for months. Every man bore his injuries well and

Tells Story of Wreck.

AT THE HOTELS.

STRIDE TOWARD ASSET CURRENCY

Bankers' Convention Finds Good Points in Aldrich-Vreeland Law.

AGAINST GUARANTEE PLAN

Association Also Condemns Postal Savings Banks-Hopes for Good Results From Monetary Commission-Reynolds President.

DENVER, Oct. 1.-The 56th annual convention of the American Bankers Association came to an end this afternoon with the election of George M. Reynolds, of Chicago, president, and Lewis B. Pierson, of New York, first vice-president. Thirty-eight new members were announced and a vice-president representing each of the states having representatives in the association was named.

The convention also placed itself

sociation was named.

The convention also placed itself equarely on record as against both the proposition to guarantae bank deposits and to establish postal savings banks.

Nearly two hours were consumed with the reports of vice-presidents from the several states, the convensus of which was that the effects of the recent panic are rapidly passing away throughout the country.

Step Toward Asset Currency.

In the report of the currency commis-sion, which was adopted at the morning session, the chairman used these words referring to the Aldrich-Vreeland

In the Aldrich-Vereland measure, how-ever open to sovere criticism. Congress by law has recognised the normal and legiti-mate assets of a bank as the natural and proper basts of credit extended to the bank in the form of circulating notes. The principal for which we have so long con-tended has four received legislative sanc-tion. To this extent the labors of the Amserican Bankers Association have been crowned with success.

On the subject of credit currency, which had been favored by some speakers during the various meetings, the com-

mission said:

The credit currency recommended in your remmission's first report and approved by this association at its last convention had further proof of its soundness in principle and efficiency in operation in these countries having such a currency, during the world-wide crisis of fast Fall. While maintaining open minds as to the wisest method of its incorporation into our own banking system. It is our beilief that a currency based on this principle, so safe and efficient in the experience of other nations, will be found essential in our own system. mission said:

Relies on Monetary Commission.

Relies on Monetary Commission.

The Commission's report also said:
It was sought to impress upon Congress
that, if not possible to emact immediately
such laws as would give us a thoroughly
schenific banking and currency system. It
would be siest to defer all action on the
subject except for the appointment of an
able committee listinated to make a thorough investigation and submit its resolutions
to a subsequent Congress. Although this
view was not adopted in full, the coministing feels that its efforts were not in
vain, insamuch as the committee desired
was appointed by Congress. The high standing and recognized ability of the members
of this Congressional committee and the
vigorous way in which it has entured upon
this important sork warrant the confident
expectation that its report and recommendations will form the basis of such actions
es will give us a hanking and currency system such as our vast commercial interesis
so urgently need, and such as will make this
country the greatest financial power in the
world.

Against Deposit Guaranty.

The question of guaranteeing bank de-posits was brought squarely before the nvention at its afternoon session in a report by the association's Federal legis lative committee, which takes a decider stand in opposition to such action by either the Feedral or state governments. The report in part is as follows:

The report in part is as follows:

Your committee is opposed to the guaranseing of deposits by either state or Federal
overnments, or the assuming of a trusteehip by either of a guarantee fund, believing that it would be a function whelly outine of any purpose for which easte or Fedral Governments were organized, and for the
urther fact that the assuming of a trusteehip would be misseading to the general pubtic, ase it is not a guarantee by sither state
or Federal Government, and that such a law
rould work to the detriusat, not only of
the banks, but to the depositing public as
well.

the banks, but to the depositing public as well.

If one clars of hank creditors is to be insured scalars the mand mischance of business, why not all classes, and where is the justice of evyleg a depositor's loss, for which he is not at all responsible, upon other banks, who also are not responsible for his loss, and who have no voice whatever in the selection of where he shall keep his account?

Lepositors of a bank are guaranteed primarity by the character of the assets in which the decontions money is invested, margined and forfeited by the hanks capital and currently assets and conservatively extended, depositors are guaranteed? Why margined he decontions are guaranteed why should not the banks' assets be guaranteed? Why my guarantee payment to the banks of the receivables of their vactous elember. This would guarantee deposits, both propositions are attentioning and alike absurd.

Premium on Wildeat Banking.

Premium on Wildeat Banking.

Deposits in a bank are safe in just the proportion that its assets are good. We should discourage movine extension of credit, sather than eyen the way for reclaims banking, which would seem to follow inevitably. We are told that those plans will do away with panies. Are they not work likely to prove the mother of panics? A panie is business paralysis born of unreaseding fear on the last of the public. In such conditions, will deposition refrain from withdrawing their funds? Will they not, rather, withdraw them at once because of the unknown danker resulting from each benk being computed to guarantee the bases in 20,000 other hanks? To those who have had the guedling experience of several panies, there is but one answer in this question, and as law could be spread upon the statute hooks more fraught with mischief than a law for enforced guarantee of bank deposits.

