The Evening Herald

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Land Problem Is Solved

Own Production Pays for Land

First Payment on Lands Under New Plan Will Be 20 Per Cent and Then Nothing on Principal Until Five Years, Only 50 Per Cent Being Paid in All

The land problem in California, existing for many years, has in the last five or six years become acute. It is no exaggeration to say that it is this problem which has in large measure stood squarely in the path of California's growth in population and wealth. It is to an extent felt in all the Pacific Coast states, but not nearly to the same degree as in California. Conclusive evidence of this is shown in the latest figures of the United States bureau, which reveals that California, instead of being first in growth among the Far Western states, has in the last ten years fallen actually to last place in percentage increases, both in population and in taxable wealth.

Reduced to its simplest form, the California land problem is this: How to place settlers upon the millions of acres of rich farming lands in this state, upon terms that will enable the settlers to make their occupation profitable to themselves.

The history of colonization and land development plans in this state during the past ten years is black with failures and disappointments. The net result has been some exceedingly bad advertising for the state, and a constantly increasing difficulty in securing capital and settlers for new projects.

The trouble has not been with the lands themselves; omitting certain glaring instances of actual misrepresentation and fraud which have been properly punished, the lands offered have been as rich and fertile as any in the world. Nor does the difficulty exist in finding the right kind of settlers. There are literally thousands of experienced farmers anxious to invest their youth, their energy, their knowledge, and their capital in any farming proposition that offers them an even chance for success.

The difficulty has been, first, in the high prices at which desirable farming lands have been, and of necessity had to be sold, and secondly, in the absence of any system which gave the farmer sufficient time to "turn around."

Almost all the sales of farming lands in this state have been on a basis or annual payments with full payment in five years. In a small minority of cases these payments have been extended over a period of ten years, but even ten years has proven too short. It has been an exceedingly fortunate settler who has had money sufficient to meet his heavy annual payments, plus heavy interest charges, plus the inevitable costs of stocking, fencing, ditching and developing, and still have enough left to live upon.

The present backwardness of the state's development is due in large part to the majority of failures and the evil reports which those failures have spread. As a result, the fertile valleys of California are today developing with extreme slowness, the average settler of limited means preferring to take his chances in homesteading in less developed states, with all the discomforts and privations that pioneering involves, or in renting, with its attendant risks and even—depletion.

How, then, can we estimate the value of a plan which would turn these failures into successes, which would enable almost any man with a little money and plenty of energy to secure large tracts of the richest land on earth on terms which make his success a practical certainty?

Such a plan has been sought for years, but none has been found that satisfactorily met all angles of the problem, until now.

It has remained for Mr. Frank K. Mott, well known in California, ten years mayor of Oakland, and for many years a student of the land problem, to evolve and perfect a plan which, in the opinion alike of real estate men, farmers and bankers, does meet the question squarely and solves it absolutely.

Like almost all great ideas, the Mott land purchase plan is, in its essentials, simplicity itself. It is one of those flashes of inspiration which, when explained, fills one with wonder that no one had thought of it before. It depends upon no new or radical or untried principle. Its fundamentals are as old and well known as anything in the banking business. It depends essentially upon keeping the money paid by the purchaser steadily at work earning more money for him toward the reduction of his debt.

It is as if the purchaser of a farm placed his money in a savings bank instead of handing it to the seller, making fresh deposits in small amounts over a long term of years, and allowing the interest to compound, until payments and interest together equal the amount of the debt.

Meanwhile he has full possession of the land and is making it pay for itself and for his living. The thought of having his interest charges working day and night for him instead of against him will be new and delightful to most land buyers. Every banker knows the irresistible power of accumulating interest. Heretofore it has been the banker or the mortgagee who has had the benefit of that accumulation. Under the Mott land purchase plan that tremendous power is now applied to the benefit of the mortgagor—the purchaser of the land.

Another factor of immense import is this: Under the Mott land purchase plan, the small purchaser gets his land at somewhere near the wholesale price.

Applying these generalities to a concrete illustration, let us take the example of a tract of land of 10,000 acres which will soon be offered to settlers under this plan. The first item is the survey of the land by qualified and unprejudiced experts of acknowledged reputation, and by the University of California. These experts analyze the soil, report on the facilities for transportation, the accessibility to markets, the amplitude of the water supply, etc. Their report shows definitely what the productive power of each acre is, and consequently the return in money that is certain under proper cultivation. Nothing is left to chance. No room is left for misrepresentation or exaggeration. The purchaser knows by the testimony of acknowledged and unbiased experts exactly what income the land will bring.

