

Loan Act is Explained Only Farmers May Get Money

Groups of Farmers in Associations Start With Minimum Loan of \$20,000—Member of Federal Farm Loan Bureau Furnishes Information

NOTE:—Following is the first of a series of authoritative articles, stripped of technicalities and told in plain English just what the farmers want to know about the new system.

By FRANK R. WILSON
Of Federal Farm Loan Bureau
WASHINGTON, Jan. 16.—The right to borrow under the Farm Loan Act is limited to farmers and prospective farmers.

Farmers or prospective farmers who wish to borrow group themselves into Farm Loan Associations, each association being composed of ten or more farmers, and each association starting with a minimum of at least \$20,000 of loans.

To join, a farmer merely makes application to the secretary-treasurer of the loan association in his community. If none has been organized he should get together the required number of borrowers and organize an association.

The Federal Farm Loan Board at Washington will furnish, on application, a blank form of articles of association for such organizations. Then the organizers meet and adopt these articles and sign them and the secretary-treasurer makes affidavit thereon.

This association then elects five or

more directors and the directors then elect a president, vice president, secretary-treasurer, and a loan committee of three members.

As soon as the Federal Land Bank of that district is ready for business it will provide this local association with additional blanks including an application for a charter and blanks for the loan committee to use in the work of appraising the farms.

As soon as the loan committee is elected it may proceed to appraise the farms upon which mortgages are to be placed. Its report, which must be unanimous, must accompany the signed articles of association and be filed with the Federal Land Bank of that district.

When this is done the appraiser of the Federal Land Bank will come to inspect the security offered and accept or reject more than \$10,000 nor less than \$100. No National Farm Loan association may start with loans less than \$20,000.

If John Smith, a farmer, desires to borrow \$2000 he invests in the stock of his local loan association one-twentieth of this amount, or \$100.

His association then invests this money in the stock of the Federal Bank, enabling it thus to increase its capital so as to make another loan of \$2000 to some other farmer. The bor-

rower gets his investment back when he pays off his loan, or he may turn it in as the last payment on his loan.

Farmers are required to form these organizations so that they eventually will control the Federal Land Banks. Each association votes in the election of the directors of its Federal Land Bank. Each association has a loan committee which values the land of its members subject to the approval of the land bank appraiser and the Federal Land Bank. Each association has a board of directors which has the power to exclude or admit new members by a two-thirds vote. It is through this local loan association that the farmer invests the money to be used for increasing the capital stock of the Federal Land banks, and this is how the farmer comes into possession of his own banking system.

Farmers are permitted to borrow up to 30 per cent of the appraised value of their land and 20 per cent of the appraised value of the permanent insured improvements thereon.

It is not necessary for a borrower to be an actual land owner when he joins, but the landless man must use the borrowed money to purchase land which he intends to immediately begin farming. Another chapter will be devoted to this feature.

Can a Policeman Live on 25 Cents a Day?



These twelve policemen of New York city have entered on a diet test under the auspices of the Life Extension Institute, which has Wm. H. Taft for chairman of its board of directors. Dr. Eugene L. Flak, medical director of the institute, wants to learn if they

can live on 25 cents a day for food—the cost of cooking, the service and the food. Their first breakfast consisted of two ounces of oatmeal, unlimited milk, two slices of buttered toast and unlimited coffee.

"I wish they'd give me some ham and eggs," said one copper.

May Take 15 Years to Try All Eastland Cases

CHICAGO, Jan. 16.—Although more than a year and a half has elapsed since the picnic steamer Eastland turned turtle at her dock in the Chicago River here and snuffed out the lives of 812 men, women and children out for a holiday, compensation for their deaths has not been made, and the suits growing out of the disaster today are in a bad legal tangle.

Surviving relatives of the 812 wage workers who met death on the Eastland are, in many instances, poor people who depended on the earnings of the victims of the disaster. Many of these have had a hard struggle to live since the ill-fated afternoon of July 24, 1915.

Interest in the situation today centers on the question of whether 373 suits for damages, in federal court, shall be consolidated and all tried at once, or tried separately. Federal Judge Landis must tell the United

States supreme court today why he consolidated the cases and why he thinks they ought to be tried together. Should the supreme court order the cases tried separately, as the owners of the Eastland demand, it is estimated that the trials will last fifteen years, allowing a minimum of two weeks for each case. Surviving relatives of about 300 of the victims have not sued at all, while others have brought suit in Illinois state courts.

There is a bill before congress to give the United States court of claims jurisdiction in the cases. This would open the way for the surviving relatives of victims to make claims against the government. Many of them blame the government, through the Federal Steamboat Inspection Service for the disaster, but as the government cannot be sued, they have no way of recovering damages unless the court of claims is given jurisdiction.

