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## Hardware

Is all the name implies and nothing more. Some hardware is better than other. That depends.

We carry complete lines of Hardware in the best known and more widely advertised lines.

## Vaughn & Sons

Hardware Dealers

## People's Cash Market

Phone Main 73

Wholesale and retail dealers in FRESH AND CURED MEATS

Prompt attention given all orders.

HENRY SCHWARZ, Proprietor

## I WANT LAND

TO SELL TO THE 31 BUYERS WHO WILL BEGIN TO ARRIVE HERE ON THE 6th OF THIS MONTH

If you want to sell, send me the full particulars, and description of your land, also a full list of what goes with your ranch if improved, and a full description of ALL improvements. Land NORTH of the Base Line preferred but can sell land anywhere in Morrow county.

THE LARGER THE RANCH THE QUICKER I CAN SELL IT. My charge for selling land is FIVE Per Cent.

The quicker I hear from you the quicker your ranch will be sold.

W. D. NEWLON,  
LEXINGTON, OREGON

We will pay Portland prices without commission for shipments of veal, all kinds poultry and fresh eggs at your station. Ship direct to Manager

BUTTE PUBLIC MARKET, Butte, Mont.

We pay express and same price you receive in Portland.

## REGULATIONS GOVERNING RURAL CREDIT ACT

Heppner, March 26, 1917.

Editor Gazette-Times:

The State Land Board is now ready to receive applications for loans under the Rural Credit Amendment of the state constitution and the act of the recent legislature providing the means for carrying the amendment in to effect. I am handing you herewith the regulations governing such loans in the hope that you will give currency to same through your paper.

### Who Can Borrow.

Any land owner who operates and occupies the lands offered as security is a qualified borrower. Persons deemed to answer the above requirements are as follows:

(a) When the applicant lives on the land offered as security and where such land forms a single holding, and where such applicant manages the land himself, performing the labor thereon with the assistance of his family or hired help.

(b) When the land offered as security is made up of noncontiguous holdings, on one of which applicant lives and from which he operates the different holdings as outlined in subdivision (a), the noncontiguous holdings to be not more than five miles from the one on which applicant lives.

(c) Where on account of lack of water or any other condition which in the judgment of the Board makes the land offered as security unfit for a rural home, but where the management and work are performed as provided in subdivision (a).

(d) Where for any reason the applicant must be absent from the land offered as security not exceeding nine months each year, but maintains his legal residence on said land and operates the same as provided in subdivision (a).

### For What Purposes Loans Will Be Made.

Loans will be made for the following purposes only: To pay for lands purchased, to purchase livestock and other equipment, for making improvements, which in the judgment of the Board will increase the productivity of the lands offered or add to their value as a farm home in a degree to justify the expenditure, or to satisfy incumbrances upon such lands, which in the judgment of the board were incurred or assumed by the applicant for the foregoing purposes.

### Security.

Loans will be made only on first mortgage liens on farm lands.

### Amount of Loan.

Loans to any person will be for not less than \$200.00 nor for more than \$5000.00. All loans will be limited to fifty per cent of the actual cash value of the security offered exclusive of perishable improvements and in no case will more than \$50.00 per acre be loaned on any land. In arriving at the value of lands offered as security, water rights appurtenant to the land will be taken into consideration.

### Rate of Interest.

Interest on loans will be five per cent. If however any issue of bonds sold to procure the loan fund shall sell for less than par, the interest rate on loans from the proceeds of such issue of bonds may be increased accordingly up to one per cent additional.

### Time of Loan.

Loans will be made for not less than ten years nor for more than thirty-six years. Payments of \$50.00 or any multiple thereof, in addition to the amount due under the mortgage, may be made at any amortization date.

### Amount of Payments.

Payments will be for the same amount in each year of the time loan has to run and the amount of such payments will pay the loan principal and interest within such time. If excess payments are made, such payments will not decrease the amount of subsequent payments, but will shorten the time the loan runs.