Let Courses provide a means whereby perfectly solvent banks, with good liquid assets, can obtain currency with the same facilities as banks in other great commercial nations, and they will have good far toward the prevention of range.

Objections Summed Up. The committee submitted the following

tion:
Need That the American Bankers atom is uvaliarably opposed to any arbiplan hocking to the mutual guaranty of
is either by a state or the Nation for
flowing reasons:

--It is a founting outside of state or
all Governments,
nd--It is impensitive and misleading,
id—it is impensitive and misleading,
ith—it is revolutionary in character,
h—It is subversive to sound economics,
h—It will lower the standard of our
t banking existen.

t banking existen. nth-Productive of and encourages bad

-It unjustly weakens the strong and strengthens the weak bank.
-It discredits benesty, ability and

conservations.

Tenth-A loss suffered by one bank properties all banks.

Eleventh-The public must eventually pay the tax. Twelfth-It will cause and not avert panios.

Argument Against Postal Banks. On the subject of postal savings banks the Federal legislative committe reported

as follows:

Your committee since its arreditional has followed with much interest the movement of policies awings hanks and has opposed the granting hanks and has opposed the granting the special awings hanks and has opposed the granting of special to the country. On the centrary, 98 deaths, against 128 new been presented which would realing prove them presented which would realing prove the provided to the country.

tries in which they are in use.

Alexander Gilbert, president of the New York Clearing-House and president of the Market and Fulton National Bank in New York City, replied to the charge that New York banks suspended cash payments and refused accommodation to out-of-town correspondents so as to obtain a high interest in Wall street, and told of conditions in New York at the time of the panic of 1997 and what the Clearing-House did to alleviate those conditions.

ditions.

Eastern bankers, he said, foresaw the panic. The great amount of speculation that had been carried on in 1906 and 1907 and the abnormal interest rates had developed a feeling of caution and of apprehension. Interior banks had sent to New York a large amount of money to be loaned in Wall street at the prevailing high rates of interest. The first sign of a flurry would result in the recall of this money. Money had been borrowed abroad and the burden of providing for a renewal of these loans at maturity would fall on New York. The trust companies carried a heavy volume of deposits with a very small percentage of cash reserve. Beside this the Clearing-House feared that some of the large institutious had been weakened by unwise speculation.

When the panic occurred the storm center was in New York. The Clearing-House acted as the bulwark of the financial world to withstand the strain of the panic. It acted at all times, said Mr. Glibert, in a way that would protect the weak places. It kept the door of its treasure-houses partly open, and sent out coin shipments as long as it could before issuing Clearing-House certificates.

In commenting upon the criticism that had been made that the New York banks loaned large sums of money in Wall street during the panic. Mr. Gilbert said

had been made that the New York banks loaned large sums of money in Wall street during the panic, Mr. Gilbert said that it was done with the intention of protecting the weak places and not to obtain the high rate of interest.

George M. Reynolds, of Chicago, invited the association to meet in Chicago next year and the invitation was accepted.

Los Angeles extended an invitation to the association for 199.

The executive council met tonight and

The executive council met tonight and cleated the following:
Chairman, F. O. Watts, Nashville,
Tenn.; secretary, Fred E. Farnsworth,
New York; assistant ecretary, W. G. Fitzwilson, New York; treasurer, P. C. Kauffman, Tacoma, Wash.

USED TO SECURE REFERENDUM IN LOS ANGELES.

Whole Pages of Directory Copied on Petition for Popular Vote on Dancehall Ordinance.

LOS ANGELES, Oct. 1 .- An alleged atempt to perpetrate a fraud on the City Council by means of wholesale forgery of the names of the prominent men of Los Angeles was discovered today by deputies of Harmy J. Leland. City Clerk, while engaged in comparing with the great register the names contained in the reforendum petition demanding that the Council submit the dancehall ordinance to the people. The evidence was laid before the City Clerk today, after a careful examination had established the fact that names had been clumsily forged. Whole pages had been obviously copied direct from the city directory without any attempt to verify the names. Council by means of wholesale forgery of

"The petition fairly teems with for-geries," Mr. Leland said. "My deputies tell me that of the 7000 names submitted, it does not seem now likely that enough genuine signatures will be found to make the petition effective. About 2000 names are needed."

