

### TROUBLE IS AHEAD FOR LOAN SHARKS

#### Usurers Who Come to Court Face Loss of Principal by Ruling Given.

### BLUNDER BRINGS TROUBLE

#### Detroit Prosecutor Urges National Attack on Lenders to Break Up Like Organization They Have for Protection.

Loan sharks, who dare face the courts in their efforts to collect usurious claims are due for a setback. The actual lender appearing in Justice Court comes to trial, at which time the District Attorney will demand the forfeiture of the principal to the state school fund. This action will be taken by Deputy Collier under a statute which provides that in any case where a suit is instituted to collect on a loan and it develops that usury has been exacted, either directly or indirectly, the face of the loan shall be forfeited to the state and the usurer shall take nothing.

Though appearing upon its face to be a complete protection against the loan-shark evil, this law never has been invoked, for the reason that the more outrageous claims never reach that point in the courts where the fact of usury is developed. A blunder made by the usurer in the case at issue, whereby a chattel mortgage obtained by him was invalidated, explains the present situation.

#### Goldstein Makes Mistake.

H. C. Delaney, a barber, borrowed \$50, February 6, through Goldstein, an attorney, the actual lender appearing to be a man named Asia. Delaney gave his note for \$66 and agreed to pay 10 per cent interest in addition, the loan to run six months. The note closed the transaction at the end of three months, the difference between the face of the note and the amount received was to be divided so that he would have to pay only \$58, which Delaney gave a chattel mortgage, but says that Goldstein, in recording it, transposed the names, so that it purported to be a mortgage signed by Asia to Delaney. At the end of three months, Delaney wished to settle according to the agreement, but the full sum of \$66 with interest was insisted upon and suit was filed in the Justice Court, upon which his goods were attached.

Seeing the announcement of the District Attorney that he was willing to render assistance in such cases, Delaney appealed to Collier. The deputy advised him to fight the case on the grounds of usury and an answer has been filed to that effect. Upon the contention being supported, the case to the state will follow.

#### Sharks Have Organization.

In a letter to District Attorney Cameron from Hugh J. Shepherd, prosecuting attorney at Detroit, Michigan, and a determined fighter against the loan sharks, the remarkable scientific fact is shown that the shark has tentacles. Shepherd says that he investigated and has brought to light that the extortioners have a National organization reaching every city in the country and he cites one millionaire who has offices in 22 cities.

In Detroit 10 of the trade have been convicted and more are facing prosecution. The prosecutor estimates that \$200,000 belonging to the poor of that city have been recovered from the clutches of the sharks. This was done by following the line taken up here of letting the unfortunate know that the officers of the law would protect them. In all his experience, he says, there was not a case where the usurer dared to face the prosecuting attorney in court, and usually he was glad to get off with his claim reduced 50 per cent.

Mr. Shepherd urges a National organization of those opposed to the traffic, as, he says, with their widely ramified business, the sharks are able to laugh at the efforts in one city, which merely cuts off one of their many tentacles.

### ATHLETE IS BADLY HURT

#### Harvey Gibson, in Hospital, Tells of Long Series of Accidents.

When Harvey Gibson tried to slide to second a week ago last Sunday in a Homeric struggle between Barton, his home team, and Boring, he fractured another bone in his body, which had already suffered sufficiently to have satisfied an ordinary individual. Gibson is taking the matter philosophically these days at the Good Samaritan Hospital. From his bed in ward 30 he explained how the accident happened, the unusual features of the case, and gave a list of other parts of his body he had damaged at one time or another.

In sliding to second his cleets caught and brought him down heavily on his left knee, the cap of which split latitudinally. A week ago the two parts were wired together, and Gibson hopes that he will be left without any stiffness in the joint if all goes well.

Most of his injuries came from athletics in some way or other, as will be gathered from his account: "I guess this makes about the tenth time I've broken something or other. My left collarbone was broken in wrestling, and the right collarbone was smashed doing some broncho riding down in the country. Then my right leg was broken, though that wasn't due to sports. That happened through falling off a load of hay. None of the other breaks amounted to anything. "Athletics have always appealed to me," continued Gibson, "ever since I was at school."

Proof of his fondness for games is evidenced by the fact that Gibson is by no means a young man, and that he intends to continue to play ball when he gets out of the hospital. Brought up on a farm he has been connected with the soil most of his life, but was for four years in the Government Postal service.

