

**FUNERAL SUPPLIES**  
 MODERN EQUIPMENT  
 PAINSTAKING SERVICE  
**CASE FURNITURE COMPANY**

Get your new pair of  
**HARVEST SHOES**  
 from  
**E. N. GONTY**  
 8-inch tops \$2.50, \$3.00 and \$3.50  
 The Churchill Glove  
 for Workingmen



26 MILES of smooth, firm sandy beach sloping gradually oceanward—more than a score of interesting beach hamlets inviting you to real rest and the simple life—that's NORTH BEACH.

**NORTH BEACH**  
 NOT DIFFERENT—BETTER!  
 More beach—better beach; an endless variety of things to do and places to go; quaint and restful resorts; a pleasant boat trip to get there.

Reached only via the  
**O-W-R. R. & N. STEAMERS**  
 T. J. POTTER — BASSALO — HARVEST QUEEN

General Passenger Agent, Portland



Licensed Embalmer Lady A.  
**J. L. YEAGER**  
 FUNERAL DIRECTOR  
 Phone Residence Heppner, Oregon

**"WHEN THE HARVEST DAYS ARE OVER**  
 You'll be planning a new HOME or barn, maybe a silo or milk-house—perhaps your district needs a new school, or town a new church—  
 Let our Architect make your plans—to suit your ideals and pocketbook.  
 See R. F. Weigel, Lexington, W. H. Cronk, Ione, About It  
 At the home of

**"TUM-A-LUMBER"**  
 (A buy word for good lumber)

O. C. Stevens of Hardman was an incoming passenger from outside points Wednesday evening.

FOR SALE—Four hundred acres prairie and timber land, known as the South Jones Prairie. Mrs. Henry Jones, 321 14th St., Portland, Ore.

O. L. Bates, Hardman mill man, received a fracture of the skull in this city Tuesday evening, when he slipped and fell in the Heppner Garage. His head struck the hard floor with sufficient force to make a cut in the skull several inches long. Several stitches were taken by Dr. McMurdo and the injured man was able to go to his home.

**FULL PARTICULARS OF FARM LOAN ACT**

(Continued from Page Three)

gages on farm land. The banks, however, can increase their capital stock above the required minimum and so increase the amount of bonds they can sell, and thus increase the total amount of money available for loans on farm mortgages.

To make these bonds attractive to investors, the bonds, together with the mortgages upon which they are based, are exempted from Federal, State, municipal, and local taxation and are made legal investments for fiduciary and trust funds. The capital stock of the Federal land banks is also exempt from taxation. Federal reserve banks and member banks of that system are empowered to buy and sell these bonds. They are to be issued in denominations of \$20, \$50, \$100, \$500, and \$1000.

**Organization of Banks.**  
 The temporary management of the Federal land banks is to be in the hands of five directors appointed by the Federal Farm Loan Board. As soon, however, as the subscriptions from the loan associations total \$100,000 regular directors are to be appointed as follows: Three district directors, resident in the district, shall be appointed by the Federal Farm Loan Board to represent the public interest, and six local directors, resident in the district shall be elected by the farm loan associations who must be stockholders in the bank. The Federal Farm Loan Board shall designate one of its appointees to act as chairman. The act requires that at least one of the three district directors shall be experienced in farming and actually engaged at the time of his appointment in farming operations within the district. Any compensation paid to the directors must be approved by the Federal Farm Loan Board.

**Officers of Loan Associations.**  
 Each loan association must have a board of directors and a secretary-treasurer. The directors shall serve without pay. The secretary-treasurer shall receive such compensation as may be determined by the board of directors. The association must appoint an appraisal committee for the purpose of valuing lands offered as security for loans. No member of such committee shall have any interest in the property upon which he passes.

**Funds for Current Expenses.**  
 To provide funds for current expenses, the loan association may retain as a commission from each interest payment not to exceed one-eighth of 1 per cent semiannually upon the unpaid principal of the loan. This commission is to be deducted from the dividends payable to such farm loan association by the Federal land bank. If the commissions are not adequate, and an association does not wish to assess members for current expenses, it may borrow at 6 per cent from the Federal land bank to an amount not to exceed in the aggregate one-fourth of its bank stock.

**Reserves and Dividends.**  
 The law requires both the land banks and the farm loan associations to make provision for certain reserves before they can pay any dividends.

