

THE KENNA RECORD.

VOL. 10. KENNA, CHAVES COUNTY, NEW MEXICO, FRIDAY, AUGUST 11, 1916. NO. 26.

R. C. Bowen

Notice for Publication.
021706
Department of the Interior, U. S. Land Office, at Roswell, N. M., July 7, 1916.
Notice is hereby given that Charles E. Old of Acoma, N. M., who on May 16, 1915, made HD. E. Serial No. 024796 (but amended by "C" E. 15-13) to SW 1/4 Sec. 24 and NE 1/4 NW 1/4 W 1/4 Sec. 33, T. 6 S., Range 26 E., N. M. P. Meridian, has filed notice of intention to make final five-year proof, to establish claim to the land above described, before Register or Receiver, U. S. Land Office, at Roswell, N. M., on Aug. 16, 1916.
Claimant names as witnesses:
Oscar D. White, Charles E. Old, these of Acoma, N. M., Riley Stinson, of Elkins, N. M., Roscoe T. Graves, of Roswell, N. M.
Emmett Patton, Register.
July 14, Aug. 11.

Notice for Publication.
Non Coal. 010764
Department of the Interior, U. S. Land Office at Fort Sumner, New Mexico, July 10, 1916.
Notice is hereby given that Malinda S. Hottel of Elida, N. M., who on June 23, 1913, made homestead No. 010764 for NE 1/4 Sec. 7, Township 5 S., Range 23 E., N. M. P. Meridian, has filed notice of intention to make final three-year proof, to establish claim to the land above described, before C. A. Coffey, U. S. Commissioner, in his office, at Elida, N. M., on the 22nd day of August, 1916.
Claimant names as witnesses:
Arthur A. Walford, Samuel E. Guss, Bertha E. Mason, Albert E. Guss all of Elida, N. M.
R. J. Evans, Register.
J 21-A 18.

NOTICE FOR PUBLICATION.
021537
Department of the Interior, U. S. Land Office at Roswell, N. M., July 17, 1916.
Notice is hereby given that Jesse Burnett, of Elida, N. M., who on April 1, 1915, made HD. E. Serial No. 021537 for N 1/2 Sec. 8, Twp. 8 S., Range 24 E., N. M. P. Meridian, has filed notice of intention to make final three-year proof, to establish claim to the land above described, before Wm. R. Blanchard, U. S. Commissioner, in his office at Jenkins, N. M., on Aug. 22, 1916.
Claimant names as witnesses:
Rube Hardin, Henry Boehs, Roland Walcoe, these of Elida, N. M., George W. Watson, of Jenkins, N. M.
Emmett Patton, Register.
July 21-Aug. 18.

NOTICE OF CONTEST.
F. S. 00184.
Ros. 01747.
Cont. 2526.
Department of the Interior, U. S. Land Office at Fort Sumner, N. M., July 26, 1916.
J. Donald A. Pollock, record address, Kenna, New Mexico, Contestee:
You are hereby notified that J. Floyd Sturman, who gives Olive, N. M., as his post office address, did on July 26, 1916, file in this office his duly corroborated application to contest and secure the cancellation of your homestead entry, Serial No. 02184, made April 15th, 1909, for SW 1/4 Sec. 21, and W 1/4 Sec. 22, Township 28, Twp. 4 S., Range 25 E., N. M. P. Meridian, and as grounds for his contest he alleges that said entryman has wholly abandoned said land for more than three years last past; that there are no improvements on the land; that he has not resided upon or cultivated any part thereof for more than three years last past.
You are, therefore, further notified that the said allegations will be taken by this office as having been confessed by you, and your said entry will be canceled thereunder without your further right to be heard therein, either before this office or on appeal, if you fail to file in this office within twenty days after the FOURTH publication of this notice, as shown below, your answer, under oath, specifically meeting and responding to these allegations of contest, or if you fall within that time to file in this office due proof that you have served a copy of your answer to the contestant either in person or by registered mail. If this service is made by the delivery of a copy of your answer to the contestant in person, proof of such service must be either the said contestant's written acknowledgment of his receipt of the copy, showing the date of its receipt, or the affidavit of the person by whom the delivery was made stating when and where the copy was delivered; if made by registered mail, proof of such service must consist of the affidavit of the person by whom the copy was mailed stating when and the post office to which it was mailed, and this affidavit must be accompanied by the postmaster's receipt for the letter. You should state in your answer the name of the post office to which you desire future notices to be sent to you.
Emmett Patton, Register.
Date of first publication July 21, 1916
" " second " July 28, 1916
" " third " Aug. 4, 1916
" " fourth " Aug. 11, 1916