### POSTAL RULING IS MODIFIED

#### Instructions From Washington Reduce Sunday Work to Minimum.

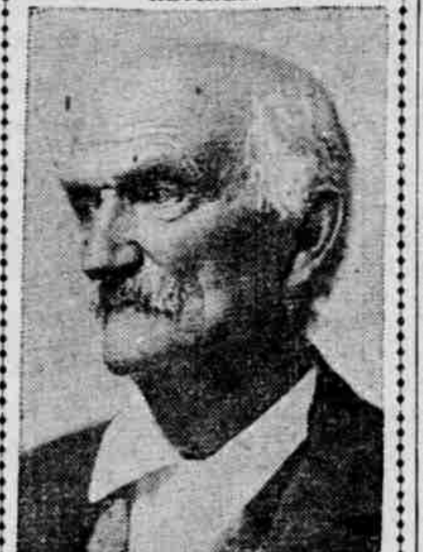
The following letter was received yesterday by Acting Postmaster Williamson from C. P. Grandfield, First Assistant Postmaster-General, with reference to the conduct of the Portland office during Sundays, but a wire was later received modifying it to the extent of permitting mail to be placed in boxes: "The postoffice appropriation act for the fiscal year ending June 30, 1913, provides: "That hereafter postoffices of the

first and second classes shall not be open on Sunday for the purpose of delivering mail to the general public, but this provision shall not prevent the prompt delivery of special delivery mail.

"Under this law you will close the general delivery, carriers' windows and lock boxes and discontinue all deliveries by carriers on Sunday. You will note, however, that special delivery mail is excepted and you will therefore arrange to have on duty a sufficient force to handle this mail matter promptly.

"The department desires to reduce Sunday work to the minimum, so that as many of the employees as possible may enjoy a complete day of rest on Sunday. You should, therefore, require only a sufficient number of clerks to report for duty on that day in order that transit mail and the mail collected for dispatch may be handled without delay. If no mail is dispatched during the day, a very early collection should be made on Monday morning.

### THIRD PARTY UPSTART STIRS FIGHTING BLOOD OF POLITICIAN LONG SINCE RETIRED.



L. L. Whitcomb.

COTTAGE GROVE, Or., Aug. 28. (Special.)—An octogenarian two years ago, his interest in political and economic questions dulled by advancing years, L. L. Whitcomb, of Saginaw, one of the old-time Republican war-horses, gave up politics years ago.

"But," said Mr. Whitcomb, while in the city today, "this fight between Taft and Roosevelt has set my blood tingling and awakened my old-time interest," and he intimated in no mistaken words that he would be satisfied with nothing less than an overwhelming victory for President Taft.

In 1854, when taxes could not be paid with greenbacks, Mr. Whitcomb was Assessor of Multnomah County; in 1863 he was Sheriff of Yamhill County; in 1868 County Commissioner of Washington. His mind, still active and vigorous, is filled with the lore of early political battles and he speaks from a personal acquaintance with all those who made history in Oregon in the 50's and 60's.

Mr. Whitcomb's great-grandfather came over in the Mayflower, his grandfather was an officer in the Revolution. He sees no crying need now for the party composed of Roosevelt, Teddy and Colonel and predicts success for the Republican party.

and the mail for local delivery distributed before the carriers leave for their first trip.

### DRUM CORPS SHY \$200

#### OLD SOLDIERS ANXIOUS TO ATTEND ENCAMPMENT.

#### Frank E. Hodgkin Sends Contribution With Loyal Plea for Help for Americans.

But \$200 remains to be raised to allow the drum corps of old veterans to participate in what will be for some of them, at least, their last encampment of the Grand Army, which commences at Los Angeles September 2.

Seeing that this is the only old soldier drum corps on the Coast, if not in the entire Union, it is regarded by many as not fitting, but almost a duty, for the citizens of Portland to provide sufficient funds to enable the 10 members from this city to attend.

Pride in their powers as musicians is excited only by their pride in the Oregon Department of the Grand Army of the Republic, and their desire to see the state delegates marching with a band at the head.

