

THE GAZETTE-TIMES.

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VAWTER CRAWFORD - Proprietor
ARTHUR R. CRAWFORD - Editor

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MORROW COUNTY OFFICIAL PAPER

Thursday, Aug. 24, 1916.

THIS IS TRUE.

In commenting on the recent sale of the Benga farm to W. H. Padberg in this county, The Condon Times says: " * * * but this method of adding more land to large farms is just what is the most serious drawback to the development of the country. This purchase will probably send a family out of Morrow county, and the buyer may not stop there, but will, no doubt, buy more land and another family will leave, and then another, until that part of the county is almost depopulated and all the land in the hands of one man."

This is true; Mr. Benga is already making preparations to leave Morrow county, for a time at least, and we lose one of our best families.

On the other hand, Mr. Padberg is only to be congratulated on his keen business judgment. When he bought the Benga ranch, he got one of the finest wheat farms in the county and at a figure that will never again be as low.

It may be Mr. Padberg's intention to sell off a part of this in later years when realty values have doubled or tripled the present price.

Just three weeks from today the Fourth Annual Morrow County Fair will be on in full blast. Will you be there?

Yes, so far as the Blue Trail is concerned, Heppner will have "a place in the sun." Yet we are only going out after what we are justly entitled to.

From the condition of the Willow creek road, both above and below Heppner, at present we wonder what it will be like after the wheat hauling season is over.

It snowed in August. The mountains south of Heppner received about an inch of the beautiful one day last week. Truly this is a remarkable season.

In another column of this paper appears a notice from the city marshal asking people to rid their premises and the streets in front of their property from weeds. Attention is called to the fact that weeds add to the danger from fire. Also they make an unsightly appearance. We trust everyone of our property owners will heed the request.

In the August issue of the Oregon Retailers Journal appears the picture of M. E. Smead, son of Mr. and Mrs. W. W. Smead of this city. Mr. Smead was the efficient secretary for Buyers' Week and largely responsible for the success of that event. In his secretarial capacity Mr. Smead has been given many responsible jobs and has proven to be a master in the handling of details. Many Portland business men's excursions have been entrusted to Maurice and in every event he has handled things in a highly creditable manner. He has been connected with the Portland Chamber of Commerce the past three years and is making good.

DO YOU KNOW?

Do you know of a mail order house that has ever contributed one cent in taxes or otherwise toward defraying the expenses of your town?

Do you know of one that has ever contributed a cent toward your churches or your school?

Do you know of one that has contributed a cent to the welfare of the community in any manner, shape or form?

Do you know of one that has done but pull money out of the community—money which never comes back.

Do you know that the traveling salesman who visits your town to sell goods to the merchant spends thousands of dollars per annum for hotel bills, drayage, automobiles, cigars and laundry?

Do you know that the money spent by traveling salesmen who visit your town goes at once into circulation to the butcher, baker, grocery store, the truck farmer, the barber and the liver-man?

Do you know that the money spent in your town by traveling salesmen visiting your town goes almost immediately to the bank and becomes working capital for your merchants?

Do you know that the mail order house never sends out a traveling salesman, whose spending would go to build up your town?

If you know all these things, advise your friends to patronize your home merchants who buy from the traveling man who visits your town and do likewise yourself.—Oregon Retailers Journal.

WHAT THE FARMER RISKS AND GAINS UNDER NEW ACT.

The Federal farm loan act is the Magna Charta of American farm finance," says the foreword in "The Federal Farm Loan System," a new book by Herbert Myrick, author of "Co-operative Finance," "How to co-operate," etc., and published by the Orange Judd Co., New York.

Mr. Myrick tells the reader much about the recently enacted rural credit law; what it is and how it works. Every farmer and student of finance may gather considerable useful information by reading this book. It contains, incidentally, the full text of the new law.

Among the advantages to the farmer, pointed out by Mr. Myrick, are these:

He may borrow money upon long-term notes, extending from 5 to 40 years.

He pays interest not to exceed 5 per cent.

He owns all the stock in the federal land banks and has the sole voting power in the local land associations.

He pays a little of the principal each six months.

He has the privilege of paying off the debt faster if desired.

He may invest savings in farm loan bonds, paying from 4 to 5 per cent, and which are nontaxable.

"The strictly limited incurred by the individual farmer deserves to be emphasized," says Mr. Myrick.

Then he elucidates:

For instance, suppose you hold 10 shares amounting to \$50 (upon which you had borrowed \$1,000). If the association got into financial difficulties, you might lose some part or all of the \$50. If all the land of members were washed away, and all the members failed to meet their payments—which is unthinkable—you might be called upon for as much as \$50 more. This is the same liability that inheres to shares of national banks.

It should be almost impossible, under the strict provisions for which the new system provides, for any national farm loan association to get so deeply involved as to cost the shareholders any part of the money they paid in for shares.

In the event that your local association should become so involved that you would have to lose the \$50 you have paid in and be called upon for \$50 more, your own farm, even though mortgaged to the association, is not further involved in any way.

In the instance cited, you paid \$50 for 10 shares because you wanted to borrow \$1,000 on a long-time mortgage on your farm worth \$2,000 or more. Now, if some calamity killed all the other members and washed away their land, but left you alive and your property intact, even in that almost unimaginable event, you could be called to pay up only \$50 more than the \$50 you paid in originally for your shares.

