

## POOR FINANCE TO LET BANKS TAKE V. LOAN

By M. S. Wildman, Head of the Department of Economics and Political Science at Stanford University, California.

Just about two years ago we began to make war and stopped making a lot of other things or made these other things only in limited supply. Highway construction came to a dead stop. Equipment was worn out faster than it was replaced. All over the country building operations were suspended. In the North Atlantic states alone the deficiency in building is estimated by the Department of Labor to exceed \$500,000,000. If the situation all over the country is comparable to this, the accumulated need for construction now exceeds two billion dollars. Through a wide range of manufacturers from automobiles to chewing gum entertainment was the order of the day until now we face a deficiency in numberless commodities of customary use.

The emergency which led to curtailment is happily past. The interest of all classes of people requires the quickest possible resumption of normal activity. Consumers want the goods, returning soldiers need the employment. The heavy war taxes call for correspondingly large production, while European reconstruction will open the way for exports.

This resumption of enterprise, if we embark upon it as we should, will require bank loans on a tremendous scale. The high wages and high cost of materials will necessitate advances proportionately greater than in the past. To be available for this purpose, the funds of the banks must not be absorbed by government requirements. The necessity for a wide public participation in the Victory Liberty Loan is even greater than it was in the case of earlier loans when curtailment of industry diminished the needs of private business.

If the banks are compelled to carry the government, they cannot at the same time carry their customers. For every billion dollars worth of bonds left on the hands of the banks there will be just a billion less for the revival of industry and the employment of labor.

It is to the personal interest of every man and woman in America to subscribe to the Victory Liberty Loan out of his or her savings.

"The woman who can save money wins masculine respect and feminine envy."—Mrs. Carey.

## NURSE'S NOTE SHOWS THE GRIT THAT WON WAR

Sorely Wounded Soldier Sees the Job Through.

Carter Glass, secretary of the treasury, copied the following note, among others, from the note book of a Red Cross nurse when he was in France:

"One boy I shall always remember. His right shoulder was practically all shot away and he had a big wound in his back and one in his left eye. But he sat straight up and wouldn't let anybody help him. He didn't say a word while they pulled off the tight clinging gauze from the red, raw, wet flesh that quivered in spite of him. When the first wound was finished all he said was: 'Do you think I could rest a minute, Doc, before you do the second one?'"

"Red, raw, wet flesh"—American flesh. It was not yellow. Think of that when you are asked to buy of the Victory Liberty Loan, ye who think ye have done enough.

### WHOSE WAR WAS IT?

Was it Smith, the banker's war or Jones, the truckman's war? Was it Labor's war or was it Capital's war? Was it Autocracy's war or was it Liberty's war? Whose war was it?

Figure it out. Then sacrifice everything and subscribe to the Victory Liberty Loan. For it was The People's War.

It isn't paid for. It must be paid for. The Victory Liberty Loan will pay for it. The people must buy because it was their war. The people are Smith and Jones, Labor and Capital.

If it wasn't the People's war, it wasn't anybody's war. So don't say "the banks do it." It was not the bank's war. Was it as well as it was Jones' war—let Jones buy the Victory Loan. He would have as much chance to subscribe five or six billion as Smith would.

The man who says "let the banks do it," is yellow. There are about 1,000,000 American lads over in Europe who are sticking it through. They are not saying let somebody else do it. It's the last loan. Play square.

"The scope of thrift is limitless."—Thomas A. Edison.

The war will not be over until the United States government has honorably met every commitment made in order to win the war.—Carter Glass, Secretary of the Treasury.

## SAVE 16,000,000 BUSHELS OF WHEAT THAT FORMERLY WAS LOST IN THRESHING

Farmers, Urged by Food Administration, Provide Seven Extra Loaves of Bread for Every American.

By adopting cleaner threshing methods and by literally combing harvest fields to gather grain formerly wasted, threshermen and farmers of the United States this year saved fully 16,000,000 bushels of wheat, estimated as equivalent to about seven one-pound loaves of bread for every person in the country. This result, accompanied by corresponding savings of barley, oats, rye and other grains, is shown by reports from 23 grain states to the U. S. Food Administration. Other states, although not prepared to furnish definite figures of conservation in the grain fields, report greatly reduced harvest losses.

This rural food saving achievement, accomplished in scarcely six months' time, was in direct response to requests by the Food Administration, which asked farmers and threshermen to reduce harvest losses from about 24 per cent.—the estimated average in normal times—to the lowest possible minimum. Country grain threshing committees carried into every grain growing community the official recommendations for accomplishing the results desired.

In numerous instances drivers of racks with leaky bottoms were sent from the fields to repair their equipment and frequently had order threshing machines were stopped until the cause of waste was removed. But in proportion to the number of persons engaged in gathering the nation's grain crop, cases of compulsion were comparatively rare. The Food Administration freely attributes the success of the grain threshing campaign to patriotic service by farmers, threshermen and their crews. Incidentally grain growers of the United States are many millions of dollars "in pocket" as a result of the grain saved.

