

## THE CLUB

IS HEPPNER YOUNG MEN'S POPULAR RESORT  
**BILLIARDS AND POOL**  
 WE SERVE ALL THE LEADING BRANDS OF SOFT DRINKS  
 AND THE BEST LINES OF CIGARS AND TOBACCO.  
**O. B. Hottman, in the Palace Hotel.**

## OVERLAND

75 B, 31 1-2 Horsepower \$725.00  
 85 4, 35 Horsepower, \$910.00  
**63,000 In Use**

THE MOTOR IS A WONDER, UNUSUALLY POWERFUL BUT WONDERFULLY ECONOMICAL—20 TO 25 MILES ON A GALLON OF GASOLINE IS THE USUAL REPORT.

THE FASTEST SELLING COMPLETE AUTOMOBILE EVER OFFERED.

These are 1917 Models and we have them in stock ready for delivery.

**MINOR & CO.**  
 Agents

## New Lumber Yard

Now open in building formerly occupied by Independent Garage on Main Street.  
**LUMBER, LATHS, SHINGLES, BUILDING MATERIAL.**  
**LUMBER IN CAR LOTS A SPECIALTY.**  
 Get Our Estimates Before Building  
**H. C. GITHENS**

## COMFORT

WINTER DAY WARMTH IN YOUR HOME IS MADE POSSIBLE BY THE USE OF THE RIGHT KIND AND SIZE OF STOVE.

OUR HEATERS, burning both wood and coal, are the best to be found on the market. They don't stand in with the fuel man. They are **FUEL SAVERS**

"We Have It, Will Get It, Or It Is Not Made In Hardware."

**Gilliam & Bisbee**  
 Pioneer Hardware Merchants.

### 1915 DELINQUENT TAX LIST

(Continued from Page 4)