**Agents and Land Banks.**  
 In sections where local conditions do not make the formation of associations practicable, the Farm Loan Board may authorize the Federal land bank to make loans through agents approved by the board. These agents are to be banks, trust companies, mortgage companies, or savings institutions, chartered by the State. They may receive as compensation the actual expense involved in transacting the loan and in addition thereon a sum not to exceed one-half of 1 per cent per annum of the unpaid principal of the loans made through them. When the Farm Loan Board decides that a locality is adequately served by farm loan associations, no further loans are to be made through agents.

**Joint-Stock Land Banks.**  
 In addition to the system of 12 Federal land banks and the national loan associations of borrowers, the act permits the establishment of joint-stock land banks and authorizes them to carry on the business of lending directly to borrowers on farm-mortgage security and issuing farm loan bonds. These banks must have a capital of not less than \$250,000. They are under the supervision of the Federal Farm Loan Board, but the Government does not lend them any financial assistance.

The joint-stock land bank is free from many of the conditions imposed on the Federal land banks. Subject to the 50 and 20 per cent value limitation and the limitation as to territory, the joint-stock land bank may

lead more than \$10,000 to a single individual, and it is not restricted to making loans for the purposes specified in the case of the Federal land bank.

The joint-stock bank, like the Federal land banks, can not charge an interest rate on farm mortgages in excess of 6 per cent, nor shall such interest rate exceed by more than 1 per cent the rate of interest paid by the bank upon its last issue of bonds. A joint-stock bank is limited in its bond issue to 15 times its capital and surplus.

Among the restrictions placed on these banks under the act are (1) that their mortgages must provide for an amortization system of repayment such as is prescribed in the case of loans through the Federal land banks and (2) that they shall in no case demand or receive under any form or pretense any commission or charge not specifically authorized by the act and approved by the Farm Loan Board.

The bonds of the joint-stock land banks are exempted from taxation. Their capital stock, however, is not exempted.

**General Provisions.**  
 The law, through the Farm Loan Board, provides the necessary machinery for frequent examinations of the banks and the associations, for the proper cancellation of mortgages offered as security for bonds. When any mortgage offered as security for bonds is withdrawn, the bank is required to replace the security with other satisfactory collateral. Heavy penalties of fine or imprisonment or both, are imposed for violations of the act, malfeasance in office, fraud, embezzlement, defalcation, or other illegal practices.

**NOTICE.**  
 Notice is hereby given that I will not be responsible for any debts hereafter contracted by my wife, Arminada Sayles Bode, who has left my home. Dated this 17th day of August, 1916.  
 HENRY BODE.

George W. Sperry received painful injuries the past week when a horse fell with him. Mr. Sperry was caught in the saddle and his left foot was severely bruised. He has been walking with the aid of a crutch since.

George Perry, Rock creek's leading stockman, was in Heppner Tuesday after some things for the ranch. Judging from his smile, the rheumatism must no longer be troubling him.

Oscar R. Otto returned to his home in this city Wednesday evening from Portland, where he had gone to attend the funeral of his brother who recently lost his life at the Union Meat Co. plant.

W. T. Matlock, who buys for a Portland commission house, arrived in Heppner Wednesday to buy some sheep, providing he can find what he is looking for.

Miss Ethel Smith, daughter of Mr. and Mrs. W. B. Smith, underwent an operation for the removal of adenoids this week. She is recovering nicely at this time. Dr. McMurdo had charge of the case.

W. K. Livingston is taking care of the business at the Heppner Milling Co.'s warehouse during the absence of Andy Hayes, who is now away on his vacation. Mr. Livingston will attend school again this winter but has not yet decided whether he will go East or enter a school in Portland. It is his intention to complete his education preparatory to entering the medical profession.

**LEGAL NOTICES.**

**NOTICE TO CREDITORS.**  
 IN THE DISTRICT COURT OF THE UNITED STATES, For the District of Oregon.  
 In the matter of James T. Morgan, Bankrupt;  
 No. 3868 in Bankruptcy.

Notice is hereby given that on the 27th day of July, A. D. 1916, James T. Morgan of Lena, Oregon, the bankrupt above named, was duly adjudicated bankrupt; and that the first meeting of his creditors will be held at my office, 8th Floor, Title & Trust Building, Portland, Oregon, on the 28th day of August, 1916, at 10:30 A. M., at which times said creditors may attend, prove their claims, appoint a trustee, examine the bankrupt and transact such other business as may properly come before said meeting.

