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#### Farm Credits.

A committee of Kansas bankers is drawing up a plan of aid to farmers without waiting for the report of the commission now abroad studying the various systems of farm credits. This committee is working along the line of improvement of agricultural methods, such as providing farm experts to give advice to farmers, better marketing methods, seed selection, soil improvement through fertilization, crop rotation and deep plowing, and a development of the stock farming idea, through which the products of the farm are used on the farm for dairy and market cattle hogs and sheep.

These things are all excellent. They are the most advanced in agriculture. The Department of Agriculture, the experiment stations and the agricultural press, aided by special bureaus of some of the railroads and agricultural implement makers, have been urging them upon the farmers for several years, and not without success. But they do not directly touch the matter of farm credits. What the farmers need is a system of loans, by which they can secure money to develop their farms and pay it back in a long term of years at low interest, the interest being figured in the installment payments. Such systems as this exist in nearly every European country. They are being examined by the commission now at road. The German and French farmer can borrow money at a very low rate and pay it back in small installments over long term of years, and be in no danger of losing his farm. In this country the borrowing farmer must pay a higher rate than the commercial one, can not get a long-time loan and is always uneasy under the shadow of possible foreclosure of the mortgage. It may be assumed that the banks as now organized will never give the farmers the low interest or the long term of small installment payments, however much they may be active in trying to introduce better farming methods.

Abroad, these long-term loans and low rates are secured through co-operative banks or government controlled ones, or organized specially for that purpose for commercial use. The new agriculture, the profit making farming, which the farmers are urged to adopt, re-

quires capital to give the farm the proper equipment. There are silos to build, barns to construct, water systems to be provided, field draining to be introduced, machinery to be purchased, fertilizing to be done, and other things which cost money. Unless the farmers can borrow the necessary capital to pay for these things, on long time and at a low rate, the majority of them will be unable to take in a full measure the advice of the experts and engage in the modern and profit-making style of farming. We need better farm methods, but we can not get them without farm credits to supply the necessary capital. Banks now loaning money to farmers at high rates and on short time can not be expected voluntarily to lower the rates or lengthen the time. A new and special system of farm credits must be established and the commission when it returns will undoubtedly be able to outline such a system.

Can a member of the president's cabinet manage to live in Washington on his official salary of \$12,000 a year? This has become all at once almost a "burning question" from one end of the United States to the other because of the explanation volunteered by Secretary of State Bryan—the same William J. Bryan of free silver and octopus-hunting fame in former years of his political career—as to why he deemed it his duty as well as his privilege to continue his lecturing on the Chautauqua platform notwithstanding that he is the premier of the Wilson cabinet and drawing his \$12,000 per annum. The explanation was made by Secretary Bryan on the 13th in the course of the first of his contracted Chautauqua course, delivered at Hendersonville, N. C., when, contrary to local precedents, a pay-admission Sunday lecture was on the card.

A long series of news reports coming out of Mexico in the last few weeks have conveyed the impression of a rising tide of anti-American feeling among certain classes of Mexican citizens, especially those standing for the Huerta regime. Many Americans are said to be fleeing from the country and American business men are said to be threatening to give their orders to European firms if they are not better protected by their own govern-

ment. Gen. Carranza, as head of the present rebellion, declares that Huerta is inspiring the anti-American uprising in the hope of sustaining himself on a wave of patriotic war fervor in the event of American armed intervention. Carranza has established his headquarters at Nadadores, near Monclova, which was taken by the constitutionalists last week. Mexican hatred is directed especially against the Texans, who largely sympathize with the rebel movement.

Establishment of the parcel post in so short a time under so complex a system as the zonal one, was a wonderful feat of executive and organizing ability, for which credit goes to former Postmaster General Hitchcock. The wonder is, not that it has been possible to make improvements, but that it worked so successfully at all. A recent magazine article, breathing inspiration at every pore, declares the parcel post to be a failure. The railroads have been hard hit in transportation charges by it, and especially by the extension of the "blue-tag" system of bulk handling to terminal-points, and there is a campaign of discredit being carried on, just as there was, and is, a campaign to prevent further extension of the "blue tag," which has saved the government immense sums in transportation. The chief criticism of the parcel post in the magazine article is that parcels do not arrive in good condition. These are practically the same parcels that formerly went as merchandise at higher rate, and were safely carried. If handled carefully then, they could be handled carefully now. If not now handled carefully possibly those interested in discrediting the system for greater transportation charges might be able to explain why.

Panama will receive perpetually from this country \$20,000 a year for rental of the isthmian zone. Uncle Sam's habit is to pay liberally even in a case like the Philippines.

Insurgents in the Senate are preparing protective speeches. They can point to the fact that protection was one of the few things that received a majority last November.

Guatemala offers five scholarships in its schools to American boys and girls to promote the Pan-American spirit. The opportunity is more in line with manifest destiny than a Cecil Rhodes scholarship at Oxford.

How far our unfortunate policy in Mexico since the legal inauguration of Huerta as provisional president is to affect our prestige in all of Latin-America is an interesting question in the case. There has been, in our refusal to recognize the authority of the Mexican constitution, and the Mexican Congress, a suggestion of suzerainty, or overlordship, and something of cant which will not sit well on proud stomachs. This feeling might have been foreseen, and all provocation to it avoided. The pretense that the assassination of Madero and Suarez raised a moral question transcending all others, was not only out of line with our established policy, but is effectually put out of consideration by the action of other enlightened governments in according recognition to Huerta after he had been made provisional president under the forms of Mexican law. We have not only isolated ourselves, but, in doing so, we seem to have asserted a superiority to Mexicans, and their institutions, which they can hardly be expected to relish. Such an attitude may be equally resented by other Latin-American peoples.

A French aviator has made a 500-mile nonstop flight in a monoplane. When this becomes the regular thing, instead of a great achievement, the monoplane as a scouting ship in time of war will be an actuality. For that work it may be necessary to go a long way from the base, and travel far around before getting back again, all without coming to the ground. It will be impossible to hide anything within 200 miles of an army there eagle birds will not discover. If Grant had possessed one there would have been no battle of Shiloh.

Having acquired a fortune sufficient to keep the wolf from the door and to fortify himself against a succession of rainy days, it is easy enough for Mr. Rockefeller to advise his neighbors to take plenty of rest and fresh air.

A prominent official of Brazil says the Panama Canal is the greatest individual achievement of the century for the people of North and South America. No doubt, and other parts of the earth are not shut out.

Mexicans agree on one subject only and that is an unprovoked and irrational hostility toward Americans.



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