WANT THAW IN PITTSBURG

Writ of Habeas Corpus Served on Sheriff-Will Not Obey.

WHITE PLAINS, N. Y., Oct. 1. writ of habeas corpus signed by a judge of the Federal Court of the Western Dis-trict of Pennsylvania, and commanding Sheriff Lane "forthwith to produce th Sheriff Lane forthwith to produce the body of Harry K. Thaw in Pittsburg,' was served on the Sheriff today. Sheriff Lane notified the deputy who served the paper that he would refuse to obey the order.

ALBANY, N. Y., Oct. 1 .- Attorney General Jackson today advised Sheriff Charles M. Lane, of White Piains, not to comply, at least for the present, with the writs issued by the Federal Court of the Western Pennsylvania district to produce Harry K. Thaw in Pittsburg forthwith.

WIFE MAY NOT SEE THAW

Will Not Be Allowed to Give Out Statements From Jail.

WHITE PLAINS, N. Y., Oct. 1.—Mrs. Evelyn Neeblt Thaw, wife of Harry Thaw, was refused admission to the White Plains jall yesterday when she called there to visit her husband. Mrs. Thaw was met at the jall entrance by Keeper John Hill.

"I am sorry but you cannot be admit-

ted to the jail," he informed her. "Sher-iff Lone has issued order that Harry be allowed no visitors and he will not be permitted to give out any statements while he is a prisoner here."

ADVANCE RATES IN WEST Railroad Officials Say It's Either

That or Bankruptcy.

ST. LOUIS, Cet. L.-C. C. Halle, vice-president and traffic manager of the Missouri, Kamsas & Texas Railroad, testified before the Interstate Commerce Commission here today that freight rates will be advanced on all lines in the territory of the western trunk lines committee and on all roads in the territory of the trans-Mis-souri committee. The former embraces Chicago and the section of the country be-tween the Mississippi and the Missouri

Rivers and the latter embraces the country west of the Missouri River as far as Utah.

An increase in freight rates, said Mr. Haile, is imperative, if the railroads are to escape bankruptcy. The amount of the approaching advance has not been settled, though the general understanding seems to

BEFORE ELECTION

Bryan Answers Taft's Statement About Campaign Expenses.

Eastern bankers, he said, foresaw the SAYS HE INSULTS VOTERS

Insists That Officials Will Be Influenced by Gratitude to Subscribers and Says Suspicion of Voters' Intelligence Unjust.

LINCOLN. Neb., Oct. 1.—Deciaring that "every disinterested voter knows that large contributions have been used to secure mortgages upon officials," W. J. Bryan tonight issued at Fairview a statement criticising the adoption by W. H. Taft, his Republican opponent for President, of President Rosesvelt's announced view on the subject of publicity of campaism contributions.

paigu contributions.

"Mr. Taft," says Mr. Bryan, "now makes the same charge the President does, the seiounding charge—that the voters are so liable to be misled that the knowledge (as to the amounts and sources of campaign contributions) must be kept from them." Mr. Bryan then adds: "I insist that this is an insult to the intelligence of the voter and it does little credit to Mr. Taft's judgment of the men to whom he is making his appeal."

Points Out Difference.

Points Out Difference.

Points Out Difference.

In his statement Mr. Bryan said:

I am surprised to find that Mr. Taft inderses the President's views on the subject of publicity as to campaign contributions, but since he holds these views I am glad that he makes them known now. We have now publicity before the election as to his opinion, even if he does not believe in publicity of contributions until after the election. He fails to see the difference between the publication of contributions before election and the publication of expenditures hefere election. The publication of expenditures is required to show whether corrupt methods have been employed in the election, and as the expenditures continuo up to the close of the polit it would be impossible to make a complete publication until after election.

The publication of contributions ought to be before election; the main cause is to show the main sources from which the contributions come in order that the public may know which party predatory interest are supporting. Every one who knows human nature knows that the element of gratifude must always be considered in human affairs. Ingratitude has been described as a worse sin than revenge, for ingratitude repays good with evil, while revenge only repays evil with evil, while revenge only repays evil with evil, while revenge approved the fundament is likely to be made, while the publication of contributions shows to whom the party is indebted and to whom repayment is likely to be made, while the publication of expenditures shows what has been paid out and disbursements do not create obligations that affect the course of the administration.

Quotes Taff on Publicity.

Mr. Taff says that "the proper object of

publication of contributions shows to whom the party is indebted and to whom repayment is likely to be made, while the publication of expenditures shows what has been paid out and disbursements do not create obligations that affect the course of the administration.

Quotes Taft on Publicity.