Public Land Selection
Republishing by order of General Land Office letter (Fort Sumner, 013788 "G" MLH July 15, 1916) DEPARTMENT OF THE INTERIOR. United States Land Office, Fort Sumner, New Mexico, July 25, 1916.
Notice is hereby given that the State of New Mexico, by virtue of the acts of Congress approved June 21, 1898, and June 30, 1910, and acts supplementary and amendatory thereto, has filed in this office selection list for the following described lands:
Serial 013788, List 7151.
NE 1/4 Sec. 24, T. 4 S., R. 24 E., N. M. P. M., containing 160 acres.
Protests or contests against such selection may be filed in this office during the period of publication hereof, or at any time thereafter before final approval and certification.
A. J. Evans, Register.
J 22-A 25

T. H. Hensarling and W. J. Christian of Bryan, Texas, are here this week prospecting for a small ranch proposition.

NOTICE OF CONTEST.
Contest No. 9414.
Department of the Interior, U. S. Land Office at Roswell, N. M., July 19, 1916.
To Eburn H. Stewart of Kenna, N. M., Contestee:
You are hereby notified Robert L. Hollis who gives Kenna, N. M., as his post office address did on June 26, 1916, file in this office his duly corroborated application to contest and secure the cancellation of your homestead entry, Serial No. 033461 made Dec. 7, 1915, for S 1/4 Sec. 25, Township 5 S., Range 31 E., N. M. P. Meridian, and as grounds for his contest he alleges that you have wholly abandoned said tract of land; that you have never established residence thereon, and that there are no improvements of any description on said land. You are, therefore, further notified that the said allegations will be taken by this office as having been confessed by you, and your said entry will be canceled thereunder without your further right to be heard therein, either before this office or on appeal, if you fail to file in this office within twenty days after the FOURTH publication of this notice, as shown below, your answer, under oath, specifically meeting and responding to these allegations of contest, or if you fall within that time to file in this office due proof that you have served a copy of your answer to the contestant either in person or by registered mail. If this service is made by the delivery of a copy of your answer to the contestant in person, proof of such service must be either the said contestant's written acknowledgment of his receipt of the copy, showing the date of its receipt, or the affidavit of the person by whom the delivery was made stating when and where the copy was delivered; if made by registered mail, proof of such service must consist of the affidavit of the person by whom the copy was mailed stating when and the post office to which it was mailed, and this affidavit must be accompanied by the postmaster's receipt for the letter. You should state in your answer the name of the post office to which you desire future notices to be sent to you.
Emmett Patton, Register.
Date of first publication July 21, 1916
" " second " July 28, 1916
" " third " Aug. 4, 1916
" " fourth " Aug. 11, 1916