BILL MAY KILL LAKEVIEW COURT

NEW JUDICIAL DISTRICT, COMPOSED OF LAKE COUNTY, MAY BE ABOLISHED BY STATE LEGISLATURE THIS SESSION

The following is taken from the Portland Journal, and was published in that paper under a Salem date line: Senator J. C. Smith's bill to reduce the salaries of circuit judges aroused discussion. Through the efforts of Senator Pierce it was referred to the judiciary committee with instructions to consolidate some of these judicial districts where the judges do not have enough work now to keep them busy.

Senator Pierce, along this line, is going to present a bill abolishing the Lake county judicial district, which was created at the last session at the request of Senator Lair Thompson, who was president of the senate. Senator Pierce stated on the floor of the senate that the judge in that district did not have thirty days' work a year. Bernard Daly is the circuit judge in the Lake county district, having been appointed by Governor Withycombe at the instance of Lair Thompson. There are other judicial districts in Central and Eastern Oregon where the judges, it is declared, do not have work enough to keep them busy one-third of the time.

Both Klamath and Lake counties formerly were one judicial district. If the proposed bill is made law, Judge D. V. Kuykendall, judge of this district, will preside over the court at Lakeview.

TOO LATE TO CLASSIFY

WANTED—Work as nurse, common cooking or housework. Beulah Enken, phone 49. 15-4t

WANTED—Strong, reliable young woman as second cook in small sawmill camp; good long time job; pay \$35 to start. Enquire Herald office. 16-5t

FOR TRADE—Nice ten acre home in Oklahoma for suitable property in Klamath Falls. Address P. O. Box 262, Klamath Falls. 16-5t

Moving Pictures

Jane Carleton, an actress of note, loved by three men, Murray Campbell, an assistant district attorney; Hamilton Rose, a noted chemist and criminalologist; and Henry Strong, a millionaire. Campbell wins in the end for her hand. Disheartened, Rose accepts an offer to assist in unraveling a mysterious murder in Moscow, Russia. There he discovers that the victim was killed with fumes from a volatile poison of the East. He is about to make known his discovery when he decides to withhold it, and use the same poison to kill Campbell, that he may possess Jane. On his return to New York he finds through careful tests that he can saturate a letter with the poison and thereby bring about the death of whoever reads the letter. At the Star tonight.

Something new in life insurance. See Chilcote. 10

HOUSTON'S

Metropolitan Amusements

HOUSTON OPERA HOUSE

DARK

STAR THEATER

Rolle Photoplays, Inc.

Presents the Brilliant Actress

Ethel Barrymore, in

"THE FINAL JUDGMENT"

A Five Part Reproduction of George

Scarborough's latest and greatest play

Tomorrow Theda Bara in

"UNDER TWO FLAGS"

TEMPLE THEATRE

"Fit for Burning,"

Biograph Drama in Three Parts

"The Missing Heiress,"

Grant, the Police Reporter, Series

"Daisy, the Demonstrator,"

Kalem Comedy

MERRILL OPERA HOUSE

MOTION PICTURES

TUESDAYS AND SATURDAYS

Merrill, Oregon

About People You Know

Dalton is Visitor.

W. C. Dalton, manager of the Carr ranch in the Tule Lake section, is a visitor in the county seat today.

Here From Merrill.

F. E. Merrill of the town which bears his name, transacted business in Klamath Falls today.

Loewe Returns.

Albrecht Loewe of the firm of Loewe Brothers, tailors, returned last evening from San Francisco, where he spent the holidays.

Thirty Cent Wool

D. P. Shook of Dairy is in Klamath Falls, attending to business matters. Mr. Shook, who recently purchased a large number of sheep, states that he has been offered 30 cents for this year's clip.

ORPHEUS THEATER

Tuesday and Wednesday

The Human Pendulum
A marvel of sensationalism in 3 acts

Featuring
MARIE WALCAMP
The fearless actress

Poisoned Lips

In 2 parts

Good Night Nurse

A comedy

The Orpheus gives only one show each evening, beginning promptly at 8 o'clock.

Gerber Ill.

Louis Gerber is confined to his home with a slight indisposition.

Here From Yonah Valley.

Dave Shook, veteran stockman of Yonah Valley, came in last night to spend a few days here.

Sells Property.

D. K. McDonald, engineer at the White Pelican hotel, yesterday sold to Matilda Whittle, a four room house and lot on Wilford avenue.

Freer Visits.

William B. Freer, superintendent of Klamath Indian reservation, is a business visitor in Klamath Falls for a few days.

Beckley Ships Cattle.

J. L. Beckley, local livestock buyer, yesterday shipped two carloads of choice beef to Willard & Co. of Portland and one carload to Hunt & Co. of Portland.

Walker Sues.

Luke E. Walker has filed in circuit court suit against Levi Walker to recover \$100 alleged to be due on a note, and \$426 alleged to be due on an open account. Joseph S. Kent represents plaintiff.