Mr. Taft says that "the proper object of money for believer and other improper purposes in elections and to enable the law officers of the Government and the public to determine whether the contributions made were properly expended for legitimate that the names and ganuints of the purposes." And he adde: "The requirement that the names and amounts of the purpose of enabling the public and the prosecuting officers of the Government to judge whether subsequent official action has been improperly affected in favor of the prosecuting officers of the Government to judge whether subsequent official action has been improperly affected in favor of the prosecuting officers of the government to judge whether subsequent official action has been improperly affected in favor of the prosecuting officers of the contributions been improperly affected in favor of the prosecuting officers of the control of the contribution after the election. He then proceeds to indorse the pesition taken by publication after the election taken by publication after the election taken by publication declaring that "the chief objection to the publication of contributions in the heat of the controlucions are the election to the publication of contributions are the selection taken by publication declaring that "the chief objection to the publication of contributions are the election to the publica

Insult to Voters, Says Bryan.

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Here he makes the same charge that the President does—the asteunding charge that the voters are so liable to be missed that the voters are so liable to be missed that the knowledge must be kept from them. I insist that it is an insult to the intelligence of the voters, and it does little credit to Mr. Tat's judgment of the men to whom he is making his appeal. Mr. Roosevelt may have made this spaces. Mr. Roosevelt may have made this statement thoughtlessly and on the impulse of the mement, but Mr. Taft brings the same indictment against the voters with deliberation and after he has read a criticism of the President's views. It is fair to charge, therafroe, that Mr. Taft is either expecting to receive contributions which would arouse suspicion among intelligent people or contributions which, if known, would arouse an unjust suspicion among a people too ignorant to form a correct judgment upon the facts.

Bryan's Wedding Anniversary.

LINCOLN, Neb., Oct. 1-William J. Bryan arrived in Lincoln at 4 o'clock this morning, after campaigning nearly a month in the East, the Middle West and

the Northwest.

As the train bearing him home pulled into the station, the Taft special was on a sidetrack, ready to continue its journey a couple of hours later. Mr. Bryan today celebrated the twenty-fourth anniversary of his marriage, and all the members of the family joined with him in receiving the congratulations of friends and neighbors.

SIX KILED, SIX MAIMED

along. The men were placed aboard this train and brought to the city.

Ambulances were telegraphed for ahead and there was no delay in getting the injured to the Good Samaritan Hospital. Berman, Petit, Lund and Reinwald were taken into the operating-room at once and their fractures attended to. Lawson, with both lega crushed, was found to be unable to take an anaesthetic. He died at 7 o'clock, two hours after reaching the hospital.

couple of hours later.

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SIX KILED, SIX MAIMED

SIX KILED, SIX MAIMED

(Continued From First Page.)

Flynn in the brief half hour before the Northern Pacific train for Portland came along. The men were placed aboard this train and brought to the city.

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Inquest to Be Held at Scappoose.

The bodies of the dead were left at Scappoose, where an inquest will be held. So far there has been no inclination to blame the Chapman Lumber Company, it being generally said by eyewithesses that the accident was not avoidable. However, a thorough investigation is to be made, so it was amounteed at Scappoose, where an inquest will be beld. So far there has been no inclination to blame the Chapman Lumber Company, it being generally said by eyewithesses that the accident was not avoidable. However, a thorough investigation is to be made, so it was amounteed at Scappoose that has a formal the men were all furging dead and injured. The men were life to the single men. Most of them were supplied by Portland employment agencies. Others were hired on application at the Chapman camp. The books give all as country from Portland.

Scappoose is a town on the Northern Pracific Railway about 25 miles north of Portland.

The tungle 23 to names of their north of Portland.

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The tungle 24 to the dead were left at this time Rivers and the latter embraces the country west of the Missouri River as far as Utah.

An increase in freight rates, said Mr. Haile, is imperative, if the railroads are to escape hankruptcy. The amount of the approaching advance has not been settled, though the general understanding seems to be that it will not exceed 10 per cent. When the advance is to become effective was not brought out in the testimony today.

CHOLERA AT STANDSTILL

St. Petersburg Barely Holds Own in Fight With Epidemic.

