

MEDFORD MAIL TRIBUNE

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FARM LOAN BOARD INTEREST RATE TO BE FOUR PERCENT

Information from Washington, carried in the news dispatches last Saturday, that the farm loan board has fixed the rate of interest to be paid on farm loan bank bonds at 4 per cent, which means that farmers will be able to borrow money at 4 1/2 to 5 per cent, is about the most welcome news the farmers of Oregon have received in some time.

It was welcome news to them when the rural credits law was enacted at the last session of congress because then it was known that the highest rate of interest that could be charged for farm loans was 6 per cent, and this latest announcement only adds to the good fortune of the farmers who are now borrowers or may want to borrow money with which to develop or improve their farms.

Big Saving Seen.

This low rate of interest, if applied to all the farm loans now existing in this state, would result in a saving to Oregon farmers of more than \$1,000,000 a year in interest alone.

Oregon farm loans, it is estimated, approximate \$35,535,000. The average interest rate is 8 per cent. This means that Oregon farmers are now paying for the use of this money the sum of \$2,842,800 a year.

As soon as the new farm loan banks get into operation, the information from Washington says, farmers may borrow money at 4 1/2 to 5 per cent, if the rate goes as high as 5 per cent, the annual interest on Oregon's \$35,535,000 of farm loans would be \$1,776,750, or just \$1,066,050 less than the farmers of the state are now paying for their loans.

If the rate should be held down to 4 1/2 per cent, as the announcement says it may be, the saving would be even greater. The interest on Oregon's farm loans at 4 1/2 per cent would amount to \$1,599,075, which would be a saving over present payments of \$1,243,725.

Repayment Plan Easy.

Another feature of great importance connected with the pleasing news from Washington is this: Farm loans to be made under the provisions of the rural credits law will be based on an amortization plan. While paying a low rate of interest—much less than has been paid before—the principal of the loan will be steadily decreased until at the end of twenty or thirty or forty years, according to the time for which the loan is made, the principal will be wiped out with the last interest payment.

The great benefit of this plan will be appreciated by every farmer who has been paying 8 per cent or more interest year after year, while his debt has remained just as big as it was at the beginning. The only way the debt can be reduced now is to pay an added amount, over and above the interest. The new plan provides for paying off the debt as the interest is being paid.

COMIC SECTIONS CAUSE OF SUICIDE

CHENHOLM, Minn., Oct. 12.—Because, friends say, he believed the "comic" sections of Sunday newspapers were drawn for the purpose of making him a subject of ridicule, Charles Marlin, employed at the Sweeney mine here, committed suicide early today by blowing himself up with a huge charge of dynamite.

DEMOCRACY OR PLUTOCRACY?

(From the New York World).

BACK of every issue of this campaign is the irrepressible conflict between democracy and plutocracy. Are the people to rule or is property?

Nobody else has stated that question with such clearness as did President Wilson in his Omaha address, when he said:

Now the touchstone is this: On our part absolute singleness of heart and purpose in our allegiance to America, and then a justification of that allegiance to America by holding the doctrine that is truly American—that the States of America were set up to vindicate the rights of man and not the rights of property or the rights of self-aggrandizement and aggression.

Property we have found to be the indispensable foundation of stable institutions, but the rights of humanity are the essence of free institutions, and nothing can take precedence of them.

It is because Woodrow Wilson has caught this vision that he is today the greatest living leader of democracy in this or any other country. It is because Charles E. Hughes has not caught this vision that he has willingly made himself the servant of property and privilege in a campaign to re seize the government of the United States. It is because the people of the middle west have begun to grasp the meaning of this contest that President Wilson is received there with tremendous demonstrations of popular enthusiasm.

The United States has never had greater need of a truly democratic president in the white house than it has now—of a president who is in earnest sympathy with the democratic hopes and aspirations of mankind.

War inevitably breeds political reaction. It was so after the Napoleonic downfall in Europe. It was so after the civil war in the United States. It was so after the Spanish-American war. It will be so after the most devastating war known to human history. The rising tide of Toryism in Great Britain is already one of the sinister signs of the conflict.

