

FARM LOANS SOON TO BE AVAILABLE

It is being announced that the federal farm loan banks will soon be ready to accommodate borrowers. The bank for this district is located at Spokane. Realizing that farmers everywhere, and probably some of those in this vicinity, will be wanting to borrow money, the Outlook has prepared the following article dealing with the subject.

By reason of the facilities created by the act which was passed last summer it will be easier in the future for a farmer to secure money to make needed improvements for the purchase of stock and it will be easier also for the landless man to purchase a farm.

The federal land banks now almost ready for business will stand ready at all times, it is expected, to lend money to farmers on the farm mortgage security. The interest charges will not be more than 6 per cent, nor more than one per cent above the rate paid on the bonds sold by the banks. There will be no commissions or bonuses. The loans will be made for periods of time ranging from five to forty 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 the rate of 5 per cent, in 20 years, will be \$80.24.

After a loan has run for five years the borrower will be permitted to pay off the whole amount, if he desires, on any interest date, or to make 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 the 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 five years leaves the borrower free to discharge his indebtedness before the end of the loan period, if he finds it convenient to do so.

A recent publication of the department of agriculture concerning this matter says:

"The federal land banks will perform three important services. 1. They will convert the security which farm mortgages afford into a negotiable form, 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 issued in denominations ranging from \$25 to \$1,000, 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 twelve land banks.

Bond 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 for 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 the correspondence with the land bank relative to the

WHEN ONE ANIMAL IS HALF THE HERD

A. H. Burns, living on rural route one out of Troutdale, was recently requested to give the Outlook a brief history of his prize winning herd of registered Holstein-Friesian cattle. He has sent in the pedigree of but one animal with the taconic sentence, "The bull is half the herd."

Of course he doesn't mean that the bull is half the herd in point of numbers—that is but a figure of speech, but in falling to tell how many cows he is keeping and what they are doing, he may be pardoned for taking great pride in the bull whose pedigree is as follows:

His name is King Segis Matador Canary Johanna. He was bred by David McKeown of Gresham and was sired by Segis Walker Matador, whose dam's record for seven days was 617.9 pounds of milk, producing 33.54 of butter.

The King's dam was Glendale Canary Colantha. At seventeen months her seven-day record was 261 pounds of milk and 13.36 lbs. of butter. She is a daughter of the old herd sire Sir Oregon Colnatha and Rilla Canary. Sir Oregon Colnatha was one of the greatest show bulls and Rilla Canary was one of the greatest show cows ever seen in a western show ring.

SIXTY-FOUR FORDS NEXT TWO MONTHS

Latourell & Son have ordered 64 Fords for March and April delivery and say they will sell them all.

Eleven of them are already sold, with cash deposits to insure their delivery as soon as they arrive.

The order now on its way here comprises twenty-four touring cars and four roadsters for March; also thirty touring cars and six roadsters for April. A list of the buyers will be given as the cars are delivered.

Latourell & Son are also local agents for the Dodge car. They sold one to F. D. Webb of Bridal Veil last week.

SCENIC

Miss Minnie Shriner spent a day last week visiting her parents, Mr. and Mrs. I. N. L. Shriner, Mrs. Clara Keenan of Portland, and Walter Shriner and wife and son were also guests at the Shriner home during the week.

Mr. and Mrs. B. C. Altman, Mrs. C. H. Burchett and A. E. DeHaven were among the ones who visited the city last week.

Mrs. Kitty Williams, of Portland, who visited her mother last week, returned Saturday, taking with her her mother, Mrs. Ralph Neibauer, who has been ailing sometime.

The Baptist Ladies' Aid society will have an all day meeting with Mrs. Jas. McBain next Thursday.

Mr. and Mrs. Ed. Johnson, who have been working for Mr. Altman for several months, moved to their farm near Colton.

Auto for Hire.

Will make trips evenings and Sundays anywhere. W. R. Johnson. Phone 558.

loans. The association will guarantee the mortgages of its members, the liability of any individual, 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 in the United States; for it is not proposed to extend any credit except on the basis of proper security. In addition to the indorsement 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 50 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, fertilizers or live stock, or for the payment of existing indebtedness.

The federal farm loan board of the treasury department has general charge of the system. The department of agriculture will co-operate with the 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.

