

YUMA DAILY EXAMINER
A Thinking Paper for Thinking People.
Established March 17, 1906.
W. H. SHOREY,
Editor and Proprietor.

SUBSCRIPTION RATE
PER YEAR \$6.00
Entered at Yuma, Ariz., as second-class mail. Published daily, except Sunday.

BARD INTER-OCEAN
Established January 20, 1911.
SUBSCRIPTION RATE
PER YEAR \$2.00
Entered at Bard, Imperial Co. Calif., as second-class mail. Published Fridays.

ARIZONA SENTINEL
Established November, 1870, by Jas. M. Barney and Judge Wm. J. Berry; purchased 1875 by John W. Dorrington, who relinquished to W. H. Shorey on July 1, 1911; published for 45 years without missing an issue.
SUBSCRIPTION RATE
PER YEAR \$2.00
Entered at Yuma, Yuma, Co., Ariz., as second-class mail. Published on Thursdays.

FINANCING FARMERS.

The new national federal farm loan board has temporary quarters in the United States treasury, and it is growing so rapidly that it is spreading out over an entire section of the building. The correspondent of the Examiner recently visited the new organization that is going to attempt to solve the most serious problem that farmers have faced since the Jamestown Settlement planted its first rice and corn down in Virginia.

A national farm loan association may be organized in any community where ten citizens, owning land, desire to borrow an aggregate of not less than \$20,000. Loans may be as small as \$100 or as large as \$10,000. The land must be unencumbered, or the proceeds of the loan must be used in part to remove any lien. In this way the loan of the federal land bank becomes the "first mortgage." Since, however, the policy to be followed will permit of loans to 50 per cent of the appraised value of the land, and 20 per cent of the permanent improvements thereon, there can be found no fault with the liberality of the government policy.

Local boards are now forming throughout the country and farmers desiring loans should group with other farmers to perfect their plans without delay.

At the offices of the loan board, the information was given to your correspondent—and perhaps this is new news—that the machinery of the organizations will be under full headway about the first of February.

When I suggested that under those conditions farmers should receive their money in time to spend part of it to visit Washington to see the inauguration of our next president of the United States, the response was: "Well, perhaps," indicating that in many cases such a result might be attained.

THE ENLARGED HOMESTEAD ACT.

The interior department at Washington designated 1,124,000 acres of new homestead land in August. These additions to lands, subject to homestead, are what is known as non-irrigable land. Entry made thereunder entitles a homesteader to 320 acres instead of 160 acres, as provided under the old homestead laws. If a settler already has 160 acres under the former homestead law, he may acquire an additional 160 acres under the "enlarged homestead act." A little energy on the part of local communities, may in many cases, secure for the homesteader double the number of acres he now possesses.

BELVA LOCKWOOD IS EIGHTY-SIX

One of the most interesting women in the United States is Mrs. Belva Lockwood, who has just celebrated her

THE CAMPAIGN IN YUMA COUNTY

A Discussion of Men and Issues which are Uppermost in the Minds of the Voters and Taxpayers; The Records of Candidates on the Republican Ticket.

Republican Ticket

PRESIDENT CHARLES E. HUGHES
VICE PRESIDENT CHARLES W. FAIRBANKS
U. S. SENATOR JOSEPH H. KIBBEY
MEMBER OF CONGRESS HENRY L. EADS

State Ticket

GOVERNOR THOMAS E. CAMPBELL
SECRETARY OF STATE JOE V. PROCHASKA
AUDITOR DOAN MERRILL
TREASURER JOHN A. CAMPBELL
ATTORNEY GENERAL J. L. GUST
TAX COMMISSIONER G. H. SMALLEY
CORPORATION COMMISSIONER J. H. CLOONAN
SUPERINTENDENT OF PUBLIC INSTRUCTION H. E. MATTHEWS
SUPREME JUDGE OTIS J. BAUGHN
STATE MINE INSPECTOR NORMAN J. MCKENZIE

County Ticket

SENATE WILLIAM KRYGER
REPRESENTATIVES A. G. DICKSON and WM. E. FAULKNER
SHERIFF ARCHIE GRIFFIN
SUPERVISORS FRANK S. INGALLS and O. C. JOHNSON
TREASURER ANDREW Y. GREER
RECORDER EARL A. FREEMAN
COUNTY ATTORNEY C. H. COLMAN
ASSESSOR M. L. WILLITS
JUSTICE PEACE, YUMA PRECINCT CHAS. M. SMITH
CONSTABLE, YUMA PRECINCT JAS. H. GRAHAM

eighty-sixth birthday. Mrs. Lockwood is the only woman who has ever been a candidate for president of the United States, her name having appeared on the regular ballots in 1884, as the candidate of the Women's Equal Rights party. She was re-nominated in 1888. Her platform contained many advance ideas which have since been enacted into legislation. Mrs. Lockwood, in her active days, was a pension attorney, and handled more than 7000 cases. As a practicing attorney she was for years very prominent in legal circles in Washington.

COMMISSIONERS TOURING THE COUNTRY.