Robinson, G. I., SE 1/4 SW 1/4, Sec. 25, 4S, 24, P-127, L-16, Tax	1.50
Robinson, Martha M., Hardman, Adams 1st, Lot 1-2, Blk. B, P-301, L-2, Tax	13.39
Rogers, Mary E., Castle Rock Lots 1 to 6, Blk. 1, P-303, Tax	.37
Rogers, Chas. H., Castle Rock Lots 3-4, Blk. 2, P-303, L-6, Tax	.11
Rood, Walter, All Sec. 23, 3S, 25, P-110, L-14, Tax	116.89
Royse, Aaron, Hardman, Lot 6, Blk. G, P-297, L-25, Tax	8.36
Ruddy, Susan, W 1/2 W 1/2, Sec. 4, 2S, 29, P-97, L-4, Tax	9.75
Sabin, R. L., Ione, Lots 9-10-11, Blk. 3, P-286, L-9-10, Tax	10.87
Sellwood, Iva G., Castle Rock, Lots 1-2, Blk. 4, P-303, L-15, Tax	.11
Shepardson, Otis, N 1/2 NE 1/4, SE 1/4 NE 1/4, NE 1/4 SE 1/4, Sec. 9, 6S, 28, P-170, L-11, Tax	12.03
Sherman, Francis A., SE 1/4, Sec. 26, 2N, 25, P-31, L-5, Tax	20.38
Smith, M. C., Heppner Ayers, 2nd, Lot 4, Blk. 2, P-258, L-13, S 19ft, Lot 3, Blk. 2, P-258, L-12, Tract 72, and Lot 9, Blk. 2, P-258, L-19, Tax	10.90
Smith, George H., Irrigon, Lots 11-12, Blk. 27, P-307, L-11, Tax	.25
Sperry, E. G., Ione Wells, Except Tract 27, Blk. 29, P-291, L-7, Tax	.23
Sperry, Cora L., Lots 3-4 and E 1/2 Lot 5, Blk. 45, West, Sec. 23, 5N, 25, P-50, L-22, Tax	6.69
Sprouts, John M., Heppner, Looney's Tract 146, P-269, L-19, Tax	20.18
Stevenson, Elsie A., S 1/2 S 1/2, Sec. 10, 4S, 23, P-140, L-7, Heppner Quads, Lot 7, Blk. 3, P-267, L-11, Tax	11.98
Stewart Willis, Heppner, Tract 115-114, Lots 7-8-9, Blk. 5, P-253, L-14-15, Tax	71.68
Stoops, A. F. & W. E., W 1/2, Sec. 4, 1N, 24, P-5, L-25, Tax	31.96
Storseth, John, W 1/2 NW 1/4, NW 1/4 SE 1/4, E 1/2 NE 1/4 SW 1/4, E 1/2 NW 1/4 NE 1/4 SW 1/4, Sec. 17, 3N, 24, P-38, L-2, Tax	1.79
Thomas, E. L., Castle Rock, Lots 7-8, Blk. 1, P-303, L-2, Castle Rock, Lots 1-2, Blk. 8, P-304, L-1, Tax	.24
Thomas, W. A., NE 1/4, Sec. 11, 6S, 27, P-168, L-21, Tax	6.01
Thompson, Ben F., SE 1/4, Sec. 11, NE 1/4, Sec. 12, 1N, 25, P-10, L-8-9, Tax	27.80
Thompson, Byron M., W 1/2 W 1/2, Sec. 30, 2N, 26, P-34, L-4, Tax	8.47
Tillman, H. A., NW 1/4 NW 1/4, Sec. 29, 4N, 24, P-42, L-21, Tax	1.43
Title Trust Co., All 1/4, Sec. 36, 5N, 25, P-45, L-20, Tax	22.29
Todd, P. W., N 1/2, Sec. 2, 2S, 23, P-78, L-6, Tax	53.45
Turner, S. J. & Frank, N 1/2 NE 1/4, SW 1/4 NE 1/4, Sec. 2, 2S, 27, S 1/2 S 1/2, Sec. 12, NW 1/4, Sec. 13, P-92, L-27-29, Lots 1-2-3-NE 1/4 SW 1/4, Sec. 18, 2S, 28, P-95, L-24, Tax	18.60
Waid, J. E., Heirs SE 1/4, Sec. 8, 1N, 26, P-14, L-14, Tax	19.52
Weatherford, J. K., NE 1/4 S 1/2 NE 1/4, SE 1/4 except sold, Sec. 4, 1S, 24, P-57, L-13, Ione Sperry's 4th, Blk. 1, P-290, L-1, Ione Wills Lot 6, Blk. 15, Ione Wills E 7 1/2 ft, Lot 7, Blk. 15, P-290, L-20-21, Ione Wills Blks. 20-21, Blks. 23 to 28, P-291, L-4-6, Tax	50.69
Weatherford, Chas. A. H., SE 1/4 SW 1/4 less R-W, Sec. 4, 1S, 24, P-57, L-12, Tax	2.16
Welch, A. A., E 1/2 SW 1/4, SW 1/4 SW 1/4, Sec. 31, NE 1/4 NW 1/4, Sec. 31, 6S, 26, P-167, L-13-17, Tax	13.31
Westhoff, A. J., Heppner, West 50 ft. on S side of creek, Lot 11, Blk. 2, P-271, L-24, Tax	23.78
Whetstone, E. J., SE 1/4, SE 1/4 NE 1/4, Sec. 21, SW 1/4 NE 1/4, SE 1/4 NW 1/4, NE 1/4 SW 1/4 NW 1/4 SE 1/4, Sec. 27, 2S, 27, P-93, L-16-26, Tax	17.30
Whitcomb, George B., S 1/2 NW 1/4, Sec. 16, 1N, 23, P-3, L-2, Tax	49.92
Wickline, E. A., W 1/2 W 1/2 SW 1/4 SE 1/4, W 1/2 SW 1/4 NW 1/4 SE 1/4, Sec. 17, 3N, 24, P-38, L-3, Tax	.90
Wilkins, J. L., Heppner, East 36, ft. Lots 9-10, Blk. 6, P-254, L-4, Tax	17.48
Wills, P. W., SE 1/4, Sec. 14, 6S, 28, P-170, L-24, Tax	12.03
Wilson, John F., SW 1/4, Sec. 31, 2N, 26, P-34, L-7, Tax	13.03
Wilson, Chas. W., W 1/2 E 1/2, SW 1/4, Sec. 30, 3S, 23, P-102, L-23, Tax	46.59
Winters, H. D., Castle Rock, Lots 3-4-5, Blk. 3, P-303, L-11, Tax	.18
Woodward, Estella, Lot 1-2, Blk. 8, East, Lot 10, Blk. 8 East, Sec. 19, 5N, 27, P-51, L-8-9, Tax	2.24
Wright, Irwin D., W 1/2 NE 1/4 N 1/2 SE 1/4, Sec. 20, 6S, 26, P-166, L-22, Tax	6.65
Young, Asa, L., All Sec. 16, 6S, 27, P-168, L-24, All Sec. 16, 6S, 28, P-170, L-25, All Sec. 16, 6S, 29, P-172, L-2, Tax	149.50
Blue Mt. Tell. Line, 10 miles Telephone Lines, Tax	.76
Columbia Telephone Co., 6 miles Telephone Lines Tax	.76
Boardman, S. H., Irrigon, Lot 10, Blk. 30, P-308, L-23, Tax	.74
Adams, J. A. & J. B., SE 1/4 SW 1/4, SW 1/4 SE 1/4, except sold, Sec. 34, 4S, 25, P-131, L-22, NW 1/4 NE 1/4, Sec. 3,	