AN APPEAL FOR THE STARVING CHILDREN OF STRICKEN BELGIUM

By J. E. WERLEIN, Portland, Oregon

This is an appeal on behalf of little children, and I want to reach: The wheat growers east of the Cascade mountains, The cowboys of the same district, The fishermen of the rivers of Oregon, The dairymen in the valleys west of the Cascade mountains, The mothers and fathers, and the school children of every school district in the state.

I want to remind you wheat men and you cow men, dairymen and home builders of the unprecedented prosperity that has been yours during the past two years, and to point out that it is possible for you to enjoy the good things of life because (and for no other reason) of the most awful war in the history of the world.

In the pathway of that contest stood a little country which was unfortunate enough to oppose the advance of an invading army—it was Belgium.

Today the little children of Belgium—4,000,000 of them—are paying the price. Innocent children of any wrong doing, but nevertheless they pay.

Four million Belgian children are hungry today. A large percentage of them are starving, and will die regardless of the haste with which money is raised and rushed to them to buy food.

But a larger percentage of them can be saved.

Will you try to get this picture in your minds? Imagine a long bread line; every child in it is hungry; some of them are starving, and there is not enough food for all. An officer comes down the line. He examines each child and he separates the hungry from the starving, and the "hungry" are pulled out of the line, screaming and kicking.

Get that again. The "hungry" are separated from the "starving." This is a true picture, and it is the basis of this appeal to all Oregonians who have received big pay for their products sent to the war zone.

We ask you to pay back a little sum of money to send to those children, so that all may have sufficient food to keep them alive until the war is over. We appeal for any sum you wish to give, but send it quickly. All remittances should be made to S. L. Eddy, care of the Ladd & Tilton bank, Portland, Oregon. It will reach the committee in charge of the Belgian Children's Food Fund, and will be promptly forwarded.

The committee can keep a Belgian child alive at a cost of \$1 per month, or a little over 3 cents a day. One hundred dollars will feed 100 children one month; \$1,000 will feed 1,000 children one month. The children will only have three slices of bread spread with grease and a bowl of vegetable soup, but it will sustain life.

I want to ask some big-hearted fellow in every town where my appeal is printed to read this appeal and to then get right out and pass the hat for contributions. Don't wait for some other fellow to do it; do it yourself.

I want to ask every school in Oregon to undertake the support of as many Belgian children as the pupils think they can care for. A fund of \$5 a month from every school in Oregon would be caring for several thousand hungry kiddies.

Sunday, March 4, has been designated as Belgian Children's Relief Fund Day. I urge every minister and every priest to speak of the conditions in Belgium, and to take up a collection to buy food for the little ones.

I urge every mayor, every county school superintendent, every commercial organization to help in this work. Call meetings and organize to save these innocent lives. Each community should go at the work in its own way, but all remittances should be sent to Mr. Eddy. They will be acknowledged, and full credit will be given each town and city for what it does.

Sincerely yours,

J. E. WERLEIN, Chairman,
Belgian Children's Food Fund Progressive Business Men's Club,
Portland, Oregon.

TEACHERS' LEAGUE IN REGULAR SESSION

The Multnomah County Rural Teachers League held its regular meeting Saturday, February 24, at 11 o'clock in room 304 of the courthouse, Portland, with a very good attendance of teachers. After the report of committees and the appointment of a press committee, with Mrs. E. A. Pomeroy, chairman, Mr. W. H. Boyer of the Portland school gave a very interesting and instructive talk on music in the rural schools and answered a number of questions handed in by the teachers. On account of the date of the next meeting conflicting with the Council of Parent-Teachers it was voted to meet again in five weeks instead of six. The subject of the next meeting will be a discussion and explanation of the proposed "Tenure of office bill for rural teachers."

Weather Forecast.

Pacific States: General rains probable during week in Washington and Oregon, and rains at beginning of week in California; fair in last named state after Monday. Temperature near normal.

Estacada Votes Bonds.

At a special election on Saturday last Estacada voted bonds to the amount of \$25,000 for a new high school, by a majority of forty-eight in total of 110.

Stepping Orchestra Dance.

The stepping orchestra will give a dance in Regner's hall, Saturday night, March 3. Good music, good floor management. Gentlemen 75c. Ladies free.