NOTICE OF CONTEST.
Contest No. 9411.
Department of the Interior, U. S. Land Office, Roswell, New Mexico, July 19, 1916.
To L. Thomas Stewart of Kenna, N. M., Contestee:
You are hereby notified that Robert L. Hollis who gives Kenna, New Mexico, as his post office address, did on June 26, 1916, file in this office his duly corroborated application to contest and secure the cancellation of your homestead entry, Serial No. 033462, made Dec. 7th, 1915, for N 1/4 Sec. 25, Township 7 S., Range 31 E., N. M. P. Meridian, and as grounds for his contest he alleges that you have wholly abandoned said tract of land; that you have never established residence thereon, and that there are no improvements of any kind on said land. You are, therefore, further notified that the said allegations will be taken by this office as having been confessed by you and your said entry will be canceled thereunder without your further right to be heard therein, either before this office or on appeal, if you fail to file in this office within twenty days after the FOURTH publication of this notice, as shown below, your answer, under oath, specifically meeting and responding to these allegations of contest, or if you fall within that time to file in this office due proof that you have served a copy of your answer to the contestant either in person or by registered mail. If this service is made by the delivery of a copy of your answer to the contestant in person, proof of such service must be either the said contestant's written acknowledgment of his receipt of the copy, showing the date of its receipt, or the affidavit of the person by whom the delivery was made stating when and where the copy was delivered; if made by registered mail, proof of such service must consist of the affidavit of the person by whom the copy was mailed stating when and the post office to which it was mailed, and this affidavit must be accompanied by the postmaster's receipt for the letter. You should state in your answer the name of the post office to which you desire future notices to be sent to you.
Emmett Patton, Register.
Date of first publication July 21, 1916
" " second " July 28, 1916
" " third " Aug. 4, 1916
" " fourth " Aug. 11, 1916

NOTICE FOR PUBLICATION.
027213
Department of the Interior, U. S. Land Office at Roswell, N. M., July 27, 1916.
Notice is hereby given that John H. Stroud, of Richland, N. M., who on April 28, 1913, made HD. E. Serial No. 027213 for W 1/2 Sec. 27, Twp. 6 S., Range 26 E., N. M. P. Meridian, has filed notice of intention to make final three-year proof, to establish claim to the land above described, before C. E. Toombs, U. S. Commissioner, in his office at Richland, N. M., on Sept. 9, 1916.
Claimant names as witnesses:
John W. Jones, Arwin R. Goolzer, Samuel C. McBeath, James A. Vlek, all of Richland, N. M.
Emmett Patton, Register.
Aug. 4-Sept. 1.

Notice for Publication.
Non Coal. 010637
010729
Department of the Interior, U. S. Land Office at Ft. Sumner, N. M., June 24, 1916.
Notice is hereby given that Lashen Powell, of Elida, N. M., who on March 27, 1913, made homestead No. 010637 for Lots 2 & 4, and S 1/2 NW 1/4 Sec. 3 and on June 4, 1915 made Add'l entry, No. 010729 for the NE 1/4 Section 4, Township 5 S., Range 30 E., N. M. P. Meridian, has filed notice of intention to make final three-year proof, to establish claim to the land above described, before Dan C. Savage, U. S. Commissioner, in his office, at Kenna, N. M., on the 24th day of August, 1916.
Claimant names as witnesses:
Patrick O'Leary, James W. Brockman, Ruby H. Hedspeth, George E. Chavers, all of Kenna, N. M.
A. J. Evans, Register.
J 21-A 18

NOTICE FOR PUBLICATION.
Non Coal. 010847
Department of the Interior, U. S. Land Office, Ft. Sumner, N. M., June 25, 1916.
Notice is hereby given that Robert E. Fletcher, of Kenna, N. M., who on July 25, 1913, made homestead No. 010847 for NW 1/4 W 1/4 NE 1/4 and W 1/4 Sec. 21, Township 5 S., R. 20 E., N. M. P. Meridian, has filed notice of intention to make final three-year proof, to establish claim to the land above described, before Dan C. Savage, U. S. Commissioner, in his office at Kenna, N. M., on the 31st day of August, 1916.
Claimant names as witnesses:
James W. Brockman, Carl H. Prieve, Frank Parker, Charles M. Barber, all of Kenna, N. M.
A. J. Evans, Register.
J 21-A 18

Notice for Publication.
027119
Department of the Interior, U. S. Land Office at Roswell, N. M., July 13, 1916.
Notice is hereby given that Benjamin F. Hilder of New Hope, N. M., who on March 31, 1913, made HD. E. Serial No. 027119 for E 1/2 Sec. 24, Township 6 S., Range 25 E., N. M. P. Meridian has filed notice of intention to make final three-year proof, to establish claim to the land above described, before C. E. Toombs, U. S. Commissioner in his office, at New Hope, N. M., on August 26, 1916.
Claimant names as witnesses:
Benjamin F. Hilder, William E. Burns, these of New Hope, N. M., Elias P. Beeman, Charles R. Peck, these of Elida, N. M.
Emmett Patton, Register.
July 11-Aug. 18.