Two contributions were received yesterday by T. M. Kellogg, the secretary, 270 Graham avenue, one of \$10 from H. V. Guts, the other of \$5 from Martin Welch. As an example of the way the request for funds has appealed to many old timers the following letter from Frank E. Hodgkin, of the Phoenix Assurance Company, will serve:

"I have watched with no little degree of interest the efforts being put forth by a number of the old veterans of the Civil War to raise a fund sufficient to warrant sending a drum corps of old soldiers to represent old Oregon at the National Encampment of the Grand Army of the Republic, to be held at Los Angeles during the coming month. Permit me, as I deem it a privilege, to add my mite in assisting in paying the expenses of the delegation.

"Although the frost of many Winters has changed the color of the few straggling hairs that cling to my cranium, nor have I forgotten the return of many of my boyhood friends in caskets around which were wrapped the flag they fought for.

"The ranks have been thinned out until there are but comparatively few of the old boys left and it seems but tardy justice to them now to refuse their plea to be permitted again to gather around the camp fire of their grand encampment and renew old friendships and fight again the battles of their early manhood. God speed them on their way."

#### Deceased Postmaster Honored.

Acting for the Beaver State Merchants' Mutual Fire Insurance Association, six of its members passed a resolution at the special meeting of the board of directors last Monday, extolling the late C. B. Merrick, who had been identified with the institution ever since its inauguration, for which he was chiefly responsible. The resolution praises the deceased Postmaster for his sterling character, his high ideals and nobility of soul, which impressed those who knew him with a desire to do their work better, to give more to their fellow men and to expect less. The resolution was signed by D. C. Burns, C. W. Stubbs, H. L. Truax, B. J. Dresser, F. J. Carney and F. F. Fargo.

### MUZZLES IN DEMAND

#### Ordinance Regulating Dogs Now in Effect.

### POINTER DIES OF RABIES

#### Poundmaster and Deputies Have Busy Time of Gathering In Canines Running Loose Contrary to New Law.

Just before the ordinance compelling the muzzling or "leading" of dogs at large took effect yesterday morning, a valuable pointer owned by R. B. Miller, traffic manager of the O. & N. Co., died of rabies. It was infected by the same Colle that bit little Mildred Dickson and which was killed by the police July 28.

Owing to the failure of the Council to carry the emergency clause on the ordinance, it did not become effective until yesterday morning, 50 days after its passage.

Everything opposed the rabies yesterday, the ordinance taking effect, the poundmaster immediately commencing enforcement; the police also were ordered to act under it, and the elements contributed their mite by a downpour of rain.

Notwithstanding the fact that 30 days' notice had been given, a good many dogs of all kinds, but principally mongrels, were at large with neither muzzle or leash. A half dozen of the common variety were picked up by the poundmaster's deputies and are now impounded. Some of them wore collars with the license attached, but some were unlicensed. None showed signs of rabies.

"So far as I have observed," said Poundmaster Welch, "none of the dogs coming to the pound have been infected with rabies. In fact, not to my knowledge has there been any such disease among the dogs of the city. Certainly, none has appeared in our department. Furthermore, I consider the ordinance under which we are now acting a very poor one. Under its provisions we are not authorized to kill any licensed dog, even though it did have rabies. The measure stops too short to do much good, but we will enforce it to the best of our ability. We will have to keep the dogs indefinitely, should any have rabies."

Cats are under the same ban as dogs, but thus far none have been picked up. The ordinance applies equally to them and owners must either muzzle or leash them if they are allowed to roam at large.

There has been a heavy demand for muzzles at the local stores handling these articles.

### TRUTH WINS FOR "BRICK"

#### Stakeholder in Racing Bet Draws Suspended Sentence in Court.

Nine dollars, deposited by John Penland, T. O. Towner and J. I. Wilson, in the hands of Brick Fortune, behind a stable at the Country Club, was not a pool on the races, all the defendants said, in Municipal Court yesterday, but a charitable contribution for an injured horseman. The beneficiary was to be Sid Lindsay, a driver who had just sustained a broken ankle while driving in a race.

Patrolmen Young and Anundson, who happened to be near at the time, said that the contribution had been preceded by a discussion of the chances of certain horses to win the heat just commencing and that the injured driver had not been mentioned.

The tremolo stop was out to the full and a vivid picture had been painted of the necessities of Lindsay, when Brick Fortune, an elderly character well-known on the circuit, took the stand.

"Yes sir," he said, "this money was for Lindsay. We all agreed that whoever won the pot should turn it over to him."

