

REGULATIONS ANNOUNCED ON CROP CREDITS

Regulations for making emergency crop loans from the \$40,000,000 fund recently made available by congress indicate that a farmer may obtain such a loan if he cannot qualify for credit elsewhere, if he has a justified need for credit and if he is cooperating with the production control program of the Agricultural Adjustment Administration, according to a statement made today by S. M. Garwood, production credit commissioner of the farm credit administration.

The maximum amount which will be made available to any one farmer this year is \$250 and the minimum is \$25, according to the regulations. The interest rate will be 5 1/2 per cent per annum. Provisions for taking crop liens have been worked out under Mr. Garwood's direction and detailed regulations will be placed in the hands of local emergency crop loan committees within the near future. The time and place where these committees will receive applications will be made known locally within short time.

Applications Made Direct
Before any farmer may secure a loan, however, he must first obtain a statement from the county production council where one exists, that he does not intend to increase his acreage or production in opposition to the agricultural adjustment administration program. Where a county production council has not been set up, the applicant will have to give satisfactory evidence that he is cooperating with the production control program of the agricultural adjustment administration, before his application for a loan will be considered.

Applications for loans from \$25 to \$150 may be made directly to the emergency crop loan offices provided the applicants do not have sufficient security to obtain loans elsewhere.

A farmer applying for a loan of \$150 or more must first make application for a loan to the production credit association serving his county. Rejection of his application by the production credit association will be considered sufficient evidence that other credit is not available and the farmer may then make application to the emergency crop loan office.

Emergency for Year
The emergency crop loans are entirely separate from, and are not to be confused with production credit association loans. The emergency crop loan fund is an emergency relief measure for this year only, to make available funds to those who cannot qualify through the regular channels of a production credit association.

In announcing the regulations Garwood said he could not emphasize too strongly that the emergency crop loans are to provide a means of temporary relief for this year only, and that this year's loans probably will be the last of their kind.

Farmer who have a source of income other than farming are not eligible for emergency crop loans.

Manner of Use
The fund will be used to make loans not exceeding the cash cost of growing crops during the year 1934, for summer following, and for winter wheat to be planted in 1934 and harvested in 1935. An amount from the fund, not to exceed \$1,000,000 may be used to make loans to purchase food for livestock in areas designated by the governor of the farm credit administration as drought and storm-stricken. The fund may not be used to make loans to replace work-stock.

Loans from the fund may not be used for the payment of existing debts, rent, taxes or past-due accounts. The emergency crop loan fund set is an emergency relief measure and not a refinancing measure. Loans are to be made only to farmers who need relief to help carry on the basic farming operations necessary in making a living. The money was appropriated for the specific purpose of producing, planting, following and cultivating crops, and for feed for farm livestock in drought and storm-stricken areas. The act imposes

a very severe penalty for using loans from the fund for any other purpose.

Although the maximum amount of an emergency crop loan to any one farmer is \$250, as authorized by the regulations, no farmer will be loaned any more than the cash cost of producing the crops. The regulations restrict the amount that may be loaned to the tenants of any one landlord in any one county to \$500 and also restrict the amount that may be loaned per acre, depending on the kind of crop being grown.

No Other Loan Ready
All funds will be advanced to the borrower at the time the loan is made and not on a budget basis. The borrower must make the amount advanced to him through the entire season, for if the money is used up before the crop is finished, or if the money is spent for any other purpose, additional advance will not be made.

Loans may be made to a borrower before his crops are planted provided a first lien may be taken on the crops growing or to be grown as security for the loan. In some states, according to the law, a first lien may be taken on crops to be grown during the season even though the crops have not been planted. In other states this is not permitted. There it will be necessary for the borrower to agree to give a first lien on the crops to be grown.

All loans from the fund are to be secured by a first lien on all crops growing or to be planted or grown or harvested during the year 1934; in the case of summer following or the production of winter wheat a farmer must give a first lien, or an agreement to give a first lien on such crops to be harvested in 1935.

Borrower Handles Balance
In case of loans to renters or share-croppers, the landlord will have to waive his claim to the rent or share of the crop. The law requires this. On the other hand, all tenants or share-croppers benefitting from any loan to a landlord must waive their claims to the crops if the landlord is to receive a loan from the emergency loan fund.

The recording fees or other legal fees in connection with emergency crop loans may be paid by the farm credit administration up to \$1.00. The borrower must pay the balance, if any.

Emergency crop loans will mature when the crops are harvested and available for sale. No loan will be made to any individual who has shown lack of good faith in repaying feed and seed loans made to him in previous years. It is evidence of failure to observe good faith if a borrower has outstanding unpaid balances for two or more years which cannot be attributed to crop failures for which the borrower could not reasonably be held responsible.