NOTICE FOR PUBLICATION.
Non Coal. 010680
Department of the Interior, U. S. Land Office at Fort Sumner, N. M., June 29, 1916.
Notice is hereby given that Ora R. Miller, of Judson, N. M., who on Feb. 12, 1913, made homestead No. 010680, for NE 1/4 Sec. 29 and NE 1/4 Sec. 32, Township 3 S., Range 23 E., N. M. P. Meridian, has filed notice of intention to make final three-year proof, to establish claim to the land above described, before C. E. Toombs, U. S. Commissioner, in his office, at Nobe, N. M., on the 19th day of August, 1916.
Claimant names as witnesses:
Floyd Wilson, of Judson, N. M., John W. Whitmore, of Judson, N. M., Philip W. Hendrickson, of Elida, N. M., Arthur H. Scott, of Elida, N. M.
A. J. Evans, Register.
July 14-A. 11

NOTICE OF CONTEST.
024590
Department of the Interior, U. S. Land Office at Roswell, N. M., July 7, 1916.
Notice is hereby given that Edwin M. Ushoesser, of Acoma, N. M., who on March 22, 1911, made HD. E. Serial No. 024590, for S 1/4 NE 1/4 Sec. 21 and S 1/4 NW 1/4 Sec. 22, Twp. 6 S., Range 26 E., N. M. P. Meridian, has filed notice of intention to make final five-year proof, to establish claim to the land above described, before Register of Receiver, U. S. Land Office, at Roswell, N. M., on Aug. 16, 1916.
Claimant names as witnesses:
Oscar D. White, Charles E. Old, these of Acoma, N. M., Riley Stinson, of Elkins, N. M., Roscoe T. Graves, of Roswell, N. M.
Emmett Patton, Register.
July 14-Aug. 11.

NOTICE FOR PUBLICATION.
027213
Department of the Interior, U. S. Land Office at Roswell, N. M., July 27, 1916.
Notice is hereby given that John H. Stroud, of Richland, N. M., who on April 28, 1913, made HD. E. Serial No. 027213 for W 1/2 Sec. 27, Twp. 6 S., Range 26 E., N. M. P. Meridian, has filed notice of intention to make final three-year proof, to establish claim to the land above described, before C. E. Toombs, U. S. Commissioner, in his office at Richland, N. M., on Sept. 9, 1916.
Claimant names as witnesses:
John W. Jones, Arwin R. Goolzer, Samuel C. McBeath, James A. Vlek, all of Richland, N. M.
Emmett Patton, Register.
Aug. 4-Sept. 1.

FARM LOAN ACT
System for Lending Money on Farm Lands at Reasonable Interest for Relatively Long Periods.
(Part 3)
The Interest Rate Paid by the Borrower.
No Federal land bank is permitted to charge more than 6 per cent per annum on its farm mortgage loans, and in no case shall the interest charged on farm mortgages exceed by more than 1 per cent the rate paid on the last issue of bonds.
For example, if the bank pays only 4 per cent on an issue of bonds, it can not charge more than 5 per cent for the next farm loans it makes.
Out of this margin of not to exceed 1 per cent, together with such amounts as it can earn on its paid-in cash capital, the bank must set aside certain reserves and meet all its expenses. Any balance or net profits can be distributed as dividends to the loan associations or other stockholders. The loan associations, from their bank dividends, after setting aside the required reserves and meeting expenses, can declare association dividends to their members. In this way the profits, if any, will be distributed among the borrowers and will, to that extent, reduce the amount of interest actually paid by them.
Restriction on Fees and Commissions.
The Federal land banks are specifically prohibited from charging in connection with making a loan, any fees or commissions which are not authorized by the Farm Loan Board. The authorized fees need not be paid in advance, but may be made part of the loan.
Amortization Plan of Repaying Loans.
It has been said that all loans are to be repaid on the amortization plan. This plan calls for a number of fixed annual or

semi-annual payments, which include not only all interest and charges due the bank, but the principal as well. These payments are so calculated as to extinguish the debt in a given number of years. After five years the borrower has the right on any interest date to make additional payments on the principal in sums of \$25 or any multiple hereof, thus discharging the debt more quickly. The table given below illustrates how a loan of \$1,000, bearing interest at 5 per cent, would be retired in 20 years by an annual payment of \$80.24. A study of the columns shows how from year to year the interest is reduced and the proportion of the payment which goes to discharge the principal steadily increases. The final payment cancels the debt.