ST. PETERSBURG, Oct. L.—For the 21 hours ending at noon today the Municipal hospitals report the admission of 225 new cases of cholers and 52 deaths, against 225 new cases and 32 deaths restored.

killed and injured was a most difficult one to unravel and not until late last night were the names of all the victims available. The camp has 200 men and their names appear only on time books at the camp. Identification is not needed except in paying of the force and only by checking over the time books and taking gang foremen and employes to the Scappoose morgue could the dead be identified. Names of the injured were learned from Andrew Lund, one of the severely injured, at the hospital. Of the six men now being attended at the hospital, all are expected to recover. Two of them, Tony De Grado and David Davidson, are merely bruised. The others have broken limbs and will not be able to get about for months. SCHOOL SUITS



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The Dunmoore—Delphia Riley, Emma Tardley, Stockton, J. B. Brown, city; J. S. Hammond, Now York; R. E. Smith, Baker City; M. E. Madden, Seattle; F. E. Rogors, St. Paul; Miss Emma Meyers, Miss Nina Meyers, Fond Dulac; Mrs. John Ames, Mr. and Mrs. D. E. Rogers, Minnespolls; A. Maulr and wife, New York; F. D. Kenney, Bishops Bar; L. W. Williams, G. H. Kelley, Lewiston; A. W. Willis, Santa Crux; B. R. Lawer, Boston; W. E. Bartlett, Seattle; J. E. Clarke, Olympia; P. H. Bent, Jackson-ville; Mrs. W. A. Freedmond, Chicago; Miss C. E. Richmond, Tacoma; J. H. Smith, Secramento; F. H. Aose, San Francisco; F. G. Nugent, Portland; C. W. Cooke, Portland; Miss G. C. Barber, Astoria; J. K. Austin, Buffale; C. F. Glimore, Paterson; F. C. Philips, Portland; G. H. Rose, Aberdeen; Miss B. C. Gearld, Duluth; Mrs. F. J. Dekaney, Saratloge; W. J. Harkins, Pittsburg; Miss J. H. Haw, Oregon City; H. L. Reade, Salem.

The Nortonia—S. G. Gumperts, city; Mrs. W. H. Wilson, city; Gr. G. H. Watson, Seattle; Mr. H. Wilson, City; Gr.

Reade, Salem.

The Nortoula—S. G. Gumperts, city; Mrs. W. H. Wilson, city; G. H. Watson, Seattle; Mrs. L. G. Davis, A. Goldstein, San Francisco; A. J. Scandrett city; Mr. and Mrs. E. H. Swain, Seattle; F. H. Williams, Denver; G. R. Paddock, Lynn; C. A. Holm, Spokane; Mrs. K. H. Waters, San Francisco; H. L. Hulen, Astorits; G. E. Allen, Houston; Mr. and Mrs. W. L. Wilson, Houston; G. M. Handley, Los Angeles; E. A. Brown, Chicago, TODAY ONLY

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The Perkins-Miss F. A. Scott, Lyle; C. E. Scott and wife, Sunset; L. F. Boyd, San Francisco; George Best, Seattle; D. W. Ward, Forest Grovs; H. A. Clark, Astoria; J. H. Tinson, Myrtle; William Spalding, Canadgro; Fred N. Cummings, Medford; D. L. Garrison, Moeure; W. P. Myers, Laidlaw; Ella Ironine, Independence; Robert McCrow, Goldendale; J. J. Luckey and wife, Hood River; J. W. Collinade, Athena; E. M. Ceckford, J. F. Johnson, Claiskanie, W. R. Rutherford, city; I. S. Eoss, Sateof; W. W. Burdin, city; R. J. Waren and Wife, Sacramento; C. E. Rose, Lohney, Santon, Mrs. Strick, Staview, Alexander H. Smith, London, Eng.; James Carroll, J. C. Canon, Baker City, M. Mulby, Kayville; A. T. Stevenson, Bay City; E. F. Flechart, Seattle; Mrs. L. B. Shalton, Elizaboth, Shalton, K. Hooner, Ridgeneid; J. Platter and wife, Mrs. Hong, C. L. Wester, Skamonkawa; C. M. Farris and wife, Mrs. Farris and wife, Mrs. Farris and wife, Mrs. Farris and wife, Mrs.

Lot 1 \$3.98 Lot 2 \$4.45 Lot 3 \$4.95 Lot 4 \$5.45

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qualities in a perfectly harmless and lasting form. The GOLD DUST TWINS need no outside

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Rose City Business College

Practice business principles when you take a business course. Saving on expenses and getting results are two fundamental business principles.

(1) We save you 40 per cent on tuition and books. We are not in the combine on rates.

(2) We get the same results in six months that other colleges get in nine to 12 months.

(2) By combining the cheaper tuition plan with quicker results, we save the pupil one-half of the cost of a business course. Any young person can afford to take our business courses,

W. W. Williams, M. S. 148 Fifth St., Portland, Or.

There was a period in English history when juvenile smoking was enforced offi-cially. The diarist Hearne, in writing of the piague of London, in 1865, says: "Even children were obliged to smook,"