Thomas Jefferson's dinner, on the day when he signed the Declaration of Independence, was carried in a basket which is now in the possession of J. A. McDonald, of ee county, Georgia.

Candles have increased in price in Paris as a result of the restrictions placed on the use of electricity, gas and petroleum for illuminating purposes.

Try a want ad. in the Outlook.

SCHOOL CHILDREN INVITED TO SING

Mr. and Mrs. Crawford of the University of Music and Fine Arts of greater Portland, have extended an invitation to a number of the pupils of the Gresham public schools to sing at the university at 4 o'clock on next Sunday afternoon. Following are the girls and boys who are to sing:

Lelah Childers, Vivian Hevel, Nora Pullen, Walter Schwedler, Sarah Bachman, Ruth Cox and Ruth Ingalls. The children will be conveyed to the University building in autos and will be received there by Mr. and Mrs. Crawford and also by Miss Ethel V. Edick, another prominent instructor of the University. This speaks well for the musical work done in the Gresham schools.

Again in Business.

H. F. Bauer, who has been managing a barber shop in Portland, has taken charge of the barber shop formerly run by A. E. Adams and it is now open for business. The shop has been remodeled and new fixtures put in; also first class bath room in connection. Come in any get acquainted.—Adv.

A firm in this country has purchased a paper mill near St. John, New Brunswick, Canada, for \$3,000,000. The timber which was included in the sale comprises about 30,000,000 cords of wood.

Wong Chee, Chinese highbinder, was wearing a heavy shirt of mail when arrested. The shirt weighed 25 pounds and was made of closely woven steel links, double-meshed.

They are two brief intervals of color or beauty in the High Alps. One is during the late autumn, toward the close of September; the other is early in June.

Windows may be kept clear and polished if they are frequently wiped with a piece of chamois. This prevents the dust from caking.

Best and most complete line of bicycle tires ever shown in Gresham at L. L. Kidder Hdwe. Co.

If your Outlook subscription has expired renew today.

TWENTY DOLLARS FOR GRAPHAPHONE FUND

A capacity house filled the Gresham school auditorium Friday evening to enjoy an excellent program given by the musical department of the schools.

The program consisted of recitations, drills, dialogues and very much excellent music.

J. E. Perry, of Portland, was present and delighted the audience with his readings from the poet Riley. Mr. Perry and James Whitcomb Riley were raised on adjoining farms in Indiana, and were much devoted to each other.

The music instructor, Mrs. Pomeroy, and the other teachers as well, deserve much praise for the excellent showing made by the pupils.

About \$20.00 was cleared for the graphaphone fund.

The pupils of the eighth grade held a very successful sale of candy that they made themselves.

FAIRVIEW

The Schubert Male quartet will give a popular entertainment at the city hall Saturday evening, March 3, at 8 o'clock, under the auspices of the Y. P. S. C. E. The program will consist of quartet numbers, solos, pianologues readings, local hits, instrumental numbers, comic selections, melody and mirth, variety and spice enough to please old and young. Herbert W. Frost, basso soloist, sings B flat below the staff. All are invited to attend.

A program of unusual interest will be carried out in Fairview grange next Saturday, when the men of the grange will take their part in the contest, and present the entire program. The lecture is open to all and all interested are invited to come. O. M. Plummer of the Portland Stock yards will make the principal address of the day on "Marketing of Livestock." Several musical numbers, including a glee club, and recitations will be features of the program. The morning will be taken up with the usual grange work and a basket dinner will be enjoyed at noon.

The Methodist Ladies' Aid will give an entertainment on the evening of March 10, which will consist of a splendid chicken pie supper, served from 5 to 9, a sale of useful and fancy articles and a fish pond. The proceeds are to be used for the improvement of the church property and should call for the support of every resident of Fairview and vicinity.

Ice Cream's Annual.

Not alone in making and buying more automobiles did we, as a people, give evidence of the abounding prosperity of last year. We also, in 1916, increased our ice cream production by more than 23,000,000 gallons. And for the year's yield we paid almost \$300,000,000. Apparently we have placed the frozen sweets very near to the list of luxuries ranking as necessities. Dr. Holmes would have difficulty in finding for his book today a deacon so little accustomed to his ice cream as to treat it as a pudding of rare species.