Royal Arch Masons meet tonight at 7:30. All members be there.

DON J. ZUMWALT, Secretary.

THIS IS NIGHT FOR ELKS COAST

BILLS AND WIVES WILL ENJOY
FAST RIDE ON FROZEN HILL
THIS EVENING FROM EIGHT TO
TEN O'CLOCK

This is the night for the Elks' annual coasting party. Never before was the Third street hill in finer condition and never was the weather more ideal for a coasting party.

Guards will be placed at Main and Third streets to prevent any possible collision with autos or vehicles. Competent guides will have charge of each sled and will steer it so that danger of "dumpling" when the sled hits Main street will be minimized. In short, every provision to assure safety to the coasters has been made.

The coasting will last from 8 until 10 o'clock and from 10 until 12 o'clock the Elks and their guests will dance in the temple.

DO YOU WANT TO HELP
A BOY GO TO SCHOOL?

Is there anyone in the city that can furnish employment to a high school student outside of school hours?

Two students are now in need of such employment, one that he may continue his course, and the other that he may commence his course at the beginning of the new term. As the second semester begins next week it is desired that anyone in position to give the employment mentioned leave word immediately with Principal C. R. Bowman at the high school, or at the Klamath Commercial Club.

Files Twelve Suits.

Application for judgment foreclosing tax liens have been filed in circuit court by the Nolte-Utley Realty company of Lakeview against twelve different defendants. Herbert P. Welch of Lakeview is attorney for the realty company.

Klamath Transfer company has storage room for any amount up to two carloads. Rates reasonable. Phone 242. 15-10d-1mo.

You should attend the dance to be given by the boys of Dredger No. 1 at Merrill opera house on Friday, January 19th. Everybody come and have a good time. Music by Klamath Falls orchestra. Tickets \$1. 12-5t

Hamilton Cash Market
Now open at 1026 Main street. Choice meats at very reasonable prices. Your patronage solicited. Fresh fish every Friday. 11-4t E. E. HAMILTON

School Teacher Puts Out Incipient Fire

Miss Mary Reith, Being an Early Riser, Discovers Glass Humidor is Starting Fire That Might Have Consumed C. M. Ramsby Home.

Some school teachers rise early in the morning and others don't. One is about as good as another, but the early riser has certain things in her favor. She might save a home by putting out an incipient fire. One school teacher did this very thing only yesterday morning. She is Miss Mary Reith, teacher in the Central grammar school. Miss Reith makes her home with Mr. and Mrs. Carey Ramsby. Yesterday morning, before any of the Ramsbys had quit dreaming, Miss Reith looked through her bedroom door and saw smoke rising from a book on the sitting room table. There is nothing uncommon about smoke, especially with Carey Ramsby, nor about a book, but taken together might mean that the book was on fire.

Anyhow, Miss Reith hurried into the sitting room and moved the goldfish. Then the book didn't burn anymore.

The book was a few inches from the glass humidor containing the gold fish and the humidor was between the book and the sun, which shone through the window. The humidor acted as a sunglass; the sun rays focused on the book started a fire. The cloth cover and twenty-five pages of the book were penetrated.

Other books were on the table, besides a cloth. Had Miss Reith been a late sleeper, and hence not discovered the fire, Carey Ramsby now might be trying to collect insurance.

The Geographic Magazine is devoted entirely to Australia, the most isolated of all inhabited continents, and containing the world's strangest animals, so distinct from the rest of the world that two great zoological realms have been proposed—Australian and non-Australian. The physical features and social life of the island are discussed, and a number of maps and fine illustrations help to give a clear idea of this unique country.

Some of the outdoor magazines are adding new departments this year, and while all of them still have to do largely with mid-winter occupations and sports, they are already suggesting new equipment and comfortable clothing for next summer's hunting and fishing.

Palm Bowling Alleys
PRIZES
FOR ALL CLASSES
OF BOWLERS
Drop in and ask about them.
Under the K. K. K. Store

Arguments in Doyle Case Started Today

Defendant Completes Testimony This Morning and State Offers Rebuttal
---Jury Will Not Have Case Today.

Arguments to the jury in the case of William Doyle, charged with the murder of Mary Wilcox and Maggie Jones on February 8, 1916, were begun before Circuit Judge Kuykendall this afternoon. It is not expected that the arguments will be completed today.

Cross examination of Doyle by "Thomas" Drake was completed this morning, and after short rebuttal testimony was offered by the state, the

arguments were begun. Each day since the trial started the court room has been crowded to capacity, and today is no exception. Not only is the evidence interesting, but the daily battle between Attorney Drake and Renner attracts so little attention. Sometimes Judge Kuykendall thinks they go too far, and often has he reminded them of their positions and their behavior.

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