The Evening Herald

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Herald's Classified Advs.

Landless Man May Get Land Under Loan Act

Measure Permits Farmer to Get Land by First Mortgage to Government for Half Value of Land and Second to Owner

By FRANK R. WILSON
Of the Federal Farm Land Bureau
Written for United Press

WASHINGTON, D. C., Jan. 19.—The question has been frequently asked "How can a renter who has not saved 50 per cent of the purchase price of land make use of the Federal Farm Loan Act to get land of his own?"

The answer is, by means of a first mortgage given under the Farm Loan Act for 50 per cent of the purchase price—provided this does not exceed 50 per cent of the appraised value—and a second mortgage given to the former owner of the land or to a bank or private money lender, for the balance. It must be borne in mind that the amount which can be borrowed under the Farm Loan Act is limited to 50 per cent of the appraised value of the land, and this is written on the assumption that the tenant will not pay more for his land than it is actually worth, or, in other words, its appraised value as contemplated under the Farm Loan Act. To furnish a concrete example:

Suppose John Smith, a renter, wants to buy 100 acres of land, valued at $50 an acre. The total purchase price would be $5,000, but John Smith has not the money to buy it. Under the Farm Loan Act, Smith would be entitled to borrow $2,500 of the appraised value, if this appraised value should be the same as the purchase price. This would leave $2,500 to be handled by a second mortgage. The amount borrowed under the Farm Loan Act could be paid to the original owner of the land and a second mortgage executed for the difference. The original owner would thus get a satisfactory payment down, and if he had confidence in the purchaser, he would probably be willing to accept a second mortgage for the balance, divided into ten annual payments.

Here is the way it would figure out: The first mortgage of $2,500 given under the Farm Loan Act would draw, let us say, 5½ per cent interest, and would be paid off on the installment plan through a period of forty years by making annual payments of $155.95. Now let us say that the second mortgage draws 6 per cent and could be arranged so as to be retired in ten years. The interest on this $2,500 mortgage at 6 per cent would be $150 the first year, and one tenth of the $2,500 would be $250.

Adding the interest and the one-tenth annual payment would mean a payment of $400 on the second mortgage the first year.

The second year payment would be $385, and the following payments through the ten years to retire the second mortgage, both principal and interest, would be $370, $355, $340, $325, $310, $295, $280 and $265.

On top of all these annual payments would be the $155.95 interest and amortization payments on the first mortgage to the Federal Land bank, so that the total payments, interest and principal, on the two mortgages would begin at $555.95, and dwindle down to $420.95 the tenth year, and after that only $155.95 each year.

If the terms of the second mortgage could be arranged for more than ten years the required annual payments would be correspondingly reduced.

These payments are no greater than the average tenant pays for rent. The first year payment on both of these mortgages would amount to approximately $5.50 an acre. These would gradually reduce until the tenth year he would be paying $4.20 an acre, and each year after that he would be paying only $1.55 per acre per year. Instead of being paid as rental this money is applied on the purchase price of the land.

The interest rates quoted in this instance are suggestions only, and are not to be taken as an official statement of what rates will prevail under the Farm Loan Act.

URGES EVERYONE TO QUICKLY GET ON WATER WAGON

DRINK GLASS OF HOT WATER BEFORE BREAKFAST TO WASH OUT POISONS

To see the tinge of healthy bloom in your face, to see your skin get clearer and clearer, to wake up without a headache, backache, coated tongue or a nasty breath, in fact, to feel your best, day in and day out, just try inside bathing every morning for one week.

Before breakfast each day drink a glass of real hot water with a teaspoonful of limestone phosphate in it as a harmless means of washing from the stomach, liver, kidneys and bowels the previous day's indigestible waste, sour bile and toxins; thus cleansing, sweetening and purifying the entire alimentary canal before putting more food into the stomach. The action of hot water and limestone phosphate on an empty stomach is wonderfully invigorating. It cleans out all the sour fermentations, gases and acidity, and gives one a splendid appetite for breakfast.

