

FEDERAL LOAN INFORMATION RELEASED HERE

Farmers of this county will be interested in the statement just received by R. H. Dunbar, secretary-treasurer of the Klamath Falls National Farm Loan association, from J. A. Beallard, agent of the farm loan commissioner, stationed in the Federal Land bank of Spokane, telling how it is expected there will be a very substantial scale-down in the debts of many borrowers because the farmer getting a loan will be able to offer cash for settlement of debts which he might not otherwise be able to pay.

Commissioner's loans are being made to reduce and refinance farmers' debts on a longer term basis, to supply working capital and to refinance foreclosed farms. The collateral accepted is first or second mortgages upon all or any part of the farm property, real or personal, including crops. Of course, before the commissioner makes a second mortgage loan he will ask the holder of the first mortgage to waive foreclosure rights in accordance with the commissioner's regulations.

Loans Limited
Loans are limited to a maximum of \$5,000 each. These loans plus all prior mortgages or other evidences of indebtedness secured by the farm property may not exceed 75 per cent of the appraised value thereof. During the first three years the loans are in effect, borrowers will not be required to make payments on the principal if they are not otherwise in default with respect to the condition of covenants of their mortgages. The loan must be repaid in such annual or semi-annual installments as will discharge the debt within the agreed period.

Program Explained
The commissioner's agent also points out that these are collateralized and not personal loans and that the financial condition of the applicant as well as his history must be considered, including, of course, the ability of the farmer to repay his loan. The properties are appraised by the Federal Land bank appraiser and he uses the same general values in arriving at the value of the property to be offered as collateral. The principal difference between the Federal Land bank loan and the commissioner's loan is that the land bank loan is made only on the farm property and can not exceed 50 per cent of the normal, appraised value of the land plus 20 per cent of the improved, permanent improvements, whereas the commissioner's agent may lend up to 75 per cent of the normal value and accept second mortgages and personal property as security.

The agent points out that for the convenience of the public the secretary-treasurer of the local national farm association has been appointed as correspondent and that farmers should find it convenient and satisfactory to make their applications to this correspondent rather than apply directly to the agent stationed in the Federal Land bank.

Africa is the only peaceful, quiet continent, without tyrants, without dictators, without danger of revolution or war.—Guglielmo Ferrero, historian.

The RODE VIOLIN ACADEMY

JAY HEBERT Supervisor and Instructor
Studios: City Library Bldg., Klamath Ave.
PRIVATE INSTRUCTIONS \$1.00—Free practice lesson each week for criticism and correction—Free orchestra practice—Student recitals. Investigate now.
Hear Mr. Hebert on a 15 minute program over KPJI every Thursday evening at 7:00 o'clock.

HEY, KIDS! TUESDAY IS CIRCUS DAY; BIG AL G. BARNES SHOW WILL ARRIVE TODAY



Circus day scenes with the Great Al G. Barnes 5-ring Show exhibiting in Klamath Falls Tuesday afternoon and night on South Sixth street.

SCOUTS CRUISE TO ROCKY POINT

The second cruise of the Sea Scouts, with 16 in the crew, was held this past week end, leaving from the Oregon boat landing

at 5 o'clock Saturday evening. The water was rough and the scouts did not arrive at Rocky Point, their destination, until 9:15 o'clock.

The boys have installed a radio on their ship and Saturday evening listened to the wrestling match held here between Sonnenberg and Karasick. They spent Sunday morning fishing, aquaplaning, boating and hiking. The ship was decorated with all the flags made by the boys of the crew and the boat had new starboard and port lights made from old Model T car oil lamps. The scouts stated they wish to thank the Gilmore Oil company for donating 20 gallons of gas, the Service Electric store for the use of a radio for the cruise since their own has not yet arrived, and the Mansfield Battery service for furnishing battery service.

The Sea Scout court of honor will be held Tuesday evening at 7:30 o'clock at the city library. This week will start the campaign to raise \$65 to pay for

the fare to Portland so the scouts may see Old Ironsides. Any firms who have any products or dance tickets which they will offer to the Sea Scouts to sell and make a commission are asked to get in touch with Bert Rohu, 933 Klamath avenue.

Liquor Truck Driver Waives Examination

W. J. Clements of Seattle, who was arrested Saturday by state and city police while transporting a huge cargo of liquor from San Francisco to Seattle, waived his examination to federal grand jury before U. S. Commissioner Bert C. Thomas. Clements declared he was to notify his employer if in trouble and surety bonds would be furnished. Bond was set at \$2500 by Thomas. Clements is being held in the county jail awaiting the arrival of his bonds or U. S. Marshal Cal Wells in case bonds are not raised.

CHURCH OFFICERS HERE ON TUESDAY

The Community Congregational church will welcome Tuesday a delegation of officers of the Congregational conference of Oregon who are coming to see the work of the church. The Community church here is one of the major home missionary projects of the denomination on the Pacific coast and as such receives a large measure of support and interest of the Congregational conference of Oregon under whose jurisdiction it is carried on.

The delegation, consisting of Rev. C. H. Harrison, D. D., superintendent of the conference; Rev. Dr. Hugh Lovell, chairman of the conference board; Rev. W. Allen and Rev. and Mrs. W. H. Duncan, is from Portland and will arrive in the city by auto. The visitors will be welcomed at a supper to be served in the church at 6 o'clock. This will be followed by a meeting at which the visitors will speak. Rev. T. Davis Preston, minister of the church, announced that all friends of the church are welcome to this reception and meeting.