Periods	Total Annual Payment	Interest at 5 per cent	Paid on principal	Amount of principal still unpaid
1	\$80.24	\$50.00	\$30.24	\$969.76
2	80.24	48.40	31.84	938.01
3	80.24	46.80	33.44	904.67
4	80.24	45.23	35.01	869.66
5	80.24	43.68	36.56	832.99
6	80.24	42.15	38.09	794.31
7	80.24	40.63	39.61	752.70
8	80.24	39.12	41.12	708.24
9	80.24	37.63	42.61	660.63
10	80.24	36.15	44.09	610.65
11	80.24	34.68	45.56	558.29
12	80.24	33.23	47.01	503.52
13	80.24	31.79	48.45	446.37
14	80.24	30.36	49.88	386.84
15	80.24	28.94	51.30	325.04
16	80.24	27.53	52.71	260.99
17	80.24	26.13	54.11	194.80
18	80.24	24.74	55.50	126.49
19	80.24	23.36	56.88	55.00
20	80.24	22.00	58.24	0.00
Total	1,604.80	604.80	1,000.00	

NOTICE OF CONTEST.
02655
Cont. 2542
Department of the Interior, U. S. Land Office, at Fort Sumner, N. M., Aug. 2, 1916.
To Thomas S. Torrance, of Linton, N. M. (record address), Contestee:
You are hereby notified that Edgar G. Graves, who gives Kenna, N. M., as his post office address, did on July 25, 1916, file in this office his duly corroborated application to contest and secure the cancellation of your homestead entry, No. 02655, made Sept. 23, 1909, for W 1/2 Section 3, Township 3 S., Range 25 E., N. M. P. Meridian, and as grounds for his contest he alleges that you have wholly abandoned said tract of land; that you have not resided upon or cultivated any part thereof for more than three years last past; that there are no improvements on the land. You are, therefore, further notified that the said allegations will be taken as confessed, and your said entry will be canceled without further right to be heard, either before this office or on appeal, if you fail to file in this office within twenty days after the FOURTH publication of this notice, as shown below, your answer, under oath, specifically meeting and responding to these allegations of contest, together with due proof that you have served a copy of your answer on the said contestant either in person or by registered mail. You should state in your answer the name of post office to which you desire future notices to be sent to you.
Raymundo Harrison, Receiver.
Date of first publication Aug. 4, 1916
" " second " Aug. 11, 1916
" " third " Aug. 18, 1916
" " fourth " Aug. 25, 1916

After a Federal land bank has loaned on first mortgage \$50,000, it can obtain permission from the Farm Loan Board to issue \$50,000 in farm loan bonds based on these mortgages, sell such bonds in the open market, and use the money thus obtained to lend on other mortgages. This process of lending on mortgages and selling bonds in issues of \$50,000 may be repeated until bonds to the amount of twenty times the bank's paid-up capital are outstanding. If each bank should have only its required minimum paid-up capital of \$750,000, this plan will provide eventually, if all the authorized bonds of the 12 banks are sold, over \$180,000,000 to lend on first mortgages on farm land. The banks' however, can increase their capital stock the required minimum and so increase the amount of bonds they can sell, and thus increase the total amount of money available for loans on farm mortgages. To make these bonds attractive to investors, the bonds, together with the mortgages upon which they are based, are exempt from federal, State, municipal, and local taxation and are made legal investments for fiduciary and trust funds. The capital stock of the Federal land banks is also exempt from taxation. Federal reserve banks and member banks of that system are empowered to buy and sell these bonds. They are to be issued in denominations of \$20, \$50, \$100, and \$1000.
(To Be Continued)