

the more thickly populated territory east of the Mississippi river. There are, however, other conditions besides density of population which must be considered. I have in mind a certain section where the number of passengers carried per mile of road does not compare favorably with the number carried by other lines serving contiguous territory where the population per mile is less. Why this should be I am unable to say. There is no doubt but that climatic conditions are largely responsible. All of these matters are carefully considered by the railroads and rates are adjusted to the basis which will bring the best results.

In conclusion, permit me to say that the interests of the farmers are the interests of the railroads. One cannot long prosper at the expense of the other. The railroads that are making the best returns to their owners are those which serve prosperous communities. That is why the officials are devoting so much time to the development of the resources of the country. They are not doing it for their own mere pleasure, but because they are looking to the future for their reward.

We are advising the farmers along our lines here in Oregon to quit raising wheat and devote their energies to dairying and stock raising. This advice, if heeded, would mean an immediate loss of tonnage which we are willing to suffer, believing that the success of the dairy movement will give us a prosperous community to serve. We may not haul as much wheat, but the dairyman will have more money to spend in traveling. His wants will be increased; he will be buying new bugles, pianos and carpets and will in many other ways contribute to our revenues.

A good dairy region exists where there are good dairymen.

Road making should be in charge of a road maker.

CREDIT AND LOAN ASSOCIATIONS.

The burden of debt hangs like a millstone around the necks of multitudes of our citizens, and to provide means and measures of relief and adapt them to their wants is a problem worthy the attention of our best minds, writes a correspondent of the American Agriculturist. To provide a system of credit that will discourage and prevent debt making and encourage and aid debt paying would promote the interests of both debtor and creditor. Co-operation in credit and loan associations would provide adequate security to the investor for the use of his capital and lessen the debtor's burdens by helping him to pay his debts, while encouraging thrift, economy and the habit of saving.

Such associations formed for the use and relief of farmers might be formed so that bonds bearing a low rate of interest could be readily sold and the money loaned to members of the association on easy terms at a moderate rate of interest. The bonds should be secured by the signatures, pledges and property interests of each one and every member of the company or association, individually or collectively. Each member of the company could be given a rating as to the value of his property interests by competent members acting officially as an examining board. The total of the ratings should constitute the basis of value securing the bonds, and the amount each member has in such rating not included in or covered by his indebtedness to the company would be his unencumbered capital upon which dividends are to be paid under such provisions as the interests of the company would permit. The difference between the rates of interest paid on bonds and that paid for loans would meet expenses and pay dividends to shareholders.

Among the advantages of the system outlined would be the profitable employment of idle capital with special advantages to farmers and real estate owners in that it would permit divi-

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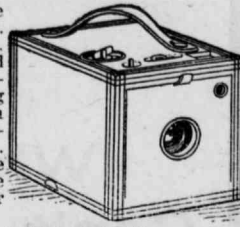
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