Now suppose that at the time this quite impossible calamity occurred, there was a balance due from you of \$500 on your mortgage. The mortgage, though indorsed by your association, is in fact held by the federal land bank, to which you must continue to pay the installments as they come due under the contract.

As long as you do that, your mortgage can never be called or foreclosed. And no matter what happens to other members or to their property your farm, your home, all the real estate covered by the mortgage, is free from any liability whatever to the other members or to the holders of securities for which the various mortgages are held as collateral by the federal land bank.

"This thoroughly American plan of American farm finance," says Mr. Myrick, "is the best plan yet to be devised for the farmer, but if you don't organize to control it yourself, how can you control it yourself, or organize the joint stock land banks the act authorizes?"—Rural Weekly.

That the Fair Board's boast that this year's fair will be "Bigger and Better" is not an idle one is our conclusion after hearing the favorable reports concerning the excellent exhibits already partially prepared.

SAMPLE OF FOOL LAW.

(From the Portland Oregonian.)
One of the most useless and senseless laws Oregon possesses is that known as the eugenic marriage law.

It requires a certificate of physical fitness only of the male. If a Portland man knows he is physically unfit he goes to Vancouver for his marriage license. The trip costs 50 cents for himself and bride, and he not only obtains the license without embarrassing questions or examination and the \$3.50 he would have paid in Oregon for examination and notarial acknowledgment.

Many persons, physically sound, go to Vancouver for marriage licenses as a matter of economy. The cost to Multnomah County of this pilgrimage of both classes is about \$4,000 a year in licenses that would be paid into its treasury if it were not for the law.

pays for the casual inspection, and the law is perfunctorily satisfied.

The public grows impatient over the frequency with which courts find conflict between statutes and the constitution, but we sometimes think that it would be a great thing if the courts were as well empowered to set aside laws that violate the fundamentals of common sense.

ANOTHER VICIOUS MEASURE

(Elbert Bede in Cottage Grove Sentinel.)

There will be found upon the ballot this year the most vicious single tax measure ever presented to the voters of Oregon. It will appear under the title, "Full Rental Value Land Tax and Homesteaders Loan Fund Amendment."

While the wording of the measure is somewhat indefinite, its enactment would undoubtedly mean the substitution of a full rental tax on all land in lieu of all other taxes.

It would make no difference whether or not such a tax raised twice as much money as was needed, or whether it produced only one-quarter the necessary fund.

What would be the results of such a tax?

Suppose you own 160 acres. Under this measure you would pay to the state the full earning capacity of the land.

Therefore, the land would be worth not a cent to you. The man who rented a piece of equal value would earn just as much from his rented land and would have no investment.

If you should rent your land, the full rental would go to the state.

If the full rental tax was not paid, the land would become the property of the state and could never again pass into private hands.

If that isn't pure, unadulterated single tax, what is?

But that isn't all. Is it the tendency of renters to improve land, or to let it deteriorate? The latter, of course.

So, our lands and farm buildings would gradually deteriorate and we would become less productive and we would go backward, instead of forward.

Under this measure the full earning capacity of the land goes to the state for tax. Therefore there is nothing left with which to take up the mortgage. The mortgagor could not pay the mortgage, so the mortgagee would have to take the land, and the land would be worthless to him, for its earnings would go to the state.

Therefore this measure would rob all those holding mortgages of all the money thus invested.

Is it any wonder that with such freak laws coming up at every election people hesitate to put their money into Oregon lands or to loan money on Oregon lands?

This would be a good time to straw all the roads.

Auto tourist travel through Heppner is increasing.

More artesian water in North Morrow means more people in that section and a consequent more rapid development.

Miss Elaine Sigsbee returned to her home in this city last Tuesday evening after visiting a couple of weeks at the Vawter Crawford home in Ione.

Ol Forbes of Ione passed through Heppner last Tuesday.

FOR SALE—Several head of work horses, both broke and unbroke. Can see them at my Tub Springs ranch. JAS. CARTY.

MORROW COUNTY

FAIR

SEPTEMBER 14, 15, 16, 1916

Three Big Gala Days

Entertaining | Educational | Amusing

HERBERT MUNTER, Aviator

In Thrilling Dives and Loops. He performs the most thrilling stunts ever attempted by an aviator.

THE ELKS' BAND, Of La Grande

one of Oregon's premier musical organizations, will furnish music on all three days.

Amusements A Plenty---Merry-Go-Round, Ferris Wheel, Dog

and Pony Show, African Jungle and Girl Show, Aeroplane, Portland Ad Club Quartette, Punch and Judy Show, Magician, Flying Trapeze and Revolving Ladder Act three times daily, Elks' Band of La Grande, Dancing and Other Features.

Lectures on Subjects of Interest to Agriculturists, Horticulturists and Stockmen.

Colt Show. Stock Judging Contest

Best County Fair In Oregon

Don't Fail to Come

W. W. SMEAD, Secretary

Yellowstone

The National Paradise for Animal Life and Animal Lovers

The oldest, largest and best known of all our National Parks; also the most livable. Read what Secretary Lane says about the park in a booklet reprinted by

UNION PACIFIC
POPULAR ROUTE TO YELLOWSTONE

and let us help plan a trip for you this season.

This interesting book, together with trip costs, and other information FREE upon application to any

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