

THE BANNER COURIER

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AN INDUSTRIAL BARRIER

Private capital is now experiencing great difficulty in financing itself, and this difficulty curtails expansion and increases the number of the unemployed. New industries cannot start and many of those already established find expansion and even continuous operation out of the question on account of the lack of capital.

And during these times when money is needed for industry including farm and factory vast sums of money are being absorbed by tax exempt bonds of the government, states, counties and cities. Meanwhile these governments are losing millions in taxes which should be paid on the incomes from these bonds and industry suffers from lack of funds which might be put into them.

This exemption of bonds from taxation discriminates against industry, and is an economic injustice. For example a wealthy man invests \$50,000 in tax exempt bonds and thus escapes taxes on his investment. Another man invests \$50,000 in a factory or other industry which gives employment to laboring people and assumes large risks also. The latter must pay all kinds of taxes devised by congress and the various legislatures. The result is to discourage industry. Surely the security of government bonds is the safest in the world and as such should appeal to the investor, and still be taxed as are other securities.

OUT OF BALANCE

Senator Norris of Nebraska declared in the senate a few days ago that a farmer in Nebraska shipped a carload of corn to Billings, Montana, where they have no corn and after paying over what he received for his corn still owed the railroad company fifty-one cents freight charge.

Another example of shipping rates exorbitant when compared with the price of the products is in the case where a man in Florida shipped to a merchant in Virginia seven crates of cabbages. These seven crates of cabbages sold for \$34.00. Charged against this sale price was \$22.20 express. The commission to the salesman was \$3.40. After these two deductions the producer had \$8.37 left for his seven crates or a little less than \$1.20 a crate for the seed, planting, cultivation, gathering, crating and hauling to the railroad station.

It would have been better for the raiser of those cabbages to have allowed his land to lie in idleness and to have devoted his time to something else. But not so for those who must have cabbages for food and who live off their earnings from industry in the cities. Food should not go higher but those factors which make transportation costs so high as now should be made to conform to the welfare of both the producer and consumer who are the first and greatest sufferers from exorbitant freight rates on produce. If the railroads which must depend on production for their profits are guaranteed by this government a profit why this howl by the politicians in congress about the efforts of the farm "bloc" to force conditions which will obtain for the agricultural people fair returns in comparison on their investment and work?

Such instances as these are thorns in the sides of the producers. They force them into farm blocs. They array the shipper against the railroads and other transportation companies. They are rank injustice which calls for the loudest condemnation of congress and even the government itself for class and industrial discrimination.

These exorbitant rates are due in part to the guarantee of profits to the railroads without an equal guarantee to them who produce these necessities and in part due to the wages paid in transportation and which are out of all proportion to the earnings of the producers. It's high time that the farmers unite in bloc or otherwise to force a fair system of distribution as advantageous to themselves as it is to the railroads or to the brotherhoods.

A BIG SUBJECT

At the recent meeting of Pomona Grange of this county the membership present went on record of censure of the State Tax Commission. This is one of the many protests being launched against both condition and system of taxation at this time of high and increasing taxes.

The grange is insistent upon the proposition that water power and other natural values employed in profit producing enterprises shall pay the same ratio of taxes on productive values that the farmers have to pay on their farms.

The tax commission has this year reduced taxes on some water power values while the local assessments on farm property is higher than ever before. It is general comment among the grange folk that this attitude of the commission favors the corporations while the farms must help make up his decrease.

The Banner-Courier looks upon the whole present patchwork system of taxation in which one assessor places values on one unit of property and others on others, some at the ratio of one half value other at other ratios; some at less even than one-tenth values and hundreds of thousands of dollars worth of taxable values in Clackamas county and in other counties of the state paying no taxes at all as needing complete revolution and revision. And when revision of our tax system is thus under way, equitable readjustment will extend to other sources of wealth as well as to water power and other natural resources.

COST OF HIGH LIVING

The notable Mrs. Stokes pitifully pleads for \$100,000 alimony per annum from her millionaire husband as necessary for family support. And yet there are several dames extant who could manage to get along fairly well on half this amount.

THE REVOKING CLAUSE

The city council did the courageous and proper thing when it inserted in the pool room ordinance the section providing for authority to revoke licenses at any time when the places are not conducted properly. Hereafter the power which grants the license may for good reason take it away. This is as it should be.

The poolroom proprietors who intend to obey the regulations of the city will no doubt welcome this feature of the ordinance as it will put on guard those who now give the whole business a "black eye" by their disregard of order and decency. The council should be commended for this ordinance.

VOTING DOWN BONDS

As a final basis for higher and higher taxes people in many parts of the west are beginning to vote down indiscriminate bond issues.