The land is sold on the following terms: A first payment of 20 per cent, and no more payments upon the principal for five years, at which time another payment of 10 per cent is made. This five year period, during which no payments on the principal are required, gives the settler ample time to get his land into running order and to lay up some money.

The next payment is three years thereafter; that is, the eighth year after the date of purchase; at which time another 10 per cent is paid.

Two years thereafter, or ten years after date of purchase, a final payment of 10 per cent is made. At this time the purchaser has thus paid one-half the full purchase price, and under the Mott land purchase plan, that is all he ever does pay on the principal. He continues to pay interest at 6 per cent upon the unpaid balance for a period of twelve years, at the end of which time, twenty-two years from the time of purchase, his mortgage is cancelled, although his payments on account of principal are, as stated, only 50 per cent of the purchase price.

This will strike most men, familiar with the usual land selling methods, as being too good to be true, but the explanation is simplicity itself. Throughout the whole twenty-two years the money paid in principal and interest has been working for the purchaser, and the accumulation will have reached the total amount of the purchase price. Financiers may inquire where the seller comes in under this plan. That is not a question which interests the purchaser. So far as he is concerned the facts are exactly as stated above, and the performance of the contract with him is guaranteed and protected.

As a matter of fact, however, the plan does take good care of the seller, who receives the full wholesale value of his land with a reasonable interest on all delayed payments. He even gets a little more than he would under existing conditions, because he is saved the usual heavy costs.

So far as the purchaser is concerned, he gets the land at close to the wholesale price, pays nothing for brokerage, or for any other expense except the cost of making out papers; has twenty-two years to pay for the land, with ample time between payments, and, finally, never pays more than one-half the purchase price.

The plan appears so unbelievably liberal from the standpoint of the purchaser that it is usually received on first presentation with incredulity. It is therefore well to repeat that it has received the approval of the best financial minds of the West, and is endorsed as sound, practical and satisfactory after long and critical scrutiny of the financial details.

The placing of land sales upon a fair, low priced and long credit basis, without the penalty of heavy interest, should certainly attract the attention of those thousands of young men upon farms, renters and others who are seeking farms of their own, and should tend rapidly to make the idle, fertile valleys of California glorious with crops.

Anyone interested will receive fuller details by addressing the Frank K. Mott company, Security bank building, Oakland. The information will be supplied without reference to the sale of any particular tract, but merely as an explanation of the plan itself, and as the solution of a great problem applicable to the marketing of any land anywhere.

PRISONERS ARE MADE TO LAUGH

INMATES OF SAN QUENTIN PRISON ARE GIVEN ANNUAL SHOW NEW YEAR'S BY ACTORS AND MUSICIANS

SAN QUENTIN, Calif., Jan. 2.—The drab monotony and cheerlessness of long hours behind gray stone walls was relieved for a few hours yesterday morning at San Quentin prison, when a big troupe of entertainers, actors and musicians gave to the 2,000 prisoners the annual New Year's show.

Long rows of striped men listened with hungry ears for a melody of the outside world; lips that have all but forgotten how to smile, broke into laughter at some quip and eyes brightened when pretty girls skipped on the stage.

Men who looked upon the world only through iron bars, men who will spend their lives in narrow cells, gathered to forget the past and stifle the haunting visions of the future.

It was Sid Grauman of San Francisco who gave the party. For the last four years the Empress theater manager has given the prisoners a "party" on New Year's Day.

Kids Are Financiers

EVANSTON, Ill., Jan. 2.—Successful financiers are hereby advised to keep one eye on several hundred school kids here who are showing considerable ability in making their bank books show two cents where only one cent stood before. Club women here placed their children on an allowance of from five cents to $2 a week. In three months they have accumulated bank balances that total $9,000, besides buying school supplies and some clothing out of their allowances.

Ice skating every afternoon and evening at Modoc Park. 29-2t

LEGAL NOTICES

Summons

(No. 849 Equity)

In the Circuit Court, in and for the County of Klamath and State of Oregon.

Minnie Laws, Plaintiff,

vs.

James Laws, Defendant.

To James Laws, Defendant above named:

In the Name of the State of Oregon:

You are hereby required to appear and answer to the complaint filed against you in the above entitled suit on or before the 10th day of January, 1917, that being the last day of the time prescribed in the order of publication of this summons, and if you fail so to appear, plead, answer, demur, or otherwise move, for want thereof plaintiff will apply to the court for the relief prayed for in his complaint, to-wit:

For a decree dissolving the bonds of matrimony now existing between the plaintiff and defendant, upon the grounds of habitual drunkenness contracted after said marriage, and continuing for more than one year immediately preceding the filing of the bill of complaint herein.