5S, 25, P-145, L-25, Tax. 20.65  
 Robson, Lotus, S 1/2 SE 1/4, Sec. 1, 6S, 25, P-161, L-5, E 1/2 NE 1/4, NW 1/4 NE 1/4, NE 1/4 NW 1/4, Sec. 12, 6S, 25, P-162, L-10, Tax. 8.80  
 Rice, R. B. & W. D. Newlon, NW 1/4, Sec. 20, 1N, 26, P-15, L-20, Tax. 11.44  
 Northern Pacific R. R., NW 1/4 Sec. 27, N 1/2 SW 1/4, Sec. 27 P-77, L-13-14, Tax. 6.79  
 Title & Trust Co., SE 1/4, Sec. 25, 1N, 24 P-8, -L3, Tax. 19.71  
 Dated at Heppner, Oregon this 9th day of February, 1917.  
 GEO. McDUFFEE,  
 Sheriff and Tax Collector of Morrow County, Oregon.

### OKLAHOMA STOCKMAN COMES TO THIS COUNTY

J. O. Allstott, brother of Robt. Allstott of Eight Mile, arrived in Heppner last Thursday from Oklahoma and he will make his home in Morrow county in the future. Mr. Allstott was extensively engaged in the stock business and was numbered among the big shippers doing business in Fort Worth, Texas. Mr. Allstott knows a cattle country when he sees it and he is anxious to buy a large cattle ranch in this county. He was accompanied by his mother and George Lassater, another Oklahoman who will locate in Morrow county. Mr. Allstott says there are some forty stockmen down in the southwest who have their eyes turned on this section and are only awaiting a favorable report from him before packing up their goods and following him here.

### A Son Is Born.

A son was born to Mr. and Mrs. Frank Anderson of Eight Mile, at the Heppner Sanatorium on March 2nd. The young man weighed 7 1/2 pounds and we are glad to announce that mother and child are doing well. Mrs. Anderson had been suffering a great deal and was under the care of a physician for some time, her condition being such that much fear was entertained concerning her recovery. Dr. McMurdo, her physician, now feels that she is safely past all danger.

### Buys New Shearing Plant.

Frank Turner has purchased a new shearing plant for the 1917 season and operations will begin at the Jas. Carty ranch in another week or two. Mr. Turner will have a crew of eight men, all expert workmen, and they expect to have a busy season, as Mr. Turner states he has turned down applications for 30,000 head of sheep. A big motor truck will be used in moving the plant from one place to another.

### PORTLAND IS BEHIND

New Orleans Latest City to Build Public Elevator, at Cost of \$2,500,000, With Capacity of 1,023,000 Bushels.

(Oregonian)

Every large port in the United States is discounting the future in the export business by providing modern and adequate terminal facilities. Nearly every port now has such facilities, including large grain elevators, with the exception of Portland. Millions of dollars have been expended and are being spent now for such purposes in Vancouver, B. C., Seattle, Philadelphia, Boston, New York, Baltimore, Galveston, New Orleans and other ports.

The newest development along this line has been at New Orleans, where a public grain elevator has been constructed at a cost of \$2,000,000.

According to descriptions of the new plant just received by the commission of Public Docks, the elevator has a capacity of 1,023,000 bushels of grain. Speed, a prime essential in the handling of grain, will be one of the features of the plant. Some of the figures which indicate this fact are as follows:

It can unload eight cars on four tracks in 30 minutes, or 16 cars an hour.