A quarter pound of limestone phosphate will cost very little at the drug store, but is sufficient to demonstrate that just as soap and hot water cleanses, sweetens and freshens the skin, so hot water and limestone phosphate act on the blood and internal organs. Those who are subject to constipation, bilious attacks, acid stomach, rheumatic twinges, also those whose skin is sallow and complexion pallid, are assured that one week of inside bathing will have them both looking and feeling better in every way.—Adv.

SPATS

Spats are short, violent affairs indulged in by some human beings and most lovers.

They don't amount to much in either case, but they're awful while they last.

Spats usually reach from the ankles to the instep and from the front door to the gate.

They are worn just under the calf and over the protest of every right-thinking person.

Some folks naturally have big feet. Others wear pink spats. (Thanks, Kin.)

Baldness can't be helped and stuttering may be condoned, but spats are a man's own fault. (Thanks, George.)

THOMAS E. CAMPBELL

Thomas E. Campbell believes he was elected governor of Arizona in the recent election, but Governor G. W. P. Hunt has refused to hand over to him the affairs of state. He is recognized as governor by half the state, and has set up an office, while Governor Hunt also recognized by a faction.

Indians' Needs Recited

Continued from Page 1

which powerful American banks were established in Brazil, Chile, Uruguay, Cuba, Russia, Italy and other foreign countries, who will lend financial aid to those who laboring to create a foreign market for American produce threatens to plunge the American manufacturers into everlasting prosperity.

The fact that $391,592,000 of cattle paper was recently made eligible as a basis for federal reserve notes, was the most favored theme of the political orator during the October last past. We find the leaders of finance congregated for the express purpose of devising means whereby our surplus gold may be judiciously expended and invested. We find the drover, the tiller and the toiler receiving consideration and attention for so many centuries withheld. As we contemplate with pleasure the accomplishment of so many grand and splendid things that will influence so greatly our destiny, let us not fail to consider the problems near to us, which perhaps to us are of greater moment.

In our own state is to be found the richest undeveloped region in the West, "The Klamath Reservation." Upon this reservation are to be found 1,150 of America's most progressive Indians, each worth $25,000 in tribal assets. One who has read history even in a most desultory manner, cannot but comprehend how closely allied are the various systems of credit and banking with the progress and happiness of the human race.

To the writer, the most ludicrous questions ever propounded to him are "Why do not the Klamath Indians make greater progress?" "Why do not a larger proportion of the Indians succeed in the stock business?" when they have the most luxuriant and the best watered stock range in the West. The reason is obvious. Although they are the second richest people per capita in the United States, their wealth is held in trust and is difficult of access. Notwithstanding, they are enormously wealthy in undistributed assets, under the laws that are operative on their reservation, they have absolutely no means of securing financial aid in times of pressure.

The writer has in mind not less than fifteen or twenty Indians who are personally known to him, who are frugal, honest, ambitious and industrious, each owns over 1,000 acres of land, valued at $35,000; each has a $25,000 equity in the tribal estate. These men who are laborious and thrifty, regardless of their capacity and integrity, are circumvented by law from enjoying the privileges so necessary to the success and prosperity of their white competitor.

The American citizen cannot be found who does not consider invaluable his rating and standing with his bank. Inasmuch as the Klamath Indians are worth $25,000 per capita, not less than $5,000 per capita should at once be made available for them from the sale of their timber, and expended in the upbuilding of their homes and the stocking up of their farmsteads and ranches. After the farms of the 477 adult Indians are adequately stocked, a sum of money sufficient to finance their business in times of pressure should be made available and a bank which is so necessary to the safe and proper conduct of business should be established for them at their agency, that they may have an opportunity to conduct their business along modern lines.