In each case the farmer is the applicant. If he is not eligible loans may not be made to his wife, unmarried children, members of his family or employees.

No instructions have been received locally relative to appointment of local committees necessary to pass on applications for seed loans. It is possible, however, that the same committee that handled this last year will again be asked to devote some time to this matter. The 1933 committee consisted of Mrs. Ida Odell, chairman, A. R. Campbell and Earl Mack. The county agent was also asked to sit in with the committee in 1933.

DUKE OFFERS CHANGES FOR CITY CHARTER

To City Attorney A. L. Leavitt for study and recommendation went three matters which came before the city council Monday night. They were:

1. Petitions submitted by Fred Duke proposing a charter amendment to make the police chief elective and to abandon police civil service.

2. Bills from the Klamath Valley hospital for hospitalization of two injured men taken to the hospital by the police department.

3. An ordinance providing motor traffic load limits and designating streets on which heavy loads may be hauled.

Elected Chief Proposed
The initiative petitions, as announced some time ago, propose a charter amendment for vote in May which would make the police chief elective and otherwise revamp the police department. The chief's main qualifications would require that he be a resident and taxpayer for two years. He would make the rules, run the city prison, and name all officers for such a time as indicated at the time of their appointment, but not to exceed two years.

The minimum strength of the police department would be 11 men and two sergeants, and minimum salaries would be \$140 per month for sergeants and \$120 for regular patrolmen. Two years' residence would be required of officers. Civil service for the police department would be abandoned, but would be retained in the fire department.

Under Duke's proposal the salary for the chief of police would be \$250 in comparison with the present scale of \$160. It has been pointed out that the \$250 would exceed any present city administrative office salary.

There was some question as to what to do with the petitions, but it was decided they should be referred to the city attorney, Councilman Thomas remarked he didn't think much of the proposed amendment.

The hospital bills provoked a discussion of the city's cooperation with the county in support of the county isolation hospital and the benefits the city was supposed to get from that institution. The bills were for Alenzo Casanero, \$16.50, who was taken to the hospital for treatment of 12 stab wounds; George Toppenish, \$109, who fractured his jaw when he fell while running from city police.

WARD'S

The ordinance would make it unlawful to run a steam engine, gasoline or threshing machine over the streets, or any other machine with corrugated or cleated wheels. Heavy hauling would be subject to the limitations in the state truck and bus law, and the streets on which it would be permitted after amendment of the ordinance, are: Riverside street, Main street from Riverside to Second street; Second street from Main to Klamath avenue; Klamath from Second to Eleventh streets; Sixth street for its entire length south of Klamath avenue; Broad street from Sixth to Oak street; Market street from Sixth to Oak street; Spring street from Sixth to Oak street; Oak street from Spring to High street; High street from Eleventh to Tenth street; Tenth street from High to Prospect; Prospect from Tenth to Oregon avenue, and Oregon avenue on out of the city.

Slough Menace Presented
The city health inspection ordinance was ordered amended to provide a new "cold inspection" fee for all livestock carcasses inspected in the city. The new fee is 25 cents for the first inspection, and 15 cents for each one thereafter.

Junior fire department plans were outlined by Councilman J. W. Hoshing and Fire Chief A. W. Bardell. The plan is to organize youngsters of the city to help prevent fires. The council authorized printing of forms for the program, not to exceed \$20.

It was revealed that J. Baar of Baar and Cunningham, Portland engineer, had been asked to look into the question of odor from the city's sewage disposal plant.

The council voted to ask the city health committee and the sanitary inspector to confer with the members of the junior chamber of commerce regarding the slough on South Sixth street back of the old transient camp. Sanitary Inspector Schortgen said that this slough is a serious menace to health and is a breeding ground for all sorts of bugs and mosquitoes.

"It's alive with bacteria," said Schortgen.

He said a man walking through the swamp mired down and had to be rescued by police. It took three days to clean him up, the sanitary inspector averred.

In view of the junior chamber's forthcoming clean-up drive, it was decided to ask that group to cooperate in studying the slough menace.

BIRTHS IN LEAD
A total of 26 births, against 19 deaths was recorded by the Klamath county health unit during the period from February 10 to March 10, according to official records.

Someone stole nine snakes from the New York zoo. Others find pleasure in jumping off high bridges.

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MONTGOMERY WARD

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Internal Revenue Office Open Late

The internal revenue offices at 203 Federal building will remain open until midnight on Thursday for the convenience of federal income tax payers. Thursday is the final day for filings. The office will be available to the public until 6:00 o'clock Wednesday evening. Officials urge use of the accommodations to prevent penalty for late filings.

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