

RENTERS BENEFIT

BY FARM LOAN ACT

How Tenants Can Secure Purchase Price of Land Explained For Renters of the Times.

(United Press)

WASHINGTON, Jan. 23.—The question has been frequently asked, "How can a renter who has not saved fifty 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 fifty per cent of the purchase price—provided this does not exceed fifty 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 fifty 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 money lender, wants to buy ten acres of land, valued at \$50 an acre. The total purchase price would be \$500, but John Smith has not the money to buy it.

Under the farm loan act, Smith would be entitled to borrow \$250 of the appraised value, if this appraised value should be the amount of the first mortgage. This would leave \$250 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.

Here is the way it would figure out: The first mortgage of \$250 given under the farm loan act would draw, let us say, five per cent of interest and would be paid off on the installment plan through a period of

GENERAL ADVERTISING

"Come on Over, See My Corn Fall Off!"

"I Put 2 Drops of 'Get-It on Last Night—Now Watch!"

"See—all you have to do is to use 'Get-It' on the corn. It's the only right oil. That's the way 'Get-It' always works. You don't see about corn. Then, the corn not only shrivels, but falls from the stalk, without affecting the remaining heads in the field. Why? It's almost a pleasure to have corn and



"That Was a Quick General That Corn Had With 'Get-It'!"

"See how 'Get-It' gets them off in a hurry and without the least harm. I can't see right now, since I've had it, though I never did before."

"Get-It" makes the use of irritating alkalis, kerosene, benzene, turpentine and other things not only harmful, but unnecessary. This wonderful discovery, "Get-It," is the only corn treatment that it is in a corn, simple, quick, easy, and safe. It's the only corn treatment that is a corn, simple, quick, easy, and safe. It's the only corn treatment that is a corn, simple, quick, easy, and safe.

"Get-It" is sold everywhere, in a bottle or quart, by the name of E. Lawrence & Co., Chicago, Ill.

Sold in Twin Falls, and recommended as the best corn remedy by Sheel-Whit Drug company; City Pharmacy; DeFord-Blaker Drug company.

California Calls--

\$47.00

TO LOS ANGELES AND RETURN JANUARY 30th VIA OREGON SHORT LINE (Union Pacific System) and SALT LAKE ROUTE from

Twin Falls

The Salt Lake Route will operate special train service out of Salt Lake City, January 31, 1917, in connection with excursions from Idaho, Oregon and Wyoming of the 30th, including Pullman dining, sleeping, observation cars and liners—personally conducted through.

MAKE EARLY RESERVATIONS THROUGH LOCAL AGENT or write:

H. S. SPENCER, General Pass. Agent, Salt Lake City, Utah.

PILOT OF BLIND FATHER



Thomas D. Jr., son of Representative Schell of Minneapolis, Minn., being less than six years old, can neither read nor write, but he knows his letters and can read figures. He guided his blind father from a Washington, D.C., restaurant to the hotel for the holidays without a mishap. In restaurants he spells "S-a-u-e-k, 7-5," and so helps his father to get the waiter to make an extra blane. When the father corrects change, Thomas tells him the figure on each bill. Moreover, he pays all bills for his father. He is the most valued and traveling companion I ever met. Says his father proudly, "and the most content."

forty years by making annual payments of \$156.95. Now let us say that the second mortgage would draw five per cent and could be arranged so as to be retired in ten years. The interest on this \$250 mortgage at six per cent would be \$15.00, and one-half of this \$30 would be \$15.00. Adding the interest and the one-half annual payment would mean a payment of \$49.95. The second mortgage the first year. The second year payment would be \$35.55 and the following payments through the ten

years the required annual payments would be correspondingly reduced. The first year payment on both of these mortgages would amount to approximately \$35.50 an acre. They would gradually reduce until the tenth year he would be paying \$12.00 an acre and each year after that he would be paying only \$11.55 per acre per year. Instead of being paid as rental this money is applied to 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.

ALL THE YEAR 'ROUND Oregon Short Line week end and Sunday rates have been so popular that they will be continued indefinitely. On sale every week—all the time. They are for your convenience, use them frequently. Ask O. S. T. agents.

ECONOMIC USES OF THE PLEASURE AUTOMOBILE

An important and noteworthy fact is pointed out by the Editorial Department of Automobile Topics, a well-known trade authority, which has been making a careful analysis of the comparative nature of automobile service. It states that the 1,500,000 motor cars of all kinds in service in the United States today; they can conservatively say from their investigation that over one-third of the 1,500,000 cars are used for business purposes. Literally this means that of the 3,000,000 automobiles running in this country today, almost 1,500,000 are used for business purposes.

