Elste (Continued on Page Four)

PARENT-TEACHERS MEET SPRINGFIELD WINS FROM EUGENE JR. HIGH BY 31-0 SCORE

Local Players Come Up To Form Lumbermen At Portland Con-And Take Easy Victory From Visitors.

er Side - Juniors Have Good Bunch of Rooters

BY BEATRICE HOLBROOK nesday afternoon.

The game began at four o'clock field received the ball and yardage has to keep on sawing up stuff with was made by Beare, Bally, and Woolley frantic zeal regardless of the price Beare made the first touchdown by he gets simply to keep himself from a short end run, but Springfield missed the goal.

Sprnigfield made yardage and when near the goal Bally made another field again missed the goal kick. Eued, Woolley made another touchdown

the goal kick. Bally made yardage, Eugene fumfield was working towards their goal, shall be an even and normal distriwhen Bally intercepted a forward pass bution and a dependable price." and made another touchdown. That goal kick was successful. Eugene the local lumberman and loggers opmade yardage, Springfield regained it and Bally and Hill made long runs National Lumber Manufacturers' as-

Springfield high school students expressed their admiration for the Jun- and Mr. Hazen called upon R. H. diner, Or. A plant safety committee stored to your companies the freight loryell leader and are thinking of Downman, president of the national was appointed after this meeting, which has been diverted from them training a Springfield high school association, for a resume of the proman for such a position.

The teams lined up as follows:

c. Cotten	
r. t. Gossler, McKay	Newman
L t, B. Hill	Reines
r. g. Trendy, Kester	Bonar
l. g. Rodenbo, Gosaler	Walker
r.e. Bryan	Rowling
l. e. McKay, Dimm	Lawrence
f. b. Woolley	
g. b. Beare	Purdy
h. b. Hally	Thenes
h. b. Dimm, L. Hill	Farmer
Umpire McGray, Refer	res Dimm.
Lineman Byrne.	Section Contraction

BASKETBALL SEASON IS ON First League Game Between Christian and Baptists, December 2

Most of the details of the winter's Sunday School Basketball League top- of his own seven mills in the cypress rnament have been settled and the country of the south. Christian and Baptist squads were out last night getting acquainted with the ball again. The Methodists and the Booth-Kelly squads will take their first limbering up this evening.

The Cristian and Baptist first teams E. E. Morrison will officiate by tossing up the first ball. The Meth- Americans Own Canadian Stumpage. odists and Booth-Kelly second teams will also show their mettle the same evening.

B.K WILL ENTER TWO TEAMS Manager Bird Makes Announcement Company Will Furnish Suits

The Booth-Kelly Lumber company employes will enter two basketball teams in the recently formed Sunday School Basketball League, it was anthis morning. Mr. Bird also stated that through A. C. Dixon, the Booth-Kelly Lumber company has announce ed it's intention of standing behind the boys, and of putting them on the

Manager Bird is especially anxiious that the members of the Booth-Kelly teams turn out for practice at the time agreed upon, which is be-

TAXED HEAVILY IN **MOST EVERY STATE**

vention Discuss Great Need Of Cooperation.

PLAY STRAIGHT FOOTBALL MUST AVOID ALL WASTES

Few Spectacular Plays Made On Eith- Fund is Raised To Start World Wide Campaign To Increase Market For American Lumber

Lumbering in the northwest is just Thirty-one to nothing was the score one stage in advance of savagery, deresulting from the game between Wash clared Major E. G. Griggs of Tacoma, inton Junior high school seam of former president of the National Lum-Eugene and the Springfield high school ber Manufacturers' association, at the football team. The game was play- conference of leaders of the lumber ed on the Springfield gridiron, Wed- industry at Portland Chamber of Commerce this week.

Tax burdens rest heavily on the with a kick off by Eugene. Spring- timbermen at all times, he said. He being devoured by it terest and the demand of the assessor. The result and on a long run of about 15 yards. trees, as only that part immediately The second quarter Woolley fum- merchantable can be hauled. The bled the ball but regained the ball. rest lies in the woods to rot or else is thrown into the burner.