### BOLSHEVISM—ITS CURE

President Wilson has asked for food to stop the wave of Bolshevism rolling westward out of Russia. No intelligent person doubts the value of food as a first aid, but at bottom the security of our institutions rests upon the working interest the people take in those institutions.

Citizens having no interest in a government, no economic interest in the success of that government, are apt to be the first victims of vicious propaganda or unbalanced political theorists. On the other hand men and women who have invested in their government either by way of conducting private enterprise under its protection or through direct purchase of government securities have something at stake and desire to maintain stable institutions. Such persons are not necessarily reactionists. They may be quite progressive and anxious for reform where reform is needed.

Consequently the effective barrier to Bolshevism in America today is thrift and investment. The philosophy must reach into the workshops of the nation. It is reaching into those workshops and into the schoolhouses of the nation in the form of the Thrift Stamp and the War Savings Stamp. Interest saving engagements of the United States government which can be bought for as low as 25 cents.

When everybody in America is buying Thrift and War Savings Stamps as a habit, one won't hear much about the I. W. W. in America.

It is the financial and patriotic duty of every American who loves real liberty to get the Thrift Stamp habit NOW.

Work and save. Invest in war savings. Hold your securities. Do not surrender your War Savings Stamps or Liberty Bonds conditionally or unconditionally.

#### The Swallow's Back.

An Indian legend tells us that when men first came on earth they had no fire. The Great Spirit taught them how to do many things; he taught them how to get food from the forest, fish from the waters and corn and beans from the earth, but fire they themselves must learn to make.

Even with all the gifts they had showered upon them they were not happy, but kept thinking all the time of the one thing which they still wanted. Instead of enjoying the many gifts which were already theirs, all fire was then in the sun, and they could think of no way to get it. Men could not reach it in any way, and a bird came to go after it.

Finally the swallows, who could fly more swiftly than any of the other birds, offered to go to the sun so far away and bring this gift to men. The swallow's back is still black, but no one ever tried to get fire from the sun again that way. Long years afterward men learned how to make fire by rubbing sticks together.

#### Too Limited a Route.

"Would you object to marrying a traveling man?" "Not if he travels far enough," replied Miss Cayenne. "I couldn't care for one of these chaps who puts in all his time traveling between here and Baltimore."

"I think if the people of America could only see and realize what the boys are doing out here," said a Captain after Chateau-Thierry, "they would fly back to them up with their last dollars and their lives if necessary."

Residents of St. Johns having tax and city liens to pay in Portland can make their payments without inconvenience by availing themselves of our services. We will pay same and secure your receipt without inconvenience to you. Fee, 25 cents. References: Any St. Johns Bank—Peninsula Title, Abstract and Realty Co., by H. Henderson, Manager; 402 North Jersey street.



### EASTER TIME

Easter falls on April 20th this year. Our store has provided for you by placing in stock the new loom creations in the lines of moderate prices.

PRINTED VOILES figured and flowered, fancy plain and plaids.

Silk Poppins in popular shades, popular priced; 36 inches wide, \$1.60 per yard.

Pink Silk Camisoles, Corset Covers and Envelop Garments. African or Cordovan Brown, Champagne, Black, White,

SILK HOSIERY from \$1.00 to \$2.25 per pair. Pink, Blue, Taupe, Grey, Green, Navy.

A new array of PUMPS and OXFORDS at prices LOWER than prevail in the City.

The newest in RUFFLINGS and NECKWEAR.

A word about the Delineator. Some trouble was experienced in getting enough of the March and April numbers to supply the new and large demand, but they are here now and the succeeding numbers may be had on the 12th of each month.

MEN Buy a Made to Measure Suit from the International Samples. We will order one for you in time for EASTER if we can measure right now, and we will let you have the suit on the installment plan.

MEN'S SILK HOSIERY has been reduced in price. Other stores are waiting until after Easter. We treat you better.

Dress your best and the world will notice you.

## BONHAM & CURRIER

L. E. ROSE, Mgr. Men's Dept.

### A NEW AMERICAN LONG RANGE GUN



### THOSE LIBERTY BONDS

There is a lot of money being spent every day in advertising with the object of separating plain Mr. American from his Liberty Bonds either by offers to buy them outright or trading in wildcat stock for them. Many plain Mr. Americans are rushing in where wise men fear to tread and are "falling" for the advertisements without thought of why the other fellow wants the bonds.

Advertising, especially the kind Liberty Bond brokers are using, costs a lot of money. Where does the buyer get off? Well, be sure he is getting offside he wouldn't advertise. He isn't in business for his health. He is after the money. It's a chuck up when you trade or sell your Liberty Bonds. That's sense, isn't it?