A shade of chagrin passed over the face of the defendants' attorney. "This man has had a few drinks this morning, I think, your Honor."

"Yes, I believe so," commented the judge; "just enough to make him tell the truth."

The three bettors were found guilty and fined \$10. Fortune, for his frankness, was given a suspended sentence.

### RAILWAY MAGNATES MEET

#### Heads of Several Great Lines Arrive in Seattle Same Day.

SEATTLE, Wash., Aug. 28.—With the arrival of a party of Harriman railroad officials, headed by Judge R. S. Lovett, chairman of the Harriman lines, there were in this city the heads of several of the most prominent transportation lines in the United States. Other railroad men here were: Oscar Murray, chairman of the board of directors of the Baltimore & Ohio; Louis W. Hill, chairman of the board of directors of the Great Northern; and Howard Elliott, president of the Northern Pacific.

With Judge Lovett were William Sproule, president of the Southern Pacific, a Harriman road, and J. D. Farrell, president of the Oregon-Washington Railroad & Navigation Company, also included in the Harriman system. Averill Harriman, son of the late E. H. Harriman, is a member of the party, which is making an inspection of all the lines of the system. With the exception of Mr. Murray, who left for Portland, all the railroad men mentioned remained over today.

#### Business Men to Attend.

C. C. Chapman, publicity manager of the Portland Commercial Club; W. P. Jones, vice-president of the Merchants' National Bank, and C. L. Smith and Colonel A. A. Morse, of the O. & N. R. Co., are among the Portland business men who will attend the immigration congress which will open today at South Bend under the auspices of the South-west Washington Development Association.

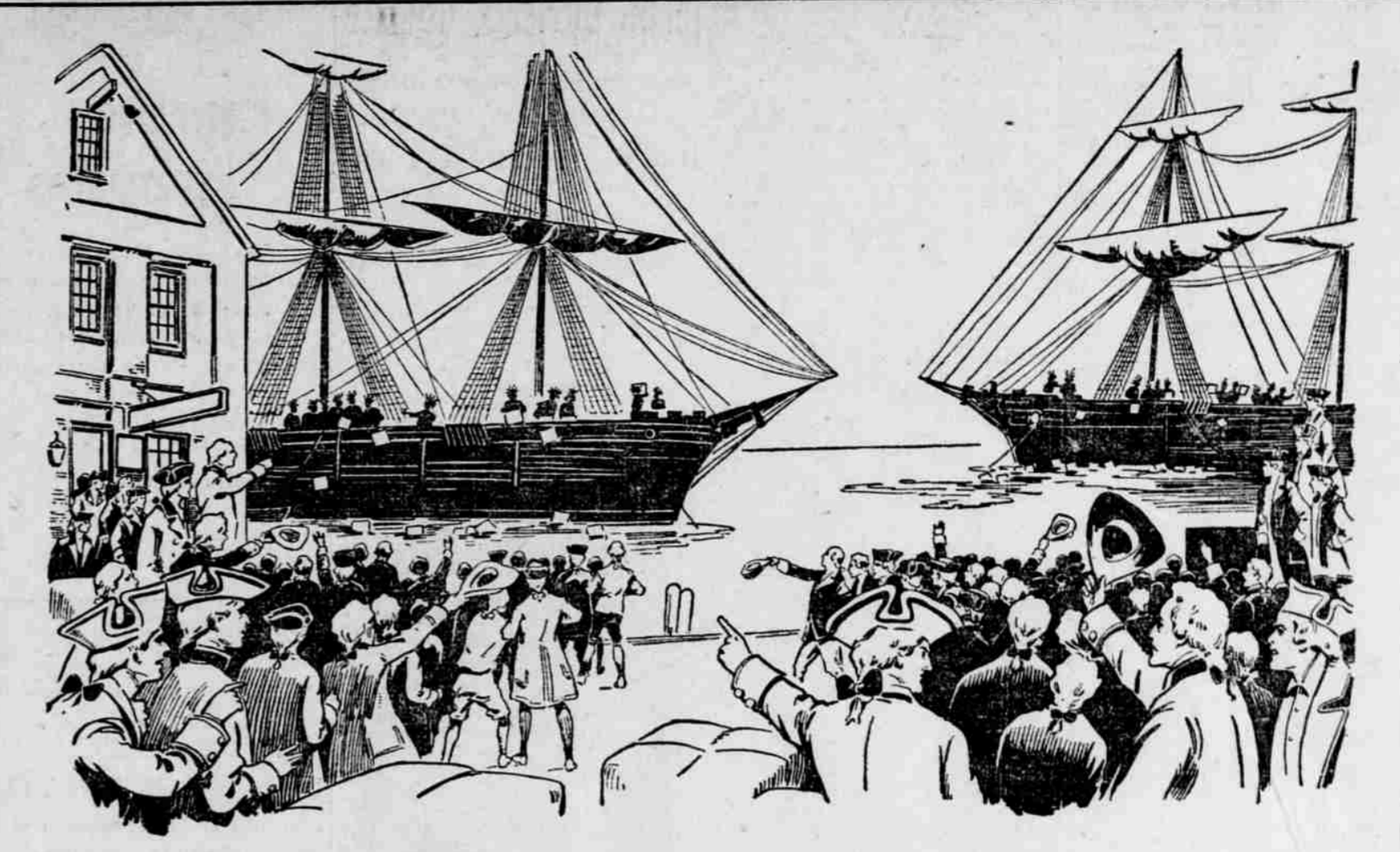
#### Joyrider Walker Still Missing.