This summons is served upon you, the said defendant, by publication thereof in the Evening Herald, a public newspaper of general circulation, printed and published at Klamath Falls, Klamath county, Oregon, once a week for six consecutive weeks (seven insertions), the first publication being made November 28, 1916, and the last publication January 9, 1917, by order of the Honorable D. V. Kuykendall, judge of the circuit court of Klamath county, Oregon, which said order was made, entered, dated and filed in this suit November 27, 1916.

W. H.A. RENNER,
Attorney for Plaintiff.

28-5-12-19-26-2-9

Summons

(No. 848 Equity)

In the Circuit Court, in and for the County of Klamath and State of Oregon.

Cleo G. Parker, Plaintiff,

vs.

Grace N. Parker, Defendant.

To Grace N. Parker, Defendant above named:

In the Name of the State of Oregon:

You are hereby required to appear and answer to the complaint filed against you in the above entitled suit on or before the 10th day of January, 1917, that being the last day of the time prescribed in the order of publication of this summons, and if you fail so to appear, plead, answer, demur, or otherwise move, for want thereof plaintiff will apply to the court for the relief prayed for in his complaint, to-wit:

For a decree dissolving the bonds of matrimony now existing between the plaintiff and defendant, upon the grounds of willful desertion on the part of the defendant for more than one year previous to the instituting of this suit.

This summons is served upon you, the said defendant, by publication thereof in the Evening Herald, a public newspaper of general circulation, printed and published at Klamath Falls, Klamath county, Oregon, once a week for six consecutive weeks (seven insertions), the first publication being made November 28, 1916, and the last publication January 9, 1917, by order of the Honorable D V. Kuykendall, judge of the circuit court of Klamath county, Oregon, which said order was made, entered, dated and filed in this suit November 27, 1916.

W. H.A. RENNER,
Attorney for Plaintiff.

28-5-12-19-26-2-9

Summons

(Equity No. 855)

A. S. Moorland, Plaintiff,

vs.

Charles H. McCumber, and Lizzie McCumber (formerly the wife of the said Charles H. McCumber), and H. W. Teters, Defendants.

To H. W. Teters, the above named defendant:

In the name of the State of Oregon, you are hereby required to appear and answer the complaint filed against you in the above entitled suit on or before Tuesday, the 30th day of January, 1917, that being the day of the last publication of this summons, and the last day in which you, the defendant, is required to answer said complaint, as fixed by the order of publication of this summons, and if you fail to appear and answer as aforesaid, the plaintiff will apply to the court for the relief prayed for in his complaint, to-wit: For a judgment and decree against the defendants above named, as follows, viz. For a judgment against the above named defendants, Charles H. McCumber and Lizzie McCumber for the sum of three thousand dollars, together with interest thereon from the 8th day of February, 1915, at the rate of 10 per cent per annum; for the sum of three hundred dollars attorney's fees, and for the costs and disbursements of this suit; and a decree foreclosing one certain mortgage upon the lands and premises hereinafter described, given by the said defendants Charles H. McCumber and Lizzie McCumber to this plaintiff on the 8th day of July, 1909, to secure the payment of the said sums of money, above mentioned, upon the following described lands and real estate, to-wit:

The southwest quarter, and the west one-half of the southeast quarter, and the southeast quarter of the southeast quarter of section twelve, in township thirty-eight south of range eleven east of the Willamette Meridian, in Klamath county, Ore.;

And that the said lands be sold to satisfy the said judgment and the proceeds thereof be applied to the satisfaction of the same, and that one certain judgment in your favor against the said defendant Charles H. McCumber, recovered in the above entitled court on the 26th day of March, 1915, in the action of H. W. Teters vs. Charles H. McCumber be declared inferior to the lien of said mortgage and foreclosed, and that you and each of the above named defendants be forever barred and foreclosed of all right, title and claim or equity of redemption in and to the lands and premises above described.

This summons is published in the Evening Herald, a daily newspaper printed, published and circulated in the city of Klamath Falls, in said county and state, being a newspaper of general circulation therein, by order of the Honorable D. V. Kuykendall, judge of the above entitled court. Such order being dated the 19th day of December, 1916; the first publication of this summons to be made upon the 19th day of December, 1916, and the last publication thereof to be made on the 30th day of January, 1917.

HORACE M. MANNING,
Attorney for Plaintiff.
Loomis Building, Klamath Falls, Ore.

19-26-2-8-16-23-30

Notice Inviting Proposals to Purchase City of Klamath Falls Improvement Bonds.