"We profited enormously by the touchdown by an end run. Spring- great San Francisco fire and by the earthquakes in Chile," said Major gene made yardage but were driven Griggs. "But is it necessary for us Directed by Mrs. Gladys back losing more than they had gain- to hang on and wait for some cataclysm to keep us in business? by a line buck. Springfield missed

Cooperation Is Solution "I say no. The answer is in litelligent cooperation for the marketing bled but regained the ball. Spring of lumber, so that at all times there

The conference was called to give portunity to learn of the work of the just before the whistle blew. The sociation and its proposed campaign local team made another touchdown for a world-wide exploitation of wood as a building material.

E. B. Hansen was elected chairman valries and cutthroat competition, failed to support any concerted sell- tary. ing movement, preferring to take their chance on their own account.

Whole Industry Demoralized. the industry needs, has led to more waste in the northwest than the total cut of some of the next largest producing sections and has kept prices in state that the whole industry has been demoralized.

Mr. Downman asserted that in one mill at Hoquiam he saw more lumber wasted than the entire cut of any one

Following Mr. Downman, Major Griggs was called upon. He said that concerted selling methods mean far more to the lumbermen of the northwest than any protective tariff. It is all. will open the season, Saturday, Dec. may be produced for less but that the ember 2 with the first game. Mayor demand for wood be stimulated more that counts.

> As a matter of fact, he declared, the Canadian lumber is produced, not by thing.

The conference followed the lunchcon of the members' council of the ferent members of the class. visitors from the east. The same the conference.

No School All next Week.

Youngsters of the town will probably hail with joy the announcement of the floor with new suits and equipment. fact that tomorrow will be their last day of school for an entire week. The reason for a holiday of such length is the occurrence of the Lane, county teachers' institute and of the tween the hours of 6:00 and 7:15 Thanksgiving recess both in the same The annual interest at 5 per cent on Raurin, Hazel Derine, Atherta White, each evening with the exception of week. The former will be held on Travis et al-Lot 9, H. L. and T. B. during which period 433,935,632 loco-Menday, Tuesday, and Wednesday.

ROYAL NEIGHBORS TO VISIT 40 Local Members Will Meet Supreme Oracle at Eugene Today.

About 40 Springfield Royal Neighbors plan to be present at the meetings to be held in Eugene this afternoon and evening, at which time, Mrs. Myra B. Enright, of Kansas City Kansas, Supreme Oracle of the order, will be present on a fraternal visit to the Eugene lodge.

In the afternoon, the session will take the form of a "School of Intruction," while class adoption will be a feature of the evening. At the latter meeting, about 100 new members will be taken into the order. Both meetings will be held in the Eagle hall, Eugene.

STATE UNIVERSITY TO AID IN AVOIDING SAWMILL ACCIDENTS

Thousands of Needless Disabilities Occur Each Year In Oregon - Give Safety First Lectures

University of Oregon, Eugene, Nov. 22.—Thousands of needless accidents occur every year in Oregon, and several uhndreds of thousands of dollars must be spent to compensate for them.

"To sit idly by and view this annual waste with complacency is no longer possible. The movement for in-Eugene made yardage on two downs is a frightful waste of magnificent dustrial safety has now spread across the country from the steel mills of the east to the sawmills of the Pacific coast. This movement has saved thousands of lives and has greatly reduced the cost of compensation in many places," says the Oregon federation for industrial safety, which was organized a short time ago to promote the safety movement in Ore-

> "In Oregon a large number of serious permanent disabilities occurring on lumber knives and power-driven saws in sawmills, as well as other types of painful accidents can be undoubtedly prevented," said Ben H. Williams, secretary of the new federation and a member of the State University extension faculty.

The federation stands ready to providean illustrated talk on safety work with special reference to sawmiil. Arrangements for such a talk were recently made by the mill at Gar. Kruttschnitt in he report "and has re-"The appointment of a plant safety gram. Mr. Downman pointed out that committee to take charge of the work while dealers in building materials of accident prevention is a desirable other than wood are exceedingly ac- outcome of these meetings," said Mr. then prevailing. Nearly all the steamtive in advertising their wares, the Williams. Requests from employers ers which had operated through the lumbermen have, because of petty ri- for the co-operation of the federation will be gladly received by the secre-

The members of the federation are the state industrial accident commission, the state bureau of labor under This lack of interest all along the O. P. Hoff, and the University extenline has retarded the development that sion division. No charge is made for

YOUTH IS KILLED IN WOODS canal steamship lines will be encounsuch a fluctuating and undependable Francis Piquet, 26. Is Struck by Falling Tree, at Mabel.

