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## Telephone Credit

The telephone company will be compelled to borrow large amounts of money in the next few years, not only to extend its amounts of money in the next few years, not only to exang ise of the service by present subscribers.

A lender in business will demand of a borrower ample security and will insist that jts value be maintained without deter ioration. He must be shown that this security has an assured earning power. He must be satisfied that his investment is safe that it can be disposed of at any time without loss and that it will bring him a continuous return.

At the present time this company's operations in Oregon are conducted at a deficit. Its expenses are greater than its revenue. No return is being received by its stockholders from their property in Oregon. Not even the interest on its bonds properly chargeable to its Oregon properties is being paid from Oregon receipts

With new capital scarce and commanding high rates of return, a business showing operating results such as these will find it difficult, if not impossible, to secure money for its necessities

We assume that the people of Oregon wish to treat the utilities doing business in this state justly and fairly, and in this belief we have asked the Public Service Commission to approve a schedule of rates increasing our revenues. The amount asked for is relatively small to the individual rate payer, but the aggregate will place us in a position where we can obtain the outside capital necessary in our operations.

Under present conditions an adequate telephone serviceefficient and sufficient-is dependable upon higher rates.

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