Sealed proposals will be received by the Police Judge of the City of Klamath Falls Oregon, up to and including Monday, January 8th, 1917, at the hour of 8 o'clock p. m., for the purchase of City of Klamath Falls improvement bonds, aggregating in amount eleven thousand four hundred and fourteen and 54-100 ($11,414.54) dollars. These bonds are authorized by ordinance No. 399 of said city, and will mature in ten years from date of issue; and are optional after one year, and may be redeemed in numerical order at the option of the city at any semiannual coupon period, at or after one year from date of issue.

These bonds are authorized to provide funds for payment of the cost of grading and improving of Eleventh street from main street to Upham street, exclusive of United States government irrigation canal right of way, and Upham street from its intersection with Eleventh street to Prospect street, including intersections.

These bonds will be sold to the highest and best bidder for cash for not less than par value and accrued interest; and will bear interest not to exceed six per cent (6 per cent).

Each proposal to purchase must be accompanied by a check for 5 per cent of the amount of bid, certified by some responsible bank, payable to the city of Klamath Falls.

Proposals must be sealed and endorsed "Proposal to Purchase Improvement Bonds."

The common council reserves the right to reject any and all bids and proposals.

Dated at Klamath Falls, Oregon, December 2 1916.

A. L. LEAVITT,
Police Judge of the City of Klamath Falls, Oregon. 12-9 1-8

$300,000.00

CITY OF KLAMATH FALLS MUNICIPAL RAILROAD BONDS.

NOTICE OF SALE.

NOTICE IS HEREBY GIVEN, That sealed bids will be received by the Police Judge of the City of Klamath Falls, Klamath County, Oregon, up to and including

JANUARY 15, 1917,

At the hour of 2 o'clock p. m., for the sale of $300,000 City of Klamath Falls municipal railroad bonds of the denomination of $1,000 each, and numbered 1 to 300 inclusive, all bearing date December 1, 1916, payable fifty years after date, and bearing interest at the rate of 4½ to 6 per cent, payable semi-annually, on June 1st and December 1st of each year, with option of payment, on and after December 1, 1926, for the construction of a municipal railroad from a point within said city designated as the intersection of First street and Klamath avenue to a point without said city designated as the northerly end of Dairy station, located on the southeast quarter of the northeast quarter of Section 27, Township 38, south, Range 11½ east, Willamette meridian, Klamath County, Oregon.

All sealed bids or proposals for the purchase of such bonds will be opened and considered by the common council of the City of Klamath Falls, at 2 o'clock p. m. January 15, 1917.

Said bonds are issued in pursuance of an amendment to Section 87, Article IV, of the Charter of the City of Klamath Falls, Oregon, which amendment ment was adopted November 14, 1916. Each proposal to purchase said bonds shall be accompanied by a certified check for 5 per cent of the amount of the bids or proposal, drawn on some responsible bank, payable unconditionally to the Treasurer of the City of Klamath Falls.

Bids or proposals for said bonds must be unconditional, and the successful bidder or bidders will be required to complete payment for said bonds within 30 days from the time notified by the Common Council that the bonds are ready for delivery, or forfeit the deposit to the city.

The Common Council of the City of Klamath Falls hereby reserves to itself the right to reject any and all bids and proposals for the purchase of said bonds or any part thereof.

Said bonds are offered for sale in pursuance of Ordinance No. 402 of said city, adopted by the Common Council December 11, 1916, and approved by the Mayor on December 14, 1916.

A. L. LEAVITT,
Police Judge of the City of Klamath Falls, Klamath County, Oregon.
12-14 to 1-15.

NOTICE FOR PUBLICATION
Not Coal Lands

United States Land Office at Lakeview, Ore., December 16, 1916.

Notice is hereby given that Perry I. Neil, whose postoffice address is Klamath Falls, Oregon, did, on the 22d day of April, 1916, file in this office sworn statement and application, No. 09214, to purchase the NE¼ SE¼, Section 26, Township 37 south, Range 9 east, Willamette Meridian, and the timber thereon, under the provisions of the act of June 3, 1878, and acts amendatory, known as the "Timber and Stone Law," at such value as might be fixed by appraisement, and that, pursuant to such application, the land and timber thereon have been appraised at $160, the timber estimated 140,000 board feet at $1.00 per M, and the land $20.00; that said applicant will offer proof in support of his application and sworn statement on the 27th day of February, 1917, before C. R. DeLap, Clerk of the County Court, at Klamath Falls, Oregon.

Any person is at liberty to protest this purchase before entry, or initiate a contest at any time before patent issues, by filing a corroborated affidavit in this office, alleging facts which would defeat the entry.

JAS. F. BURGESS,
Register.

12-19 2-20