HAWLEY EXPLAINS NEW CREDITS BILL

Main Purpose Is to Enable Farmer to Obtain Funds at Low Interest Rate.

teday, will operate with respect to the farmer is explained by Representative Lawley, of Occupies, a megaber of the joint committee, and one of its most active members. This bill, said Mr. Ifawley, is not to be jammed through in its present form, but will be regularly referred to the banking and curvessry where it will be subject to amendment, and when brought into the House and Semain it will be further open to already in its present amendment, and when brought into the House and finance is will be further open to already services and doubtless by other practicable method that can be askly employed.

Never a subject to amendment, and when brought into the House and Semain is will be further open to already seminate it will be further open to already seminate and doubtless by other passage of the bill as they relate to the making of loans to the farmers. All these may be changed before the passage of the lists committee and doubtless by other doubtless and the littled to know what is proposed.

Extered on Farmer Discussed. teday, will operate with respect to the farmer to explained by Representative

Effect on Farmer Discussed. scussing the bill from the view-t of its relations to the farmer.

Careleauneas Must Be Avoided.

Careleasness Must Be Avoided.

"Having provided a system for paining the money noticed, the next question was to provide the means for bending it to the farmer. It will be seem at once that loans careleasly made would run any rural chedit system.

Five methods are provided:

"First-Ten or more intending birguewers, conveniently located, will form an association and cleet a secretary treasness, who will be the financial officer. Leasns will be made in amounts from 1930 to 1930 on 19

inflicer. Learns will be made in amounts from \$200 in \$10,000. No loan will be for more than \$0 per cont of the valuation of the land. Loans will be made by the Federal land hank of the district in which the land is situated, through the local associations. The mortgages will be for not less than five years and may be fer 25 years, at the option of the borrowers, allowing them to make advance payments after five years if they desire. The amilian payments will be consist of the five years if they desire. The amilian payments will be solved in the first part of a plan to defraud mainter shall be as low as possible; an amortization payment, the amiliant of which will depend on the benefit of time to about \$20,000 on policies on Farming and a charge for operating extend to be willing to return and a charge for operating ex-

Saturder to use the nearly in improving her a but farm. The series the proving her a wide useasing if favorable action to take the inval association, its apparent the inval association, its apparent the inval association, its apparent the inval association.

Makes Stubborn Coughs Vanish in a Hurry

Surprisingly Good Cough Syrup Easily and Cheaply Made at Bome

If some one in your family has an ob-stimate ouigh or a bust throat or chest cold that has been hanging on and refuses in visit to treatment, get from any drug after 2% cauces of Finex and make it into a pint of cough syrup, and watch that cough vanish.

Pour the 2% ounces of Pinex (50 cents worth) into a pint bottle and fill the bottle with plans granulated sugar errup. The total cost is about 54 cents, and gives you a full pint—a family supply—of a most effective remedy, at a saving of \$2. A day's use will usually governouse a hard cough. Easily previated in 5 minutes—full directions with Pinex. Keeps perfectly and has a pirasant taste. Children like it.

Children like it.

It's really remarkable how promptly and easily it knowers the dry, hourse or tight cough and heals the inflamed nombranes in a poinful rough. It also stops the formation of phlogan in the throat and bronchial tubes, thus ending the persistent inose cough. A splendid remedy for bronchitis, winter coughs, bronchial asthma and whooging cough.

Pince is a comical and highly country.

Avoid disappointment be asking your gruggest for "I'm ounces of Pines," and do not accept anything else. A guarantee of absolute satisfaction goes with this preparation or mi my presuptly refunded. The Pines Co., Pt. Wayze, Ind.

praisal committee will make a valua-tion of the land.

"The report of this committee, with the application of the farmer, will be forwarded by the secretary-treasurer to the land bank of the district. The bank will satisfy itself that the right valuation has been placed on the land. When the loan is approved and the mortgage offered as security found satisfactory, the land bank will send the money to the borrower.

Unilmited Associations Provided For. The accord method of getting money to the former is through local associations to be known as the unlimited associations, because the land of each member of the association will be liable for the payment of the mortgaum on the members of the same association in cases of default. The procedure in accurring loans is the same as under the limited association, Both the limited and the unlimited associations are purely voluntary organizations. It is

FOUR METHODS PROVIDED

Imited association. Both the limited and the unlimited associations are purely voluntary organizations. It is expected that these unlimited associations will secure the lowest rate of interest on their mortgages.