Automobile Men To Demonstrate Pyroil Products

The Klamath Auto Dealers association and city officials will supervise a demonstration of Pyroil motor products in Klamath Falls Tuesday.

The demonstration will be sponsored by the Pyroil agency under the direction of William Owsley, local distributor, and Frank Hull, Medford distributor. At 10 o'clock Tuesday morning the oil will be drained from a model A Ford and Pyroil put in at the Klamath Pyroil agency, 220 South Sixth street. The car will be driven through the streets and into the country at trying rates of speed and returned to the Baisiger Motor company for disassembling for inspection.

The public is invited to witness each procedure of the test as the demonstration is being conducted to show the value and merits of Pyroil as a lubricant which protects the motor when other oil fails.

Since Owsley was appointed distributor for Klamath and Lake counties, 24 dealers have accepted the agency for selling Pyroil products in Klamath county.

Courthouse Records

SATURDAY, JUNE 17, 1938

Divorce Suits Filed
Ernest G. Childers filed suit for a divorce from Madge L. Childers charging desertion. Couple married January, 1926. No children or property rights involved in suit.

Other Suits Filed—None.

Divorces Granted
Stella Mani granted a decree of divorce from Peter Mani. No children or property rights involved. Plaintiff granted former name of Stella Sheets.

Orders Signed
Judgment and parole: State of Oregon versus Charles Frank Wynn. Defendant waived grand jury indictment and pleaded guilty to charge of possessing an unregistered still. Sentenced to one year in state penitentiary and paroled pending good behavior.

Dismissal: Prudential Savings and Loan association et al versus T. B. Waters. Dismissed without prejudice.
Judgment of voluntary nonsuit: State Industrial Accident commission versus Reg. R. Cox. Order continuing grand jury for June term of court.

Marriage Licenses
COLTS-CANTRAL—Sam M. Colts, 41, lumberman of Klamath Falls, native of Germany and Nellie Cantal, 31, of Attamont Acres, native of Wisconsin, applied for a marriage license.

Car Accident Reports—None.

Justice of Peace Court—None.

Vital Statistics

BIRTH

WILLIAMS—Born to Mr. and Mrs. C. D. Williams of Route 2, Klamath Falls, a daughter, June 15, 1938, at Hillside hospital. Weight, seven pounds, 12 1/2 ounces.

JOHN BALIN DIES FROM POISONING

John Balin, 35, member of a prominent Klamath county family, died at a Klamath hospital Sunday morning of strychnine poisoning.

Balin lived with his mother,

in the Spring Lake district about 12 miles from Klamath Falls. He had been in poor health for several years and had become despondent.

Sunday he had gone to the barn to complete the morning chores. Being gone an unnecessary length of time, his mother went out to see what had happened.

He was found lying on the ground seriously ill. He said he had taken strychnine. An ambulance and doctor were called. He was rushed to the hospital and died shortly after arriving.

Dr. George Adler, county coroner, said he had taken about 30 grains of the poison which he is believed to have purchased for that purpose. A bottle half full of strychnine was found in one of his pockets.

He is survived by his mother, Mrs. Mary Balin, and two brothers,

ers, Otto and Charles. Otto is a prominent farmer living on a farm near his mother's place. Charles is a prominent business man and for many years has owned the Balin Furniture company.

Ex-Beaver Sets New Ball Record

CHICAGO, June 19. (AP)—Frank Sigafos, Indianapolis' second baseman, today held a new American association record for hitting in consecutive games, and high hopes of getting back into the major leagues. Sigafos, who had trials with Detroit and Cincinnati, yesterday hit safely in both games of a doubleheader to run his string to 33 straight games. Sigafos formerly played with the Portland Beavers of the Coast league.

GOLDEN RULE BASEMENT STORE

ECONOMY SALE CONTINUES

ALL WEEK

Kiddies' Dresses

17¢

Fancy prints—2 to 6 years—Some with bloomers to match. Quantity limited.—Hurry.

SALE OF PRINTS

All vat-dyed—80x80 count—good colors and patterns. At this price buy all you need—for this week only—at 10¢ yard.

—Per Yard—

10¢

TOWEL SALE!



5

Groups of Thick and Thirsty Turkish Towels!

24x48 inchest
2 for 49¢

22x44 inchest
3 for 49¢

6 for 49¢

22x44 inchest
4 for 49¢

20x40 inchest
5 for 49¢

All with colored borders!

Sale Continues In All Depts.

Golden Rule

See 8th St. Windows

BASEMENT STORE

Away on Vacation yet as near to you as your TELEPHONE



Chat today with family and friends in

VACATION LAND

It means a lot to them, and to you. And when you go on your own vacation, telephone ahead for arrangements.

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NOTHING FINER IN HOTEL ACCOMMODATIONS



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is Portland's largest hotel, located only 3 blocks from the leading banks and stores, yet out of the noisy traffic. New modern furniture, new equipment, new decorations. . . Excellent dining room, cafeteria and coffee shop. Popular prices. Garage across the street; attendants at the door. . . Lobby pipe organ concert every evening.

RATES FROM \$1.50 DETACHED BATH \$2.00 WITH BATH

HOTEL MULTNOMAH
PORTLAND, OREGON

ELECTRIC REFRIGERATOR PRICES ARE GOING UP

WITH increased cost of labor and materials many manufacturers have already notified dealers to expect a price raise in the immediate future. Buy your refrigerator now before prices advance. Local dealers have a wide selection of models to meet your every need, with convenient monthly terms if desired.

THE CALIFORNIA OREGON POWER COMPANY