It is interesting to note that 1,500,000 automobiles in use today, which may legitimately be classified as "pleasure cars," are important first should be borne in mind, namely: the so-called pleasure use of today is a "distorted economic use." It being only reasonable to believe that the time and money spent in motoring for pleasure or social intercourse almost invariably takes the place of some other form of expenditure that would be of actual economic value.

Motoring is a pleasure that makes for broader vision, safer and more helpful conduct and a more successful social life. A nation without its some pleasures is hopeless. Therefore, it is far from logical to consider the pleasure pleasure car of today as an industry.

If production increases at the average rate maintained for the past few years, it is entirely due to governmental manufacturing problems and to inability of the selling and distribution branches to keep pace with governmental manufacturing volume. The rate of saturation will not be reached for five, six or seven years. All some of the leaders in the industry predict that it will be a matter of ten or twelve years.

All signs point to a continued development for several years to come, but how long it is difficult to say, but as in many other new fields, limitations and curtailment of expansion apparently predicted, are more likely to occur in a shorter period of time than with all of the facts.

It is true that materials and labor are more expensive and increasingly hard to come by. This condition is not serious, nor is it likely to be. The makers of medium and high-priced cars overcome the difficulty by increasing their production efficiency. The manufacturer of low-priced cars build in much greater quantities, are protected by economies until the end of the calendar year. The automobile maker is able to absorb additional expense by spreading it out over a great number of units and by increasing their manufacturing efficiency.

THE JOB TO JARIDGE

A meeting of the people interested in the building of the Lilly trail as a means of getting the trade of Jaridge, the thriving mining town across the Nevada line, was held Thursday night in the Commercial club rooms, says the Bull Herald.

Ed H. Hobbs and A. J. Tucker, who are chiefly with the Jaridge project, along the proposed route, attended the meeting and made suggestions as to the proper steps to take. A few cases were mentioned.

The mining interests in Jaridge are employing men at face as they are, according to recent statistics in the county and when the season opens up it is estimated, 3,500 men will be employed to the town. The Gasconades are expected to use the men this winter.

Merchants and mine owners in Jaridge look for a business boom as soon as the roads are better and the organization of the Oregon Short Line Transportation company is said to be nearly complete. A J. Tucker who recently made a trip to Jaridge and its vicinity, said he completed, as soon as a destination point is selected and the line built, an excellent chance of handling the point.

The Jaridge connection with the railroad has been established by merchants and mine owners in Jaridge and the company is expected to do a big freighting business. A team has been built from the town of Jaridge and the men who work in the Jaridge mines above the town are hauled to work in cars. All the mines are electrically lighted and work goes on night and day. The Jaridge office in the town also is open about day and the hotels and business offices are busy most of the time.

POTENTIAL AUTO DEMAND

MUCH ABOVE THE SUPPLY. So much has been written relative to the development of the motor car industry and so many proposals have been ventured without proper consideration of vital and controlling factors, that a clear and simple analysis of the subject is sorely needed. Inasmuch as the unfounded conjecture, says Automobile Topics.

The automobile market is divided into two broad fields. First the rural class, which includes all persons engaged in farming and others in various businesses who live in towns of less than five hundred people. Second, the urban class, which comprises all people in any but farming pursuits who live in towns of five hundred or more people. In the rural class, there are 5,000,000 families, one million of these now own motor cars and one and one-half millions are prospective buyers in the rural class. The purpose of this study may be excluded from the prospective buying class. There remain, then, 4,000,000 rural families who are possible automobile buyers.

In the urban class, covered by 11,000 towns and cities of more than 5000 population, there are about 5,000,000 home owners of which number only 2,000,000 now own cars. Accordingly, there remain 3,000,000 prospective buyers in the urban class and several hundred million in both rural and urban classes, of 7,000,000 possible automobile buyers. The average life of an automobile is about five years in the hands of the original owners; and as



Testing the Lines

In our endeavor to furnish continuous and dependable telephone service, we necessarily perform tasks with which the public generally is not familiar. Subjected, as is telephone equipment, to the every whim of the elements, a continual watchfulness upon our part is necessary to provide against any interruption of service. Disturbances are many and varied, a snow storm in the north, a cloud burst in the south, all tend to interrupt service to a greater or lesser degree. In order to detect any disturbance which may have occurred during the night, early each morning, before the traffic of the day commences, capable employes in all parts of our territory are engaged in the testing of all toll lines in our system. These tests are made to determine the location of any irregularities, our one desire being the establishment of continuous and uninterrupted service by the time the business life of our territory requires it. The maintaining of continuous service is one of the many problems of our Company and one that is rarely considered by the telephone-using public.

The Mountain States Telephone and Telegraph Co.

the man who once owns a car will not thereafter be without one, we must include the re-sale market, which in the calendar year of 1917 will be about 600,000, this being twenty per cent of the 3,000,000 now in use. For the year 1917, therefore, the automobile business will have three important features: (1) increased population, (2) increased property, (3) a million or more town and city families who do not own the homes in which they live, but are well able to buy and maintain a motor car. (4) the business houses, retail and wholesale merchants who use thousands of motor cars for business, and many thousands more of delivery cars (regular automobile chassis with commercial body), (5) taxicabs and other cars for public hire.