Claims must be presented in form required by the Bankruptcy Act, and sworn to.  
 The schedule filed discloses doubtful assets.  
 Dated August 14, 1916.  
 A. M. CANNON,  
 Referee in Bankruptcy.

**NOTICE OF SALE OF ESTRAYED ANIMAL.**

Notice is hereby given that the undersigned has taken up and now holds on his farm at Irrigon, Oregon, one bay horse branded V on right shoulder. No other distinguishing marks appear on said animal with the exception of white right hind foot. Owner may have the above-described animal by calling at farm and paying all costs that have accrued.

Notice is further given that unless called for on or before Saturday, August 26, the said animal will be sold at sheriff's sale at 2 o'clock in the afternoon of said day to the highest bidder for cash in hand and in such manner as described by law pertaining to the taking up and sale of animals running at large in Morrow county, Oregon.

Dated and published the first time this 10th day of August, 1916.  
 L. M. DAVIS, Irrigon, Ore.

**NOTICE OF FINAL SETTLEMENT.**

Notice is hereby given that the undersigned has filed his final account as administrator of the estate of Walter R. Birdwell, deceased, and that the County Court of the State of Oregon for Morrow County has appointed Tuesday, the 5th day of September, 1916 at the hour of 10 o'clock in the forenoon of said day, as the time, and the County Court room in the Court House at Heppner, Oregon, as the place of hearing and settling said final account. Objections to said final account should be filed on or before said date.

W. G. Scott,  
 Administrator.

**NOTICE OF FINAL ACCOUNTING.**

Notice is hereby given that the undersigned Executor of the Last Will and Testament of John Miller deceased has filed with the county court of Morrow County, Oregon his final report as such executor, and that said Court has fixed Monday the 28th day of August, 1916 at the hour of 10 o'clock a. m. as the time and the County court room in the court house in Heppner, Oregon as the place for hearing said account and any objections thereto and for the settlement of said Estate.

Francis M. Miller,  
 Executor.

**NOTICE.**

Notice is here by given that the undersigned, Alfred L. Ayers, and Anna Spencer, have been appointed Executor and executrix of the Last Will and Testament of Matilda C. Ayers, deceased, by the County Court of Morrow County, Oregon, and have duly qualified for such trust. All persons having claims against said estate are hereby notified to present same, duly verified, at the office of our attorney, Sam E. Van Vactor, in Heppner, Oregon, within six months from the date of the first publication of this notice. Dated and published this 29th day of June, 1916.

ALFRED L. AYERS,  
 ANNA SPENCER,  
 Executor and Executrix of the Last Will and Testament of Matilda C. Ayers, deceased.

**IN THE CIRCUIT COURT OF THE STATE OF OREGON FOR MORROW COUNTY.**

Thomas Quaid, Plaintiff )  
 vs. )  
 Emil Grotkopp, Frank Gilliam, Trustee in Bankruptcy )  
 of the Estate of Emil C. T. )  
 Grotkopp, a bankrupt, and )  
 O. E. Farnsworth, )  
 Defendants.)

**NOTICE OF SHERIFF'S SALE.**  
 By virtue of an execution, judgment order, decree and order of sale issued out of the above entitled cause to me directed and dated the 17th day of July, 1916, upon a decree rendered and entered in said Court on the 31st day of May, 1916, in favor of Thomas Quaid, plaintiff, and against Emil Grotkopp, Frank Gilliam, Trustee in bankruptcy of the Estate of Emil C. T. Grotkopp, a bankrupt, and O. E. Farnsworth, for the sum of \$300 in United States Gold Coin, with interest thereon at the rate of 10 per cent per annum from the 22nd day of November, 1914, in like coin, and the further sum of \$400.00 attorney's fees, and the further sum of \$13.40 taxed as costs and disbursements herein, and the costs of and upon this writ, commanding me to make sale of the following described real property, to-wit:— The south half of the S. W. ¼ of Sec. 10 in Township 5 S. of Range 27 East of the W. M. in Morrow County, Oregon;

NOW THEREFORE, By virtue of said execution, judgment order, and decree and order of sale and in compliance with the commands of said writ, I will on Saturday the 19th day of August 1916, at 10 o'clock, a. m., at the front door of the County Courthouse in Heppner, in the County of Morrow, State of Oregon, sell at public auction, subject to redemption, to the highest bidder, for cash in hand, all the right, title and interest which the within named defendants and each and all of them had on the 22nd day of November, 1910, the date of the plaintiff's mortgage herein foreclosed, or since that date had in and to the above described real property or any part thereof, to satisfy said execution, judgment order and decree, interest, costs and accrued costs.