The diligent efforts of the government to protect its wards is the most laudible of its many worthy undertakings. It has, however, failed to really discern the ability of its wards on the Klamath reservation, and it is tragic indeed that they are doing business under the archaic and antiquated rules and regulations that have been operative and infrequently modified during the last fifty-two years. It is obvious to even the casual observer that the Klamath Indians are entitled to greater consideration from our national legislators in Washington, who alone can aid them, and every proper means within the power of the citizens of Oregon should be used to direct their attention to the needs of the Klamath Indians. Their prosperity and the development of their resources would contribute to the wealth of the entire state, as whatever benefits the community, benefits every member of the community in a proportionate degree.

Every government official in the Indian service located in the state of Oregon, every public spirited citizen and every civic body in the state of Oregon should work in harmony and concord and make a heroic and combined effort to secure the proper and expedient recognition of Klamath Indians and the development of their resources.

Let us learn the lesson taught by the coral insect. The value of intelligent co-operation, and work in concord for the development of Oregon. And the happiness and prosperity of her people.

Oh! Then he who serves best shall be greatest among us! And he who serves well shall be well served in his own soul!

First Electoral Vote Reaches Washington; It Was for Hughes

SENATOR W. SAULSBURY, BURCHELL PUTNAM

Maine was the first state to send its electoral vote to Washington, and this photograph shows Burchell Putnam, one of the electors, handing the returns to Senator Willard Saulsbury, president pro tem of the United States senate. Maine, of course, voted for Mr. Hughes, so the vote does not count much in the canvass which will be made to show that President Wilson was re-elected. At Mr. Putnam's right is Senator Johnson, and on his left is Senator Fernald, who succeeded the late Senator Burleigh.

LEGAL NOTICES

Notice to Creditors

In the County Court of the State of Oregon, for the County of Klamath.
In the matter of the Estate and the Last Will and Testament of E. R. C. Williams, deceased.

The public will please take notice that on the 10th day of January, 1917, the undersigned was duly appointed executrix of the above entitled estate of E. R. C. Williams, deceased, and has duly qualified as such executrix. All creditors and all persons having claims against the said estate will please present such claims, duly verified, together with the necessary vouchers, within six months from the date of this notice, at the office of Horace M. Manning, attorney at law, Klamath Falls, Oregon, which said office the undersigned selects as the place for transacting the business of the said estate.

Dated this 11th day of January, 1917.
MARY H. WILLIAMS
Executrix of the Estate of E. R. C. Williams, Deceased.
H. M. MANNING, Loomis Building, Klamath Falls, Ore., Attorney for Executrix. 12-19-26-2-9

Citation to Show Cause on Sale of Real Estate

In the County Court, State of Oregon, in and for the County of Klamath.
In the Matter of the Estate of James W. Gilmore, Deceased.
To Bessie B. Gilmore, individually, and Bessie B. Gilmore, as guardian of the person and estates of Henry G. Gilmore; Joseph D. Gilmore, Elmer W. Gilmore and Floyd Gilmore, minors, and to all persons interested in the above entitled estate.

By order of this court you are hereby cited to appear before the Hon. Harlon Hanks, County Judge, of the County of Klamath, State of Oregon, at the courtroom of said court in Klamath Falls, Oregon, on the 22nd day of January, 1917, at 10 o'clock a. m., and show cause, if any exist, why an order of sale should not be made as prayed for in the petition of John H. Foster, administrator of said estate, to sell the following described land belonging to said estate, to-wit:

Southeast quarter of Section 30, and the northeast quarter of Section 31, in Township 40, south of Range 9 east, Willamette meridian, containing 320 acres.

In testimony whereof, I, C. R. DeLap, Clerk of said Court aforesaid, have hereunto set my hand and affixed the seal of said court this 22nd day of December, 1916.

C. R. DE LAP,
Clerk of the County Court.
By CHAS. F. DeLAP,
22-29-5-12-19 Deputy Clerk.

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 appra'sed 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,
12-19 2-20 Register.