It is a fact that bond issues invite extravagance and waste in public affairs and bind people to future burdens of taxation they must pay.

Many people are always ready to favor something being done and do not inquire how much of the burden is to be placed on the future taxpayers. If instead of bond issues, it were proposed to levy a direct tax or a tax over a period of years many of the same people would not vote it.

There is a lot of camouflage in the argument "let the next generation that shares the benefit of this also share the cost and let them pay."

One western state wanted to vote \$30,000,000 bonus to its ex-service men but instead, by a long time bond issue makes the taxpayers dig up \$87,000,000, for principal and interest.

What is still worse if that state had proposed to raise the money—\$30,000,000 by a direct tax, the bonus proposition would have lost out.

Doing by indirection what would not have been done directly means in this case self-glorification by the present generation by imposing upon the coming generations the task of paying \$87,000,000. Cheap patriotism!

Bond issues for improvements that are going to add to production of wealth and paying their own way over and over are a different proposition.

WAIT A MINUTE

From the United States Department of Agriculture we obtain the following records showing the levels of prices covering about five years before the war, the highest point during the war and the present time.

Oats were 35 cents before the war, 85 cents at the highest point during the war and 27 cents now. Hay runs \$14, \$28, \$13. Hogs, \$7.50, \$20.50, and \$6.50. Potatoes 70 cents, \$5.20 and \$1.50. Farm help wages \$25, \$53, \$35.

In the good old state of "Oregon my Oregon" the price of oats during the war went to 60 cents and are now 40; potatoes were \$8.50 a sack and now \$1.50; hogs dressed \$20.50, now 12.00 per cent; and hay then \$40.00, now \$12 to \$15.00. Farm wages reached as high as \$75.00 with board and have gone back to \$30 and the same incidentals.

Farm lands that sold as high as three dollar wheat could send them are now, according to realtor estimates, twenty-five or thirty dollars less per acre. And the man who bought this high-priced land, paying down his savings and giving a mortgage for the remainder is under the present price of his crops "strictly up against it"—May the good Lord help him! And may the readjustment be speedy.

With this conditions and with taxes leaping higher and higher it's high time to cut expenses. It's the time for every state and county institution to take a breathing spell from the wild scramble to spend the taxpayers' money on non-essentials. It's time even to hold up on improvements not absolutely necessary while price adjustments are going on and while farmers and others are trying to catch a normal breath.

NEW WINE IN OLD BOTTLES—NO

And when the committee begins to revise the present city charter it would better imitate the forefathers

of earlier days and make a brand new one—short and providing a business administration such as makes a success of great industrial and economic undertakings.

WILSONVILLE, Jan. 18.—The Wilsonville Farm Bureau committee has ordered 40 tons of lime and is now making up another car, 20 tons of which is already sold. Land plaster will be ordered soon and those desiring lime or landplaster, will have to act quickly. W. C. Young and F. Wiedemann will take the orders. They also handle tiles now on hand.

RUPTURE EXPERT HERE

SEELEY, FAMOUS IN THIS SPECIALTY CALLED TO PORTLAND

F. H. Seeley, of Chicago and Philadelphia, the noted truss expert, will personally be at the Benson Hotel, and will remain in Portland this Monday, Tuesday, Wednesday, Thursday, and Friday, Jan. 23, 24, 25, 26 27. Mr. Seeley says: "The Spermatic Shield will not only retain any case of rupture perfectly but contracts the opening in 10 days on the average case. Being a vast advancement over all former methods—exemplifying instantaneous effects immediately appreciable and withstanding any strain or position no matter the size or location. Large or difficult cases, or incisional ruptures following operations) specially solicited. This instrument received the only award in England and in Spain, producing results without surgery, injections, medical treatments or prescriptions. Mr. Seeley has documents from the United States Government, Washington, D. C., for inspection. He will be glad to demonstrate

What Every Business Needs

Is it wise to attempt to solve all your business problems without unbiased advice? This bank has a long history of service to the business interests of this community.

Never has its broad and intimate knowledge of business conditions been more helpful to its clients than in the years of reconstruction. When you need friendly advice come in and talk things over with us without obligation to yourself.

THE BANK OF OREGON CITY

Oldest Bank in Clackamas County



without charge or fit them if desired. Business demands prevent stopping at any other place in this section. P. S.—Every statement in this notice has been verified before the Federal and State Courts.—F. H. Seeley, Home Office, 117 No. Dearborn St., Chicago

We Now Feature:

An Enormous Presentation of

White Goods

An early offering of Muslins, Cambrics, Sheetings, Towels, Crashes, Damasks and Dress Fabrics, bought at a time when the market was at its lowest ebb and now offered to you

At Surprisingly Attractive Prices.