Marcola, Nov. 22,-Francis Piquet of Mabel was killed by a tree while working in the woods there yesterday morning. Mr. Piquet was just a young man, about twenty years old, starting out in life. He was well known throughout the Mohawk valley having always lived here and he commanded the highest respect from Mr. Piquet is survived by his not so much that Canadian lumber mother Mrs., Darius Murie Piquet, one sister, Mrs. Daius Hileman and three brothers, Charles, Alfred and Albert. The funeral services have

Juniors Give Best Programs Canadians, but by Americans of the junior class at Marcola Monday was other by large increases in prices east who have made their investments said by professor O'Reilly to be the of supplies, your officers have little there in the hope of making some best given this year by any of the opportunity left to effect a material classes. The program consisted of reduction in operating costs. As six musical numbers rendered by dif- little or no more can be accomplished Chamber of Commerce, which was ad- ones in the junior class are: Pearl efforts will have to be consentrated dressed by several of the distinguished Sullivan. Marie Dickert, Eva Titus on raising revenues, and unless the Pearl Walker, Leone Barger, Raiph present volume of traffic can be mainthoughts were expressed there as at Garoutte, Charles Heck, Violet Cran-tained or increased, we shall have to dell. Lottle McMurry, Maude Allen, appeal for relief to the same public Emily Paris, and Audrey Lewis.

not yet been announced 1

Real Estate Transfers. James C. Parker, sheriff, to L. M.

Heights add. to Springfield, \$77.35. Vames C. Parker to H. L. Studley et al-Lot 1.blk. .1 S. E. E. Kepner's add. dent and with but one exception none Springfield.

Stowart's acrongo, \$44.76.

INCREASES LARGE PART OF EQUIPMEN

Business Has Increased Since Close of Panama Canal and Has Reduced Competition.

EXPLAINS CAR SHORTAGE

Company Adds 28 Locomotives, 50 Passenger Cars and 4204 Freight Cars To Rolling Stock

To replace equipment vacated during the last fiscal year and to provide for increased requirements, the Southern Pacific Company has placed orders for 28 locomotives, 50 passenger cars and 4204 freight cars, the greater part of which is to be delivered during the last half of 1916, according to the annual report of the Southern Pacific Company and proprietary companies for the fiscal year ending June 30th 1916 just made public. The report shows that the railroad has also ordered two ocean going freight steamers and one tank steamer to be delivered in August and September of 1917 and for use on the Atlantic system.

A lsit of the important buildings and the important structures completed during the year or in course of construction includes new passenger stations at Modesta, Turlock, Visalia, and Richmond Calif., Globe, Aris., Rayne, La., Mexia, Tex.,: combination freight and passenger stations at Garibaldi, Ore., Webster, Ariz., Carpenter, Cleveland, Tago, Wellbourne, and Van Vleck, Tex., and others under construction at Earlimart and Gerber, Calif., at Truckee the remodeling of the hotel including the construction of an addition of ten roms has been completed and at Fresno the remodeling of the passenger station is progres-

"The interruption of steamship service through the canal since September 18th., 1915, has minimized sea competition" says Chairman Julius through the Panama Canal during the previous ye ar, and by the low rates canal found more profitable employment in consequence of increased demand for steamship tonnage owing to the European war, and they have not been restored to regular service between Atlantic and Pacific ports since the re-opening of the canal. Upon the return of normal conditions. however, it may safely be assumed that the intense competition of the tered again."

Mr. Kruttschnitt points out the great increase in operatnig expenses that would result with the granting of the higher wage demands of trainmen and enginemen and says it would wipe out the substantial economics achieved by unremitting and strennous work throughout the year. "In order to maintain the compan-

ies credit and to provide for the natural growth and development of it's lines, such threatened increase of expenses can be met in but one wayby an increase of revenue or by a reduction of expenses in other directions" he continues "Embarrased on the one side by numerous illconsidered Federal and State laws, which largely and unnecessarily increase The short program given by the the cost of operation, and on the The in the direction of reducing costs, whose tolerance or tacit consent is responsible for the hardsnips we are

Mr. Kruttschnitt then points out Travis et ux-Lot 5, blk. 21 Emerald to the Southern Pacific's safety record. During the last fiscal year no pasconger lost his life in a train accihas been killed in a train accident James C. Parker, sheriff, to L. M. for seven years and eleven months,

(Continued on page four)

an electrical and a second