### Additional Loans.

1. Purpose for which loan is desired must be clearly stated in the application and become a part of the mortgage contract.

2. Repayment of the loan will be required on six months' notice, if moneys borrowed are applied to purposes other than those hereinbefore stated, or if the lands mortgaged are leased or sold to any person not fulfilling the conditions and purposes provided for in the contract with the state.

3. But one loan will be made to one person. When a person has a loan and desires another on other land, the old loan must be included in the new application and one mortgage executed covering the entire security.

4. Applicants for loans must furnish abstract of title and same will be kept in the office of attorney for the Board or his successor and returned to the borrower when the loan is paid.

5. A fee equal to one per cent of the loan applied for must be transmitted to the Board with the application, provided however, that no fee shall be less than \$10.00. Mortgagor must pay for recording his mortgage.

Respectfully,

C. E. WOODSON,

Attorney for State Land Board.

Frank Anderson was among the Eight Mile farmers attending the Farmers Union meeting in Heppner on Saturday.

Guy Boyer is now the proud possessor of a new Hudson super-six, purchased this week from Vaughn & Sons. The car is certainly a beauty.

John Maidment and Andrew Neal were over from Lone Rock on Friday, returning home Saturday. These gentlemen are among the prominent sheepraisers of that section and are somewhat concerned over the weather conditions at this time. Lambing will begin this week at the Maidment ranch, and the cold, raw winds will make the job rather unpleasant to say the least. Lambing has been progressing for some time at the Huddleston ranch with good success. There is plenty of feed so far in the Lone Rock country but cold weather is keeping back the range.

Owing to the worst car shortage of the season the Heppner Wood Yard has been unable to get lump coal. There has not been a car west from Rock Springs in two weeks and the situation has become acute. We are still making every effort to get lump coal, although at the present time we have on hand a good supply of nut coal.

N. A. CLARK.

### NORTHERN PACIFIC RAILWAY LANDS

IN EASTERN OREGON CAN NOW BE PURCHASED AT LOW PRICES AND ON EASY TERMS. FOR PRICE LIST AND INFORMATION, CALL ON J. A. TROEH, 900 YEON BLDG., PORTLAND, OR.



## PAIGE

The Most Beautiful Car in America

THE Paige Linwood "Six-39" is designed and manufactured for the man who desires in a five-passenger, six-cylinder motor car, all the beauty, distinction, luxury and service that the market affords—a combination he knows he can find in the Paige.

All the beauty of Paige lines, all the infinite care of Paige manufacture, all the Pride of Paige Ownership are in this new five-passenger car—which is in every respect a worthy member of "The Most Beautiful Car in America" family.

There can be nothing better in five-passenger cars—because nothing better can be built. And the price of the new Linwood "Six-39" is \$1175.

Stratford "Six-51" 7-passenger	\$1495 f.o.b. Detroit
Fairfield "Six-46" 7-passenger	\$1375 f.o.b. Detroit
Brooklands "Six-51" 4-passenger	\$1695 f.o.b. Detroit
Dartmoor "Six-39" 2 or 3-passenger	\$1175 f.o.b. Detroit
Limousine "Six-51" 7-passenger	\$2750 f.o.b. Detroit
Sedan "Six-51" 7-passenger	\$2300 f.o.b. Detroit
Town Car "Six-51" 7-passenger	\$2750 f.o.b. Detroit

Paige-Detroit Motor Car Company  
Detroit, Michigan

RIVERS AUTO COMPANY  
IONE, OREGON

## Ford

THE UNIVERSAL CAR

For the pleasure tour in her own car of cozy comfortableness, the Ford Sedan is the ideal motor car for women, in all weathers. Simple and easy to drive, and the economy of operation and maintenance—about two cents a mile—means luxury with sure money-saving. The price of the Sedan is \$645, Coupelet \$505, Town Car \$595, Touring Car \$360, Runabout \$345—all f. o. b. Detroit. Leave your order with us today.

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J. O. RASMUS, Mgr.

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