The American people must either keep their government in their own hands or submit to being exploited by every privileged interest that is in financial partnership with Wall street republicanism. Mr. Hughes in this campaign is only a mask for the greediest horde of financial exploiters that the country has ever known—a horde that is working through the republican organization and is prepared to take possession of all the machinery of government for its own sordid profit. It is financing the Hughes campaign on a scale that Mark Hanna himself never reached, and Mr. Hughes' election would mean a new satumalia of corporation government. The influences back of him make it impossible that it should mean anything else.

American democracy must protect itself in this crisis of civilization, and it can protect itself only by re-electing President Wilson. The farmers have begun to see it. The workmen have begun to see it. The small merchants have come to see it. The salaried employes are beginning to see it.

All the political resources of financial Bourbonism have been thrown into the scale on the side of Mr. Hughes; but money and corporation power cannot win the election if the American people are still alive to their ancient rights and their ancient liberties—if they are still keeping the old faith.

The Wilson policies are a new charter of democracy which can be rejected only at public peril. To return to the doctrine of government of property by property for the doctrine is to return to the doctrine that exalted human slavery, that justified secession and that finally gave the United States over to civil war.

HEADQUARTERS FOR WILSON OPENED

Wilson headquarters will be opened Friday in the Boyden building, on Main street, next the Star theater, in the room recently vacated by Brown's billiard parlors. Literature, lithographs and campaign buttons will be on hand for distribution and active work began in the candidate's interest.

Messrs. P. J. Neff and E. E. Kelly spoke last night upon campaign issues to a crowded house at Gold Hill and were well received. They speak tonight at Engle Point and Saturday at Butte Falls.

Active campaign work has been begun by county candidates and all report an overwhelming public sentiment for Wilson throughout the county.

TRAMP'S PIPE STARTS SAN FRANCISCO FIRE

SAN FRANCISCO, Oct. 12.—A spark from a tramp's pipe started a blaze today which partially destroyed St. Dominic's hall here, said to be the oldest structure of the Dominican order of Catholic priests in California. In the early '50s and vigilante days a tiny congregation gathered in the church after the destruction of its pretentious successor in the 1909 earthquake, its walls again echoed the words: "dominus vobiscum," but shortly after it again settled into the role of "a deserted old church."

BELL-ANS Absolutely Removes Indigestion. One package proves it. 25cat all druggists.

UNIVERSITIES TO TRAIN OFFICERS

WASHINGTON, Oct. 12.—Presidents of nineteen leading colleges and universities have been called in conference by the war department preparatory to establishment of a systematic method for training reserve officers for the United States army in those institutions.

It has been estimated that the army must maintain a corps of 50,000 partially trained junior officers to facilitate organization of an adequate military force should the nation have war with a power capable of attempting invasion.

The main source of supply for these officers would be institutions with approved military courses where military training under army officers is part of a student's work.

National Guard organizations composed entirely of college students have been mustered out of the federal service so those men may composed the first increment of reserve officers to be drawn under the new plan.

Mr. and Mrs. J. W. La Porte of Portland are in the city for a few days.

Deafness Cannot be Cured by local applications as they cannot reach the diseased portion of the ear. There is only one way to cure deafness, and that is by constitutional treatment. Deafness is caused by an inflamed condition of the mucous lining of the Eustachian Tube. When this tube is inflamed, you have ringing, buzzing or imperfect hearing, and when it is entirely closed deafness is the result, and unless the inflammation can be taken out of this tube restored to its normal condition, hearing will be destroyed forever; time cases out of ten are caused by Catarrh, which is nothing but an inflamed condition of the mucous surface. We will give one Hundred Dollars for any case of Deafness (caused by catarrh) that cannot be cured by Hall's Catarrh Cure. Sent by circular free. P. J. CHENEY & Co., Toledo, O., Sold by Druggists, 732. Take Hall's Family Pills for constipation.

JOHN A. PERL UNDERTAKER Lady Assistant 24 S. HARTLETT Phone M. 47a and 47-J. Automobile Hearse Service. Ambulance Service. Coroner.