The third nethod is provided by authorizing the land bank to employ agents through which it may make loans in localities where local associations ment in Committee.

OREGONIAN NEWS BURELAU, Washington, Jan. 4.—Just how the rural fragme, Jan. 4.—Just how the rural fragme, Jan. 4.—Just how the rural fragme populations will have \$200,000 capital stock. They will be private enterprises, under Government supervision and with certain privileges.

European Methods Adapted.

European Methods Adapted.

BANDON MAN INTERVENES IN NEW

Discussing the bill form the viewpulset of its relations to the farmer.

Mr. Hawing said:

"There are in the United distance come
\$2.300.00.000 in mortgages now on
farm hands. Under the proposed legiolation it will be possible not eally to
submind those, but also to provide for
extending the possible not easy to
the improvement of their farms. These
are hundreds of unitions more,
line to secure the funds necessary for
these entermous argregates is, therefore, an extendingly important, if not
the with problem.

The bill proposes to solve the
reside will determine the raise of interest
the farmer will pay.

Large Sum Hequired.

There of the trained for hundreds
are farmer will pay.

Large Sum Hequired.

The price at which such heads can be
seld will determine the raise of interest
the farmer will pay.

Large Sum Hequired.

They other method of securing the
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such hearing at which both Lorridge and har
former. This was on to the theory
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the pay their preparation of the interest
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large. Also any schemes of unknown
finance would enter or later result
in directe.

Carelessacean Mast He Audded.

"Having privided a system for
value the mover meased, the next
of the properties of the interest
of the bends would be
large. Also any schemes of unknown
finance would enter or later result
in directe.

Carelessacean Mast He Audded.

"Having privated to States to th

The berrowser weeken the mertinge to rive, and a charge for operating expenses. The evolution is intended to be run at root and any aneses will be returned to the borrowsers.

Burrowing Procedure Outlined.

The procedure, as now neareded in the bill, under which a farmer will geniuse a loan through a limited association, elating that it was the currows of a lower animal. Before this discovery to the local association, elating that it was the currows of a lower animal. Before this discovery was made, it is alleged, about 1990 had been paid to Mrs. Lens Parsons, the railroad agent's stepmenther.

PUTURE SERVICE.

Nove Then 200,000 of Number Entlet in England, Scotland and Wales Under Earl of Beeby's Plan.

LONDON, Jan. 4.—Lerd Derby's re-cruiting figures for the period between to-to-ber 22 and December 13 show that 1,130,000 unmarried men and 1,679,262 married men estelled for future serv-

of the grand total of 2,822,282 mar-ried and single men, 102,000 unmarried and 112,621 married men enlated im-mediately. Eight hundred and forty (housend single men and 1,244,579 mar-ried men were attented for future cerv-

Time least of Derby's report shows that the tests of or mailtany age in England, Scotland and Wales who were not enliated when the canvanu began were Single men, 2.52,210—a total of 0.61,41,41.

The least of attested and wales who were not enliated when the canvanu began were Single men, 2.52,210—a total of 0.61,41,41.

The least of attested and total men agreement and spiritually and married men, 2.52,210 and married men, 2.52,211 men who the available men aggreeating 8,911,42, shows that there are 2.52,212 men who did not affer their services.

VIENNA SAYS POR'S DESPERATE "Russian attacks northeast of Okna and against the bridgehend at Uscale and northeast of Bucanca likewise from the literature in East of Bucanca reached 800."

Space of Ten Klismeters.

BETILIN, Jan. 4.—(By wireless to Broak through the Austrian lines in Galicia are continuing but, according to today's official state-

Pines is a special and highly concentrated compound of genuine Norway pines extract, rich in guaissoil, which is 80 builting in the membranes.

Avoid disappointment be asking your paraiso, is stranded in the English narrows of the Straits of Magellan. The consent for "Tip ounces of Pines," and second with Straits of Magellan. The consent will be refloated after discharging her cargo.