It can unload from one ship or a barge to another, the grain coming into the elevator only for weighing.

It has a drying capacity of 20,000 bushels a day, and can clean 30,000 bushels in that time.

It can deliver 100,000 bushels an hour to one ship, or, striving to accommodate all comers, it can deliver 25,000 bushels an hour to each of four ships at the wharf.

A feature of the elevator is a pneumatic suction system, which will unload ships at a rate of 6000 bushels an hour. A sacking scale of 1200 bushels an hour has been installed for loading cars and two machines which will sack ships and barges at the marine tower at the rate of 2400 bushels an hour are in use.

The Commission of Public Docks of Portland is making plans to provide an elevator plant along these lines. Before definite plans can be made, however, the commission must obtain authorization from the voters in June for the project.

Compared with the bonded indebtedness of other ports, Portland's bonded debt is low and it is felt that there can be no strong opposition to a bond issue sufficient to provide proper elevator and terminal facilities.

## FARMERS CAN SECURE MONEY EASIER UNDER NEW FARM LOAN ACT

Washington, Feb. 27.—By reason of the facilities created by the federal farm loan act, which passed last summer, it will be easier in the future for a farmer to secure money to make needed improvements or for the purchase of live stock, and it will be easier also for the landless man to purchase a farm, according to a recent publication of the Department of Agriculture (Farmers' Bulletin 792) entitled "How the Federal Farm Loan Act Benefits the Farmer."

The Federal land banks established under this act will stand ready at all times, it is expected, to lend money to farmers on farm mortgage security. The interest charges will be not more than 6 per cent, nor more than 1 per cent above the rate paid on the bonds sold by the banks. If 4 1/2 per cent bonds should be issued, therefore, the rate charged on loans would be 5 1/2 per cent less. There will be no commissions or bonuses. The loans will be made for periods of time ranging from 5 to 40 years, thus doing away with the trouble and expense of frequent renewals.

The payment of a certain part of the principal annually or semi-annually, with the interest, will be required. The total payment including the interest, will be the same for each year, and will be just large enough so that the entire principal will be paid off at the end of the period. The annual payment thus required to pay off a loan of \$1000 with interest at 5 per cent, in 20 years is \$80.24.

After a loan has run 5 years the borrower will be permitted to pay off the whole amount, if he desires, on any interest date, or to make partial payments in addition to the regular installment.

The requirement of installment payments on the amortization plan, as outlined above, will serve, first, to cultivate habits of thrift in the borrower and second, to make possible the placing of loans at a lower rate of interest, since the gradual reduction of the principal constantly improves the security for the unpaid balance. The privilege of optional payments after the first 5 years leaves the borrower free to discharge his indebtedness, before the end of the loan period, if he finds it convenient to do so.

The federal land banks will perform three important services. (1) They will convert the security which farm mortgages afford into a negotiable form, well known as farm-loan bonds. (2) They will furnish additional security for the protection of these bonds, through their capital and surplus and thus make the bonds more attractive to investors. (3) They will sell the land-bank bonds in the open investment market which for obvious reasons, the small farmer could not reach to advantage.

The bonds are to be used in denominations ranging from \$25 to \$1000 and it is expected that the bonds of small denomination will encourage saving through their appeal to individuals who have not been in the habit of making investments. The bonds will be secured not only by farm mortgages deposited in trust with a government official (the registrar for the land-bank district) but also, as indicated above, by the capital and surplus of the 12 land banks.

Both mortgages and bonds will be exempt from all forms of taxation.

Farmers who wish to obtain money from the federal land banks will ordinarily be obliged to form local loan associations, and to get their loans through these organizations. The local loan associations will improve the credit of their members and reduce the cost of their loans through the performance of certain definite services among which are the following: The committee called the "loan committee" of the association will appraise the property offered as security and approve all applications for loans which are sent to the land bank. The secretary-treasurer of the association will transmit the papers and carry on all correspondence with the land bank relative to the loans. The association will guarantee the mortgages of its members, the liability of any individual member being limited, however, to an additional sum equal to the amount of his capital stock, or approximately to 5 per cent of his own loan.

One important function of the new system will be to establish safe standards for the farm mortgage business of the United States; for it is not proposed to extend any credit except on the basis of proper security. In addition to the indorsements of the local association, every loan must have the approval of one of the salaried appraisers appointed by the government for the several land banks.