Nevertheless, we discover from the national secretary's report of the trade that we have not yet placed our frozen dessert on the broadest possible footing in its own land. We have our great ice cream territory east of the Illinois river and north of the Mason and Dixon line. Within these bounds two-thirds of the crop of 1916 was consumed. New York city alone took care of 34,000,000 gallons. Evidently a great field of missionary work for freezers lies in our wide west and our solid south. Can we not make our ice cream sodas as popular throughout those regions as, under the spur of Yankee tourists' interest, they have become in London?

On one further point of report, it is expected that happens, ice cream, we may be sure, will go up this year. "The mounting cost of supplies," says the secretary, etc. A familiar, many-pointed tale. Ice cream will join the climbers on their own ladder of logic. Being more popular, it will also be more dear.

Home-like Rooms.

Modern, up-to-date rooms, with hot and cold water, steam heated and baths. Rates reasonable. First State Bank building, formerly occupied by Mrs. Waltman. Mrs. H. F. Bauer.—Adv.

For Sale.

White Leghorn hatching eggs, chicks and cockerels. Laying pullets, \$18 per dozen. H. W. Cooley & Son, Troutdale, Oregon. Phone 434.

MULTNOMAH IS FIRST GRANGE TO BOOST FAIR

Multnomah grange disputes the claim that Rockwood grange was the first to fall in line for a display at the county fair. An Outlook correspondent, writing from Orient, says that it took up the matter in January, deciding to have a booth at the fair and that committees have been appointed; also that there will be something doing every meeting of the grange hereafter to make the display a success.

The managers of the fair are very well pleased to have Multnomah grange beat Rockwood and the latter would be pleased to have Multnomah grange get the best prize. Both granges are represented on the fair board and all are working for the fair in good natured rivalry.

It is cheering to know that two granges are already determined to help the fair along, and it is predicted that space in the pavilion will be at a premium when all the other granges have been heard from. The information from Multnomah grange is contained in the following report of last Saturday's session:

Multnomah grange held its regular meeting last Saturday. The morning session was taken up with routine work. The secretary read the report of the county agent, Mr. S. B. Hall, and his work is much appreciated by the grange and also the Outlook for its service to the grange.

After a dinner, as only the sisters of Multnomah grange know how to put up, the meeting was turned over to the new lecturer, Mrs. Alder, who had a nice program prepared. The grange certainly put the right person in the right place when it elected Mrs. Alder as lecturer. One part of the program was a recitation and song by Miss Lena Cooley, who had become a member of the grange that meeting, and both was much enjoyed by the grange, and here is hoping Miss Cooley will be there again at the next meeting with another song. The attendance was very good in spite of the snow and storm. Those members not present certainly missed a good time.

Last week there was an item in the Outlook stating that the Rockwood grange was the first grange boosting the county fair. I believe Multnomah grange was first, as we decided in the January meeting to have a booth at the fair, and at the last meeting, Master M. H. Wheeler appointed several committees and the members of the grange pledged themselves to do all they could to make it a success, and the other granges had better take notice. There will be something doing at every meeting in regard to the fair from now on.

PLEASANT HOME

Miss Osburn, of Portland, is visiting her cousin, Miss Mammie Denney.

A very pleasant surprise party was given Miss Gertrude Iekler Saturday night by the Sunshine club, when they presented her with a most beautiful jewel box. A large crowd was present and everybody had a fine time.

Maurice Milsted and Howard Dawson, of Oregon City, visited Mr. and Mrs. J. Iekler and family a couple of days.

Fiber of the stinging nettle has been urged with success in Germany and Austria as a substitute for cotton in the manufacture of cloth. There are 10,000,000 acres of land in Austria suitable for the cultivation of nettles.

Warm Rooms to Rent.

Mrs. H. F. Bauer has taken charge of the rooms in the First State Bank building, formerly occupied by Mrs. Waltman, and has modern, up-to-date steam-heated rooms with hot and cold water and bath for rent.—Adv.

Construction has been started in China on a light railway to connect Swatow and Changlin, by way of Chenghai. The cars will be small, as they are to be pushed by men.

Tailoring

For men and women—cleaning, pressing and repairing done well. Peter Lenard, Powell street.

More than 300 kinds of fish are known to produce noises audible to human ears.