This is an exceptional opportunity to provide snowy white fabric of dependable quality for personal and household use for both the present and the future. The following items will demonstrate the extent to which we have gone to provide economies for this remarkable and early White Goods Event:

MUSLINS

Unbleached Muslin, 36 inches wide; made of selected cotton and a serviceable quality. Yard **10c, 12½c and 15c**

Fine Cambric Muslin, Berkeley quality; popular everywhere for its finish and wearing ability. Yard **24c**

Indian Head Muslin, soft finish, shrunk—the popular cloth that finishes like linen, 33, 36, 44 and 64 inches wide. Reasonably priced.

SHEETS AND PILLOW CASES

81x90 Sheets, full standard size, popular weight. Each **1.49**

42x36 Pillow Cases, serviceable quality. Each **33c**

SHEETINGS

Standard Quality Sheetting, 9-4 or 81 inches wide. The kind that will wash and wear well. Unbleached—yard, **53c**. Bleached,—yard, **58c**

Other widths priced in proportion.

PEQUOT SHEETING, SHEETS AND CASES Through our direct mill connection, we can supply you with this popular Pequot brand of high grade goods in all widths, at material savings of money.

CRASHES

Bleached Crash, 17-inch, red border. Serviceable grade. Yard **9c**

Bleached Crash, 17-inch. Exceptional grade. Yard **14c**

Dundee Part-Linen Crashes, bleached and unbleached—the kind you like to use. Yard **10c, 17c, 23c**

Steven's Crashes both bleached and unbleached. Our buying arrangement permits us to sell this popular line at a big saving to you.

PILLOW TUBING

42 inches, admirable quality. Yard **33c**
Also carried in 36, 40 and 45-inch widths.

DAMASKS

Table Damask, standard grade of colored damask; blue and white, red and white or buff. Yard **89c**

Mercerized Damask, rich patterns, 58-inch. Serviceable quality. Yard **58c**

Mercerized Damask, heavy quality; wrought in rich damask patterns. Yard 64-inch width, **6c**
72-inch width **75c**

DIMITIES

Dimities in dainty checks and stripes. Yard **14c, 19c**

WHITE VOILE Superior quality of 39-in. Voile. Yard **25c**

Bleached HONOR Muslin (J. C. Penney Co. Brand)

After months of earnest effort to produce a grade and finish of "bleached" muslin which would permit affixing the J. C. Penney Company label, our buyers have been extremely successful. In offering our own branded HONOR Muslin, it is with our full recommendation. We are confident you will agree with us that its excellent quality makes it the best muslin on the market at the price. Be sure to ask for J. C. Penney Co. HONOR Muslin, at, per yard **15c**



TOWELS

Huck Towels with white or red borders; full size and good wearing quality. Pair **25c**

Huck Towels, a heavier grade. 18x36 inches. Red or white border. Pair **39c**

Bath Towels, substantial quality and a good size. Pair **33c**

Bath Towels, large size. Splendid weight for service, suggesting several pairs at, pair **49c**

LAWNS AND FLAXONS

Here are items that recommend themselves to the thrifty housewife. Exceptional quality, Exceptionally priced.

India Linens—the quality you want. Yard **15c, 19c, 23c**

Persian Lawns—sheer, fine quality. Yard **40-in.**

39c

49c

19c, 33c

29c, 33c

29c, 33c

39c, 43c

39c, 43c

ORGANDIES

New, sheer, crisp, popular

Organdies at such low prices as to suggest several new dresses. Make up beautifully for coming warm weather wear.

Domestic Organdies. Yard **25c, 39c**

Imported Organdies, Yard **49c, 69c**

NAINSOOKS

Long Cloth Nainsooks, 36-inch, fine English finish. Yard **15c, 19c, 23c**

French Nainsook, 36-inch, sheer fine French finish, Yard **25c, 39c**

Japanese Nainsook, sheer beautiful mercerized, of fine texture. Yard **25c**

OUR POLICY: ONE PRICE TO EVERYBODY.

A NATION-WIDE INSTITUTION - J.C. Penney Co. Incorporated 312 DEPARTMENT STORES

OUR POLICY: ONE PRICE TO EVERYBODY.



BANK OF COMMERCE

IT'S better to invest your savings at 4 per cent with the Bank of Commerce than it is to put your hard-earned money in some doubtful scheme paying a high rate, and be sorry afterward.

First Bank in Oregon City to pay 4 per cent Interest on Savings Accounts

BANK OF COMMERCE
OREGON CITY, ORE.

THOS FRYAN PRESIDENT DR. HUGH S. MOUNTAIN VICE PRES JOHN R. HUMPHREYS CASHIER
K. E. BAUERSFELD, ASST. CASHIER

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