STOCK-REDUCING SALES

69c to \$13.50 Novelty Trimming Laces, This Sale, 46c to \$9.00 Yard -Edges, bands, flouncings, all-overs-in black, white and cream. Chantilly, Venise, Coquelle, Oriental and Maline Luces.

Novelty Metal Laces Half Price —In gold and silver, bands, flouncings and all-overs. Regular 65c to \$9.00 yard. Special 33c to \$4.50 yard. Mail and Telephone Orders Filled by Expert Shoppers Sipman Wolfe & Ca J Merchandise of J Merit Only"

Pacific Phone Marshall 5000 Home Phone A6691 February 1916 **PictorialReview** Patterns on Sale Fashion Sheets and Embroidery Book -Second Floor

25c and 35c Pure Linen Handkerchiefs 19c -Odds and ends of pure linen with embroidered corners or initials. First Floor.

A Day of Special Opportunities in the White Sale!

The Best Store News of the Year Is Contained in This Announcement Never Such Suit and Coat Selling

Never Such Enthusiasm and Satisfaction

In part, we expected liberal response, but never such throngs. From the opening of the store we were taxed to our utmost. Additional salespeople have been engaged to relieve the congestion. -It is most gratifying to note the comments of customers—the satisfaction they expressed in finding the most fashionable apparel, made in the latest modes, of the very best materials, and tailored by hand, at such reason-

-Have YOU a suit or a coat to purchase If so, it is to your interest to attend this sale.

There Are Suits at \$1\$.75 Heretofore \$28.75 to \$37.50. There Are Suits at \$23.75 Heretofore Regular to \$35.00

There Are Suits at \$13.95 Heretofore \$24.00 to \$32.50 There Are Suits at \$17.85 Heretofore \$27.50 to \$30.00

There Are Suits at \$28.80 Reretofore Regular to \$50.00 There Are Suits at \$36.75

Seretofore Selling to \$65.00

There Are Coats at \$9.75 Heretofore Regular to \$18.50

There Are Coats at \$11.95 Heretofore Regular to \$20.00 There Are Coats at \$19.75

Heretofore Regular to \$32.50 There Are Coats at \$24.85 Heretofore Regular to \$50.00

There Are Dresses at \$8.95 Heretofore Regular to \$27.50

There Are Dresses at \$13.95 Heretofore Regular to \$25.00

Third Floor.

Such Beautiful Waists Formerly \$6.75, \$7.50, \$8.50 to \$10.00

SHOULD NOT LAST OVER AN HOUR

Sale \$3.97

-Little more need be said-the price states the entire stofy more convincingly than words. Suffice to say that these are waists taken from our best cabinets.

Crepe de Chine Georgette Crepe Striped Chiffon Taffeta Finest Voiles Waists in the latest vogue. Some only one of a kind. -We advise early inspection to avoid disappointment.

-No phone or C. O. D. orders filled. None sent on ap-

Important Home-Furnishing Sale \$2.50 to \$3.00 Curtains \$1.49 Pair

-About 300 pairs of scrim curtains in white or Arabian color, made with pretty lace edges and insertions—of a good quality scrim, 21/4 and 21/2 yards long. These curtains are as fresh and dainty and carefully

Selected Quality Full Size Wool Blankets \$6.50 Quality \$4.95 \$5.00 Quality \$3.95

These blankets were all contracted for before the rise in wool, or we could not begin to sell them at these prices. Examine these blankets, note the firm construction, the soft fleeciness of the wool, the extra large sizes and full weights-you will admit that they cannot be equaled anywhere at these remarkably low prices.

9x12-Foot Rugs Lowered in Price \$12.00 Wool and Fibre Art Rugs now \$7.95 \$22.50 Tapestry Brussels Rugs now \$17.45

... They are not just rugs-but te finest qualities that a famous factory turns out. The designs are unusual, the colors soft and harmonious, and they are woven to stand much hard wear. If you have a room to cover, don't fail to see these rugs before buying—it will save you time and money.

Women's Blanket Bath Robes Reduced

\$4.00 Bath Robes \$2.98 \$5.00 Bath Robes \$3.95 \$6.00 Bath Robes \$4.98 \$9.00 Bath Robes \$6.95 \$14.50 Bath Robes \$9.95

-The finest warm Beacon blanket robes and eiderdown robes in plain colors, flowered or conventional patterns, in lavender, pink, rose, Copenhagen, light blue, navy and brown. Just the kind of robes that are warm and comty these cold evenings and mornings. Made in a great variety of styles—every new way imaginable and finished with satin bandings, or tailored cord. Extra well made and tailored. In sizes 36 to 46.