GENERAL ADVERTISING

Coming! Attraction Extraordinary
E. Forrest Taylor
Filmom's Youngest Dramatic Star Appearing in the Living, Spoken Drama (Not a Moving Picture)

E. Forrest Taylor
Supported by Capable Cast PRESENTS
"The Prisoner of Zenda" and Sequel
"Rupert of Hentzau"
Demonstrations of Anthony Hope's Two Greatest Novels
Special Scenery Beautiful Costumes
Prices: 50c-75c-\$1.00
LAVERING THEATRE
Friday-Saturday 29-30th JANUARY
20-Extra People Wanted-Leave Name and Phone Number at Theatre

THE TWIN FALLS TIMES

TWICE-A-WEEK

Published Tuesdays and Thursdays by the

TIMES PRINTING & PUBLISHING COMPANY, Ltd.

HAROLD M. SIMS, Editor.

TWO DOLLARS PER YEAR IN ADVANCE

Notice: DISCONTINUANCE. Many subscribers prefer not to have their subscriptions interrupted in case they fail to remit before expiration...

PRESIDENT WILSON AND WORLD PEACE

President Wilson's latest effort on behalf of peace, details of which are published elsewhere, has evoked comments and criticisms...

A very prominent local statesman, in comment that intends toward mild criticism, puts a word of praise in his opening sentence thus:

"The strength of President Wilson's address lies in the high ideal by which it was inspired. He sees, as in a vision, a new world in which there shall be no preparation for war...

The English Commentator follows this by the argument that such an ideal must and will prove utopian unless Germany is first defeated...

President Wilson's address is most important and welcome. Of course, the settlement he requires expresses an intent to which we should approximate rather than to which we must comply...

PLAYING UP THE DEMOCRATS

Some amusing situations develop in that "lower house" of the Fourteenth session.

The Republicans have been in control so long they are past masters of the art and in addition they seem to have possession of all the "tricks of the trade."

A demonstration of some sort is staged about every other morning for the benefit of the Statesman's reporter; and the Democrats are "falling" for it with a regularity that becomes painful.

Everybody knows, upon reflection, that the Legislature of this state has no more authority to investigate the United States army camp at Boise than has the council of the city of Twin Falls...

No real investigation is possible until the men are mustered out of the United States service, and now at liberty to tell the truth about conditions.

However, the Republicans of the House, the other morning, succeeded in furnishing the Statesman with the subject for an amusing cartoon, hardly creditable to the Democratic party...

As a matter of fact the Democrats in the House failed to see but an investigation prior to the demobilization of the army could reveal anything. They were not opposed to an investigation...

LOCAL CENSORSHIP OF "MOVIES"

The "picture show" like the automobile, has come to stay. And it is the consensus of opinion among all authorities that its popularity is deserved...

Of course the possibilities and opportunities of the business make some adequate supervision of the character of the pictures to be shown absolutely necessary.

The Times, for its part, is unable to see any necessity for local censorship, and does so many undesirable features connected therewith.

The Idaho legislature is considering the propriety of increasing the pay of its members from five dollars per day...

The second bill introduced by Representative Sims, of this county, is intended to amend Chapter V of the Code of Idaho as to provide for the absolute forfeiture of such Carey Act projects as fail to meet their contractual obligations...

Business Girls Hold A Successful Meeting. Forty-five members of the business girls association met for the regular meeting which was held Tuesday evening at the home of Mrs. H. J. Youngs...

A BLACK PLUME

Boise can say what it may, but the damning fact remains that which it cannot escape: and from the consequences of which the capital city will not cease to suffer for some time longer.

It is his anxiety to attach to itself whatever benefits was to be derived by the scattering of the Second Idaho regiment there for the few weeks prior to its demobilization, it showed not the slightest regard for the wishes of the men or the welfare of the members of that regiment.

Boise cannot plead ignorance. Adjutant General Moody, Major Burns, and other military men plead with the Boise Commercial club in an attempt to dissuade them from interfering with the plans of the war department to demobilize at Salt Lake where the barracks accommodations were adequate.

But in vain. The cost of the selfishness, this crowd we dislike to state the bald truth, for the Almighty Dollar, has been paid by the Second Idaho in sickness, disease and death.

It is said that the Twin Falls Commercial club joined with Boise in petitioning the war department to demobilize the Second Idaho at Boise instead of Salt Lake.

While the official order has not yet been promulgated, there are abundant evidences that the Twining punitive expedition is about to be withdrawn to the United States side of the border.