The federal farm loan board consists of the secretary of the treasury, who is chairman ex officio, and four additional members of the commission. In order to obtain first hand knowledge of the conditions of the conditions throughout the country, the board started, a few days ago, on a trip through the southern states, and they will visit the principal parts of the south during a tour that will consume about four weeks. Immediately after the election, the itinerary will take the board on another extended trip through Missouri, Arkansas, Texas, Arizona, New Mexico, Oklahoma, Tennessee, Kentucky and West Virginia. After that the northern states will receive special personal attention. There is a lot of detail connected with the organization of the new farm board. However, the information received by the farmer who wishes to make a loan is very well covered by circular number one, which will be sent free, with other literature, to all persons addressing a request to the Federal Farm Loan Board, Washington, D. C.

MAJ.-GEN. LAWTON'S FAME PERPETUATED IN MUSEUM

WASHINGTON, Nov. 2.—The name of Major-General Lawton, famed in the annals of the American army from the time he entered the service as a volunteer in 1861, until he fell in the Philippines in 1899, has now been perpetuated in the National Museum here by a large collection of his personal belongings intimately connected with his military career. Among the relics are a congressional medal of honor awarded him for his gallantry in leading a charge of skirmishers against the enemy's rifle pits in front of Atlanta, two service swords used in the Civil war, a pair of Mexican shoes he wore when tralling the Apaches,

and a dress sword and scabbard owned by him during the Spanish-American war, together with the flag of the Eighth Army corps flown at his headquarters in the Philippines.

GEORGE H. SMALLEY.

Realizing his ability and fitness to serve the taxpayers of Arizona, the Democratic central committee has attacked George H. Smalley, candidate for state tax commissioner on the eleventh hour, charging that he has never paid taxes in any county he has lived during his twenty years' residence in the state. The taxpayers of Arizona who have benefited by his excellent work for them as secretary of independent taxpayers' associations will consider the \$50,000 he is saving them yearly by his activity in getting interest for public moneys from banks and other things he has done for them rather than a charge that he is a non-taxpayer.

The fact is that Mr. Smalley has been a taxpayer ever since he came to Arizona. He owned three houses in Globe for eight years upon which he paid taxes of several hundred dollars yearly, which the records of that county will bear out. In Pima county he is on the tax rolls, and he has had heavy interest in mining property which paid taxes.

During the past four or five years Mr. Smalley has devoted himself to municipal work, and in Maricopa and Pima counties he has saved the taxpayers thousands of dollars. The county treasurer's office shows a saving of over \$5000 for Pima county because of the successful fight he made for interest upon the taxpayers' money deposited in banks there.

Mr. Smalley has made a good, clean campaign and will be able to meet his opponent with a smile after the election regardless of the outcome. He refers the voters to William Moore, chairman of the state land commission, who was chairman of the board of supervisors of Maricopa county, when Mr. Smalley worked in behalf of the taxpayers; and so J. W. Estill, D. S. Cochran, of the board of supervisors of Pima county, who know of his work, Mr. Moore and Mr. Cochran are strong Democrats.

Peoples has a Popping good time every night. Pops corn for the whole town. His Cracker-Jack can't be beat. Try it. 189 t. f.

Try an ad. in the Examiner.

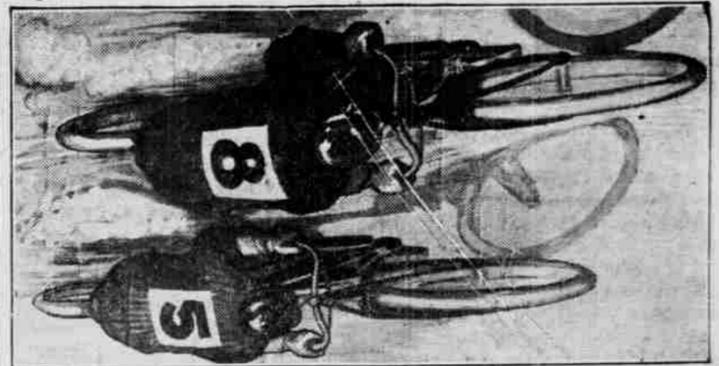
H. E. Matthews is Making a Big Hit



H. E. MATTHEWS.

H. E. Matthews, candidate for superintendent of public instruction, has been one of the hits of the campaign. Mr. Matthews knows what he talks about—public schools. He is a polished speaker and his diction is perfect. He says what he will do if elected to the position he seeks. He advocates constructive policies. Over 52 per cent of the money derived from taxes is spent on the public schools and the taxpayers' interests will be safe in the hands of an of an experienced and conscientious educator of Mr. Matthews' type.

REAL THRILLERS WITH THE WORTHAM SHOWS AT YUMA FAIR



Perhaps the most exciting attraction which will be seen on the Gladway at the Yuma County Fair is the "Follies of Life," which is a modification of the latest thriller, sometimes known as the Silo-drome. The Silo-drome is a circular and perpendicular track, around which daring riders whirl at breakneck speed, performing all kinds of evolutions and dare devil stunts, rivaling, as it were the proverbial fly on the ceiling.

The "Follies of Life" is indeed a thriller and it is sure to prove to be one of the most popular attractions on the big joy zone at the Fair. There will be professional motorcyclists, including Mlle. Alicia Demereaux, champion lady rider of Belgium.

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