FAMOUS PREACHER HERE ON SUNDAY

The Rev. Ralph Hall, LL.D., D.D. of Philadelphia, superintendent of the Young People's Christian Association of the Presbyterian church in the United States and one of America's greatest preachers, will preach at the Presbyterian church both morning and evening next Sunday, Oct. 15. "Go-to-Church-Family Day" will be observed at 11 a. m. A great young people's convention will be held at 7 o'clock in which Phoenix, Central Point, Jacksonville and Rogue River churches will send large delegations to Medford. The Phoenix, and Jacksonville choirs will assist with the musical programs. Don't fail to hear Dr. Hall. All welcome.

MUSIC COLLECTION AT PUBLIC LIBRARY

The following music collection from the state library has been loaned to the public library for three months: Beethoven, Crowest; Brahms, Erb; Chats With Music Students, Tapper; Chopin, Madden; Claude-Achille Debussy, Liebich; Franz Liszt and His Music, Hervey; Great Musicians, Old-meadow; Greig and His Music, Finck; Guide to Music, Mason; Handel, Marshall; Haydn, Hadden; History of Music, Pratt; Life of Mozart, Nohl; Mendelssohn, Roekstro; The Music Life, Tapper; Overtures, Humecker; Schubert, Danean; Schumann, Fuller; Songs and Song Writers, Finck.



Watch Your Step

Many people fail to realize that the common habit of coffee drinking may, sooner or later, handicap ability and hinder progress.

It is a scientific fact that coffee contains a harmful drug, caffeine, which with many, through regular use, causes nervousness, headache, heart flutter or other annoying ills.

The wise move is to quit coffee and use

POSTUM

Made of wheat and a bit of wholesome molasses, this famous pure food-drink has a rich, snappy flavor much like mild Java coffee, yet contains no drug nor other harmful element.

Postum comes in two forms. The original Postum Cereal must be boiled; Instant Postum, a soluble form, is made in the cup with boiling water—the same delicious drink—instantly.

A look to health now smooths and brightens the path of the future.

"There's a Reason" for Postum Sold by Grocers everywhere.

TWO TRIPS DAILY -BETWEEN- MEDFORD and EAGLE POINT New Japanese Hand Laundry will open for business OCTOBER 9TH We will do all kinds of laundry work and dry cleaning. All work done by hand. 122 NORTH FRONT ST. PHONE 756.

Empire Land Plaster Fertilizer Gypsum or Land Plaster, as it is known to the farmer, is a sulphate of lime, which has been recognized for years as a valuable fertilizer, and the best stimulant and regulator of the physical conditions of the soil that nature has provided. It is composed of 46 per cent. sulphuric acid, 23 per cent. lime and 21 per cent. water. It contains two of the most common plant foods, lime and sulphur. Dr. Horace E. Stockbridge of the Florida Agricultural College, speaking of Gypsum, says with regard to lime: "Where the mountain limestone is at the surface, soils of remarkable properties are the result—their grazing qualities being unequalled. The renowned bluegrass region of Kentucky supplies the best possible evidence in support of the fact." Empire is especially adapted to alfalfa and clovers. We carry vetch, grey oats, alfalfa and all kinds of pasture grasses. Monarch Seed & Feed Co. MEDFORD, OREGON.

Expecting the Stork? Every mother-to-be should be in the midst of pleasant and comfortable surroundings, and a constant user of "Mother's Friend"—the true friend of expectant mothers. THE BRADFIELD REGULATOR CO. 210 Lamar Bldg., Atlanta, Ga.

EDWARD CHARLES ROOT Music Studio COLLEGE BUILDING, 21 NORTH GRAPE STREET. Teacher of Violin, Clarinet and Fretted Instruments. Modern scientific instruction. The unfoldment of the pupils' individuality is assured and sustained.

Ford THE UNIVERSAL CAR The Ford car makes its appeal to you in appearance as well as for service. Large radiator and enclosed fan, streamline hood, crown fenders, entire black finish, nickel trimmings—up-to-date in all requirements for handsome appearance—and serving the people the world over as a money-saving, time-saving, labor-saving utility. C. E. GATES

308 X YES IS A VOTE FOR YOUR CHILDREN ONE NORMAL NOT ENOUGH Oregon has but one Normal School. This school is located at Monmouth. C. E. GATES