The question asked in the foregoing "Black Plume" editorial, as to whether the Commercial Club of Twin Falls co-operated in securing the change from Salt Lake to Boise, is answered in the negative, emphatically, by an interview with Secretary McMillan, of the Twin Falls club, published in the local column of this paper.

Watch the Statesman for the cry "white-wash" when the Barracks investigation has failed to disclose anything startling, as it is apparent it cannot, it being an investigation by "courtesy" only. From a political standpoint the Republicans are playing a game of "heads we win, tails you loose."

of thanks and a round of applause. The luncheon was served by Mrs. Youngs, and Miss Doris Shiles. At the business meeting the matter of a permanent meeting place was discussed...

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COUPLE IN JAIL

ON SERIOUS CHARGE

J. D. Osburn and Mrs. Violet Miller Charged With Attempt to Lead Woman's Sister Astray.

Arrested yesterday by Deputy Sheriff W. C. Thompson and Probation Officer V. H. Ormsby on the charge of contributing to the delinquency of Goldie Fisher, a sixteen year old minor, J. D. Osburn and Mrs. Violet Miller are in jail, awaiting trial...

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WORLD DIVIDED ON PEACE PROGRAM

Intruded from without. There is no unchanging alliance in a concert of power. When all unite to act in the same sense and with the same purpose, all act in the common interest...

Senator Cummins, Republican of Iowa, submitted a resolution to the senate, which would devote the senate, beginning Monday, to full and free discussion of the president's world peace policy, as expressed in his message of yesterday.

Although it is probable that the Cummins resolution as offered will fail, as the administration long ago proposed the waiting of the amount of time that would necessarily result from his adoption, it is certain that a number of speeches will be delivered next week, Senator Sherman yesterday made a bitter attack on the president's plan...

These are American principles, American policies.

The same division of sentiment manifested among the law makers and newsmen in this country is noted abroad. The German press comments little and that cautiously.

A Paris dispatch says: President Wilson's address to the senate was printed in full in the most prominent place by all the morning papers. Comment was generally sympathetic, but skeptical.

In England the majority of the newspapers assume an unfriendly attitude, while the statesmen and writers who were willing to be quoted...

praised the sentiments expressed but questioned whether it was practicable at this time. On the other hand the Manchester Guardian says: It is a splendid policy nobly expressed. How will it be received by the people everywhere?

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GENERAL ADVERTISING

Advertisement for 'The Gates of Eden' featuring Viola Dana in a double role. Includes text: 'All Our Ladies' Suits Must Be Sold at Once', 'Now is the BEST time to do your SPRING-SEWING.', 'A PURE GIRL', 'The Gates of Eden', 'VIOLA DANA IN A DOUBLE ROLE', 'SLEEPING BEAUTY', 'IDAHO THEATRE'.

PERSONALS

General Announcement - Later... Funeral of Foreman Stanley of the Holderness sheep ranch... Personal notices including marriages and deaths.

Funeral in Kimberly - The funeral of George T. Kirby... Funeral in Kimberly - The funeral of Mrs. M. E. G. Stacey... Funeral in Kimberly - The funeral of Mrs. M. E. G. Stacey.

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GENERAL ADVERTISING



Madame Schumann-Heink

The World's Foremost Contralto, Who Appears in Concert at Layering Theatre JANUARY 27TH (Saturday Evening) USES IN ALL CONCERTS

The STEINWAY PIANO

The STEINWAY is used exclusively by practically all the world's greatest artists. Liszt, Wagner, Gounod and other masters of past generations...

Consolidated Music Co. Established 1862. Royal W. Daynes, Manager. SALT LAKE CITY, UTAH. Capital \$50,000. Exclusive Steingway Representatives for Utah and Southern Idaho.

LOCAL BREVITIES

At Assessor's Meeting - County Assessor George W. Wilcox... Assessor's Meeting - County Assessor George W. Wilcox... Assessor's Meeting - County Assessor George W. Wilcox.

More Cold Coming - Although no snow yet, it is expected to come... More Cold Coming - Although no snow yet, it is expected to come... More Cold Coming - Although no snow yet, it is expected to come.

Company D Will Return to Twin Falls Tonight - The members of Company D will arrive in this city... Company D Will Return to Twin Falls Tonight - The members of Company D will arrive in this city... Company D Will Return to Twin Falls Tonight - The members of Company D will arrive in this city.

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GENERAL ADVERTISING

MILITARY TRAINING FOR MEDICAL STUDENTS. Instructions from Army and Navy Departments to be placed in the Principal Colleges. WASHINGTON, Jan. 25 - Following the general program of preparation...

DO IT NOW. Send us the price of a year's subscription if you are in arrears. We Need the Money. American people are in the habit of asking 'How fast - how soon?' This inste naturally touches photography and the first inquiry of many of our customers is 'How soon can I have my pictures?'

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