As yet the police officers have not apprehended Darrow W. Walker, wanted as one of the quartet who was in the Lewis automobile when the smash-up came near Gresham last Sunday morning. His companions on that ride, Thomas King, Mark King and Edward McGinty, who are believed to have been implicated in other joy rides, are now confined in the county jail.

#### Welsh Americans Ask Lloyd-George.

FISHGUARD, Wales, Aug. 28.—David Lloyd-George, British Chancellor of the Exchequer, is to be invited to open the Welsh festival at Pittsburgh next summer by a Welsh-American delegation which arrived here today. In the delegation was ex-Governor Thomas of Utah.

Have Edleson book your coal or wood order now. E. 303, C. 2303.



## December 16, 1773

A little affair occurred in New England that went down in history as

# The Boston Tea Party

### "There's a Reason"

An English King had told his subject colonists that if they drank tea they must pay a tax on it—an unjust tax that made revenue, not for Americans but for Englishmen.

It was a tax that increased the high cost of living of those days—and our forefathers went to the wharf where the tea ships were moored, split open the tea chests and spilled their contents into Boston Harbor, thus producing the largest and most expensive bowl of tea the world has ever seen.

## Today

Is repeated practically the same thing.

### The Brazilian Coffee Trust, operated by foreign money kings, working outside the control of our National Anti-trust laws, have imposed a tax upon American Citizens which has raised the price of even the cheapest grades of coffee from 15c to 25c per lb.

During three past years this trust has taken **Hundreds of Millions of Dollars** from the pockets of American Citizens.

It has given Brazil 85 Millions of Dollars with which to retire her National Bonds.

It has given Brazil 10 Millions of Dollars to pay interest on her bonds.

It has given Brazil a "bought and paid for" supply of coffee on hand worth 90 Millions of Dollars and—

It has paid millions upon millions of profit into the coffers of the Foreign Money Kings, and yet the coffee people report a falling off in sales of about 200 million pounds in the past two years.

### Why this Heavy Reduction?

Until recently the ever increasing army of Postum users, thought only of health as a "reason" for quitting coffee. Now **Economy** is another "reason." A third "reason," **Improved Flavor**, has come in with

# Instant Postum

prepared **instantly** by placing a spoonful in a cup and pouring hot water over it.

This presents a delicious beverage much resembling high grade Java in color and taste, but absolutely pure and free from the coffee drug "caffeine" or any other harmful ingredient.

Health, convenience, flavor and economy have induced people to change from coffee to Postum, then follows better health, freedom from headache, indigestion, nervousness and other coffee ills.

## The Result—

In hundreds of thousands of American homes today, coffee is forgotten and Postum has become the regular table beverage. It is an American drink made by Americans from American products.

A 100-cup tin Instant Postum, 50c, (equals 1-2c per cup), at Grocers. (Smaller tins at 30c.) Regular Postum, large package, (must be boiled 15 minutes), 25c.

### "There's a Reason"

5-cup free sample of Instant Postum sent for 2-cent stamp for postage.

POSTUM CEREAL COMPANY, LTD., BATTLE CREEK, MICHIGAN.