Dated this 17th day of July, A. D., 1916.  
 GEO. McDUFFEE,  
 Sheriff for Morrow County, Oregon.

**PROFESSIONAL COLUMN**

**Dr. H. T. ALLISON**  
 Physician & Surgeon  
 Office in Gunn Building.  
 HEPPNER, OREGON

**Dr. N. E. WINNARD**  
 Physician & Surgeon  
 Office in Fair Building  
 HEPPNER - - OREGON

**A. D. McMURDO, M. D.**  
 Physician & Surgeon  
 Office in Patterson Drug Store  
 HEPPNER - - - OREGON

**Dr. R. J. VAUGHN**  
 DENTIST  
 Permanently located in the Odd Fellows building, Rooms 4 and 5.  
 HEPPNER, OREGON

**DR. D. R. HAYLOR**  
 EYE SPECIALIST  
 Heppner - Phone 52 - Ore.

**WOODSON & SWECK**  
 ATTORNEYS-AT-LAW  
 Office in Palace Hotel,  
 Heppner, Oregon

**SAM E. VAN VACTOR**  
 ATTORNEY-AT-LAW  
 Office on west end of May Street  
 HEPPNER, OREGON

**S. E. NOTSON**  
 ATTORNEY-AT-LAW  
 Office in Court House, Heppner.

**F. H. ROBINSON**  
 LAWYER  
 IONE - - - - - OREGON

**GLYDE and DICK WELLS**  
 SHAVING PARLORS  
 Three doors south of Postoffice.  
 Shaving 25c Haircutting 35c  
 Bathroom in connection.

**PATTERSON & ELDER**  
 2 Doors North Palace Hotel.  
 TONSORAL ARTISTS  
 FINE BATHS SHAVING 25c

**J. H. BODE**  
 MERCHANT TAILOR  
 HEPPNER - - - - - OREGON

"Tailoring That Satisfies"  
**LOUIS PEARSON**  
 MERCHANT TAILOR  
 HEPPNER - - - - - OREGON

**ROY V. WHITEIS**  
 Fire Insurance writer for best Old Line Companies.  
 HEPPNER - - - - - OREGON

**W. L. SMITH ESTATE**  
**ABSTRACT OFFICE**  
 M. A. LOEHR, Abstractor  
 FARM LOANS  
 The tax registration bureau in connection with this office will be found most useful to taxpayers of Morrow county. It gives prompt and full attention to all tax matters of its patrons and thus relieves them of all worry and trouble. Write for contract.

**BRADFORD & SON**  
 "The Village Painters"  
 Contracting Painting and Paper hanging, Phone 553. Office 1st Door West of Creamery

**LAWYERS**

Abstracts examined, Corporation Law, Financial Agents, Trusts, Escrows and Accounts, Estates probated, Collections, Deeds, Mortgages, General practice in all courts. Correspondence solicited. Prompt attention. Bank references. Fourteenth year.  
**LOANS PLACED ON PORTLAND PROPERTY**  
**Mosesohn & Mosesohn**  
 714-715-716 Chamber of Commerce Bldg. PORTLAND, OREGON

**THE "GREATER OREGON"**  
 With new buildings, better equipment, and many additions to its faculty, the University of Oregon will begin its forty-first year, Tuesday, September 12, 1916.  
 Special training in Commerce, Journalism, Architecture, Law, Medicine, Teaching, Library Work, Music, Physical Training and Fine Arts. Large and strong departments of Liberal Education.  
 Library of more than 60,000 volumes, fifteen buildings fully equipped, two splendid gymnasiums.  
 Tuition Free. Dormitories for men and for women. Expenses Low.  
 Write for free catalogs, addressing Registrar  
**UNIVERSITY OF OREGON**  
 EUGENE, OREGON