Further, not more than \$10,000 may be loaned to one borrower, nor more than 20 per cent of the value of the land offered as security plus 20 per cent of the value of the buildings; and the money must be used for specified productive purposes such as the purchase of farm land improvements, equipment, fertilizer or for the payment of existing in-

debtedness. The Federal Farm Loan Board of the Treasury Department has general charge of the system. The Department of Agriculture will cooperate with this board in supplying information and rendering assistance to farmers who desire to take advantage of the Federal Farm Loan Act, especially with reference to the organization of local loan associations.

### BIG CASH PRIZES IN THRIFT ESSAY CONTEST

Winners To Receive Medals In Each County, And \$5 To \$50 In Entire County.

Corvallis, Ore., March 7, (Special to Gazette-Times.) Here's a chance for a grade school pupil and a high school pupil in Morrow county to win a medal sure, and compete for one of the \$5 to \$50 prizes offered by the National Thrift Society for the best essays on thrift. All essays must come through the office of county superintendent Shurte.

"Oregon has done much to promote thrift in its educational institutions," says Dean J. A. Bexell, of O. A. C., who is the Oregon member of the national commission. "Why not Oregon children get in line and land a number of the county prizes? They can do it if they try."

In addition to the county medals, cash prizes will be given winners in the national contest as follows: For the winner of first place in the high school division \$50, for second and third best \$25 each, and for the fourth, fifth, sixth, seventh and eighth, \$5 each; for the winner of first place in the grade division \$25, for second \$15, for third and fourth \$10, and for each of the next five \$5.

For full particulars of this contest apply to the county school superintendent.

### OF INTEREST TO ALL 640-ACRE ENTRYMAN

Under the regulations recently issued by the Department, the district land office will not accept or reject petitions for designation, but in cases where they consider the petition defective or insufficient, they will mail to the entryman by ordinary mail a copy of Circular No. 523, and a copy of Circular 524, which explain the requirements. If an applicant under the Stockraising Homestead law receives these circulars from the land office it is a notice to him that his petition for designation is defective, and that it will not be sent to Washington for thirty days, during which time he may file a new petition if he desires. If he does not do this, the old petition will be sent to Washington and await its turn for action by the Classification Division. When it is reached it may be rejected, or held up for further evidence causing much delay and possibly the loss of the entry.

Practically all of the petitions filed before the regulations were issued are defective, so every entryman under this law should watch for this notice and make a new petition if needed.

### NEWS NOTES FROM OUR NEIGHBORING CITIES

#### Near Artesian Well Found.

Last week a well was completed on the Dr. Gritman place, four miles west of Pine City, which is almost an artesian well. At a depth of 70 feet a strong flow of water was struck, and it rose to within 20 feet of the top. A test of 100 gallons a minute did not lower the water perceptibly. Drilling was continued to a depth of 112 feet, but no more water was found.

Less than a quarter of a mile from this well is a drilled well that was put down 283 feet a few years ago without striking water. The Gritman well was waterwitched by Mrs. C. E. Lewis, who has been very successful in locating water in this neighborhood.—Echo News.

R. F. Wiglesworth transacted business in Echo Wednesday. He reports that there has been no loss of sheep in his neighborhood by reason of the cold weather and snow, as all the stock has been off the range for some time.—Echo News.

Mr. and Mrs. Hugh Currin and children returned Sunday in their car from Heppner, where they had visited with relatives several days. They came by way of Echo and Pendleton.—Pilot Rock Record.

After two hours deliberation the jury in the Hoch damage case returned to court last night with a verdict of \$12,000 and costs for Grace Pauline Hoch against all the defendants. The Peoples Warehouse, the Dickson estate, Gibson & Cole and the city of Pendleton. Fifteen thousand dollars was asked in the complaint.

Because of the diverging interests of four defendants, it is expected that there will be further legal action to determine whether all are equally responsible.—Saturday's Pendleton Tribune.

The death of John Born occurred at his home on February 24th. Mr. Born was born in Illinois in the year 1842. He was an old settler here, having come to this country more than thirty years ago. His wife passed away January 23, 1914.—Fox Cor. Long Creek Ranger.

GAZETTE-TIMES Advertising Pays. For this there is a reason: Circulation which includes practically ALL the people in Morrow and Northern Grant Counties.