

With an expenditure of \$75,000 it is estimated that a highway can be built from the Mutlnomah county line to the Wasco county boundary and the Hood is: don't. As it is, there are probably River county court is considering the submission of a bond issue in that amount to the voters of the county. Should it be decided not to contribute to the higwhay there are two alternative routes. One of these is to 1. Make sure that the purpose for a carry vehicles on barges from Shell which the borrowed money is to be used a mountain to Mosier. This will give a

ood road from Portland to The Dalles, The other is to establish a ferry serice between Cascade Locks and Stevenson and between Biggs and Maryhill. Skamania and Klickitat counties on

the Washington shore are very appreci-ative of the importance of the highway and are solicitous to have it routed that way. The Washington state high-

way commission has made an approprifrom Stevenson to Lyle and the Klicki-tat county court has made an appropritation of several thousand dollars for betterment between Goldendale and Maryhill. At Biggs, connection will be made

with the central Oregon highway that leads to California and the road that and interest and leave a fair margin ands to California and the road that and interest and leave a fair margin ands to Pendleton, Walla Walla and of profit for the borrower into the bar-Spokane. At Maryhill connection will be made with the road that leads through Klickitat and Yakima valleys into the Okanogan and British Colum-bia. These roads can be traveled the vear around and of the activate the sport of view it matters comparatively little whether the states of the sport of the borrower into the bar-gain. If it is borrowed for a foolish purpose it will produce nothing and consequently there will be nothing with which to repay the loan. From this point of view it matters comparatively point of view it matters comparatively little whether the interest be high or around and of the entire system low. It is the repayment of the princithe Columbia river highway is the key. pal that is the chief difficulty. In the scenery of the Columbia river Rules 2 and 3 deal with the most sat

Oregon has one of its greatest assets, which will be capitalized when the highway is opened to travel. Furthermore the highway will sup-

plement the open river, carrying products between the river and the interor country. It is for Hood River county to say whether she shall share in this great improvement or not.

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ie State of Oregon L. Lunkin, Fisin, Lands Company iey-Smith Lomber titon, also all other wan claiming any interest in the rea upisint herein, de To Vanderbill Orchard Lands Company, a IN THE NAME OF THE STATE OF ORE GON, you and each of you are hereby requir ed to appear and answer the complaint filed

t rules and is willing to be guided by them, the government's advice to him d is: don't. As it is, there are probably almost as many farmers in this country who are suffering from too much as from too little credit. Of these rules the three most impor-tant are: 1. Make sure that the purpose for which the borrowed money is to be used will produce a return greater than needed to pay the debt. 2. The length of time the debt is to run should have a close relation to the productive life of the improvement for which the money is borrowed. 3. Provision should be made in long time loans for the gradual reduction of the principal. 5. The first rule is of course the key to the wise use of credit. Between bor-rowing money to spend on one's self-and borrowing money to buy equip-ment of some sort with which to make gance and thrift. If the money is borrowed for a wise purpose it will produce for a wise purpose it will produce for a wise purpose it will provide for a wise purpose it will produce a return greater that he defermined and the title to said undivided one-fourth interest in said premises, and the south west is served to be the owner in fee simple and borrowing money to buy equip-ment of some sort with which to make a dore contained the state of a wise purpose it will premises or any part thereaf averse to plain the above entitled the statement of such undivided one-fourth interest in said premises or any part thereaf averse to plain the said undivided one-fourth interest in said premises, and the Wood River Unater weeks, pre-still such and the state and enter-do trecord herein on the listh day of May. 1914, directing that the same be published ore s week for at wone published premised of the of the terment is a state date of the terment and borrowed for a wise purpose it will

ing May 21st as the date of first oing May fist as the date of first publica and requiring that you appear to answer ein on or before July 6th, 1914. Date of first n and reu dication. May 21st, 1914

F. E. SCHMIDT. I. H. VAN WINKLE, Attorneys for Plaintiff

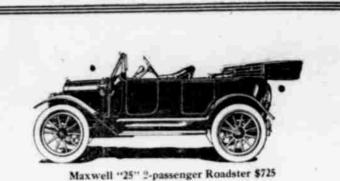
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\$17,000.00 6 per cent Irrigation District Bonds, East Fork Irrigation District Hood River, Oregon

Senied proposals will be recoived by the Board of Directors of East Fork Irrightion Dis-trict at their office in Rooms 5 and 6. Hall Building Hood River, Oregon, until one-thirty o'clock P. M. on Tuesday, June With, A. D. 1914, for the purchase of the whole or any part of the unsoid portion of an issue of bonds auth-orized and issued by the above named Dis-trict (the entire usue having been in the sum of One Hundred Fifty Thousand Dollars; in the aggregate sum of Seventeen Thousand 317,000.00 dollars, and of the following denominutions and maturities, towit: seven-teen (17) bonds in the sum of One Thousand dollars (\$100.00] each, maturing July 1. 1983; isfactory ways of repayment. Under-neath them both is the same principle: The loan must be repaid with money it earns itself. For example, if the money is used to buy a machine that will last ten years, the machine must earn enough in that time to pay for itself or it never will. The loan, therefore, should be entirely repaid before the ten years are up or the farmer will lose money on the transaction, paying \$1000.00) each, maturing July 1, 1933 d July 1, 1913, and bearing interest a out interest for no benefit in return. On the other hand, if too early a date first day of January and July of each is set for repayment, the machine will not have had sufficient opportunity to make the requisite money and the borrower may have difficultfy in rais-ing it elsewhere. Rule 3 provides for some form of amortization, the system by which the principal is repaid in installments so that the amount of the loan is continu-ally diminishing and in consequence the interest charges also. Such a system is quite feasible when the loan is really productive, when it returns to the boris set for repayment, the machine will

a capacity of 28 million young trees a year.
Tables showing the payments requires the bulletin and are recommended to the serious consideration of everyon who contemplates borrowing money. The state of Pennsylvania celebrater for spring planting and one for the fall-in April and October respectively.
The tate of Pennsylvania celebrater in ontains one lookout station has the ender the series the orthoring. Of course, the case and are responsible back for an amount equal to two the metrioning. Of course, the case the terest should be as small as possible, Everybody knows that—except the series the tirt the torter rules are not inter who are realing the state of pennsylvania celebrater in ontains one lookout station has the accurately, by distary and one for the fall—in April and October respectively.
With the end of the bord of the bord of reporting accurately, by dista waway.
With the end of the bord of the bord



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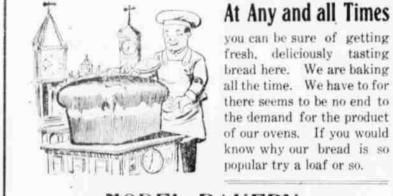
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