If a Liberty Bond is worth, say, \$35 to the broker after he has paid for all of his expensive advertising, it certainly is worth far more than par to the holder. For on top of his advertising expenses the broker maintains costly offices and much help. That's sense, isn't it?

The reason the broker wants the bonds is that he or his clients want to hold them. It's the broker's business to know bond values. He knows that these Liberty Bonds are going to be valuable things—that they are going way above par—within a year or two. Hold them yourself.

### THE ACID TEST

Provost Marshal-General Crowder's report of the work of mobilizing the man-power of the nation under the Selective Draft Act disclosed the reason why America was able to produce such a tremendous quantity of foodstuff despite the drain upon the labor of the country by the operation of the draft. The reason was that sixty-five per cent of the farm labor of the country registered for military service was given deferred classification upon agricultural grounds.

Saving the possible exception of shipyard workers no other single industry was given such consideration as was the pursuit of farming and no class of producers was treated more fairly than the farmers. This was right and just, yet to the credit of the government.

The war is over as far as the fighting is concerned and the government turns to the people to settle up the bills incurred in ending it. It expects the farmer, individually and as a class, to retaliate with the "square deal."

The Victory Liberty Loan—the last of the Liberty Loans—is coming next month. It is going to catch the farmer at the wrong season. That is good.

I will be an acid test.

To learn to save is the first important lesson of life.

### REVIEW'S LEGAL BLANKS

The following list of legal blanks are kept for sale at this office and others will be added as the demand arises: Warranty deeds, Quit Claim Deeds, Realty and Chattel Mortgages, Satisfaction of Mortgages, Contracts for Sale of Realty, Bills of Sale, Leases.

We are adding new and attractive lines to our large stock of Calendars, Wall Pockets and Pictures.

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#### Some Useful Hints

Sewing Machine Motor, Vacuum Cleaner, Washing Machine, Floor, Table and Desk Lamps, Chafing-dish, Toaster, Grill, Coffee Percolator, Milk Warmer, Smoothing Iron or Traveling Iron, Curling-iron and Drying Comb in One, Vibrator, Heating Pad, Radiator, Portable Stove and Oven, Range, Fan.

### ELECTRIC STORE Electric Building

#### Notice to Creditors

In the County Court of the State of Oregon for the County of Multnomah.

In the matter of the estate of George Robertson, deceased.

Notice is hereby given of the death of George Robertson, and that the undersigned has been duly appointed executrix of his estate by the County Judge of Multnomah County, Oregon, and has qualified. All persons having claims against the estate of said decedent are directed to present the same to the undersigned, duly verified, as by law required, at the office of her attorneys, Perkins & Bailey, 1117 Board of Trade Building, Portland, Oregon, within six months from the date of the first publication of this notice, to-wit: Friday, March 7th, 1919. CHARLOTTE ROBERTSON, Executrix PERKINS & BAILEY, Attorneys for Executrix.

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### Knights and Ladies of Security St. Johns Council 2775

Regular Business meeting 1st and 3rd Mondays. Open meetings to the public and members 2nd and 4th Mondays. Visitors and members cordially invited to attend at Bickner Hall.

Frank C. Gasser, Pres. Lester Teeling, Secretary.

### LAUREL LODGE No. 126 I. O. O. F.

ST. JOHNS, OREGON  
Meets each Monday evening in Odd Fellows hall at 8:00. A cordial welcome to all visiting brothers.

E. D. Churchill, Noble Grand  
E. J. Burroughs, Vice Grand  
G. W. Norcross, Fin. Sec.  
H. F. Clark, Treas.

### DORIC LODGE NO. 132 A. F. and A. M.

Meets the first and third Wednesday of each month in Bickner's Hall. Visitors welcome.

A. R. Davis, W. M.  
A. W. Davis, Secretary.

### Minerva Chapter No. 105, O. E. S.

Meets every First and Third Tuesday of each month in Bickner's Hall. Visitors welcome.

Dixie M. Lewis, W. M.  
Ruby R. Davis, Secretary.

### St. Johns Camp No. 7546

Modern Woodmen of America.

We heartily solicit the attendance of our members at our regular meetings every Thursday evening.

A. L. Marry, Gen. Mshun, Clerk  
Consl., 108 Smith avenue

### HOLMES LODGE NO. 101

KNIGHTS OF PYTHIAS  
Meets every Friday night at 7:30 o'clock in BICKNER Hall. Visitors always welcome.

W. R. EVENS, C. C.

### Woodmen of the World St. Johns Camp 773

Meet every Thursday evening in I. O. O. F. Hall, Leavitt and Jersey streets. Visitors always welcome.

THOS. COUPE, C. C.  
W. E. COON, Clerk.

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