Discontinued Corset Models That Have Sold at \$3.50 to \$6.00

Special \$1.95 Vida, Smart Set, W. B. and C. B. a la Spirite Corsets. Medium and low bust models and long over the hips. Models for the little wom en, especially in sizes 18, 19, 20 and 21. Also a few large sizes.

50c Brassieres Special 39c

-Hook-front style, with wide lace to give the V shape at front and back. Finished around the neck and armholes with narrow lace reinforced under the arm, and fastens with hooks and eyes. Sizes 34 to 44. Fourth Floor.

Dinnerware Less Than Cost

-The greatest of all dinnerware sales is now going on at sales prices, which are much less than today's actual wholesale cost.

-Haviland's finest Limoges china, English porcelain and fine American porcelains— all famous standard makes.

Notion Sale

15c New Wire Hair

Frames, each10c 25c Hose Supporters ...12c 25c Shell Goods10c \$1.0 Kleinert's Tupiece79c 50c Sanitary Aprons ... 38c 25c Sanitary Aprons ... 15c 10c Bias Seam Tape, bolt 5c 35c Silk Dress Shields . . 15c 25c Cotton Dress Shields 8c 15c Spool Holders5c 10c Card White Silk Collar

50c Brassiere with 10c Macey Hooks and

Crepe Night Gowns —Fine white plisse crepe gowns or dainty figured crepes in slip-over styles. Made full and long—some with flowered or dotted yokes, others with braid, and many with hemstitching, embroidery and scalloping. Empire and pajama styles.

Regular .75c, 85c, \$1.00, \$1.25, \$2.35, \$1.65 Special 59c, 79c, 98c, \$1.19

Night Gowns

-Longcloth and batiste gowns in white and flesh tintslip-over or open-front styles-flaring, cap, elbow or long sleeves. Daintily trimmed with embroidery, laces, and some with smocking-also two-toned effects. Reg. \$1.00, \$1.25, \$1.50-\$1.75, \$1.85 to \$2.75 Spcl. 59c, 79c, \$1.00 \$1.19 to \$1.98

Combination

-Corset cover and drawer and Princess or waisted combination suits. Some with deep yokes, formed of laces and embroideries-others trimmed with laces and finished with ribbons. Reg. 75c, 85c, \$1.50,\$1.75,\$2.00,\$3.00 Spcl. 59c, \$1.00,\$1.19,\$1.59,\$2.29

Envelope Chemise

-Made of fine longcloth, nainsook, batiste and crepe, with trimmings of laces, insets of laces, fancy yokes. Some in Empire style, ribbon drawn. Reg. 75c,85c,\$1.00-\$1.25,\$1.50-\$1.65,\$2.25 \$1.19 \$1.69 Spcl. 59c, 79c,

Housewives Will Hurry for These Linens at Today's Low Prices

\$1.75 TABLE DAMASK \$1.48 YARD

-Full-bleached satin damask, full 2 yards wide, in beautiful floral and stripe patterns. \$5.25 Napkins to Match, \$4.50 Dozen

ODD TABLE CLOTHS WITHOUT NAPKINS Regular \$2.25 to \$25.00; Sale \$1.75 to \$18.75 Each These cloths can be had in all sizes from 2x2 yards to 21/2x4 yards. It consists of our fine quality table cloths from regular

stock tht have lost matching napkins. All full bleached and of an extra fine satin damask, about 30 different patterns in all. 20c HUCK TOWELS 15c EACH

-Made extra heavy, of a good quality union huck; a splendid towel for everyday use. Size 18x34 inches. 45c LINEN HUCK TOWELS 35c EACH

-Pure linen hemstitched huck towels, with monogram space border. Size 20x40 inches. 65c BATH TOWELS 49c EACH

-Pure bleached, extra fine weave bath towels, with hemmed ends, very soft and absorbent. Size 24x50 inches.

17c LINEN GLASS TOWELING 14c YARD -Blue or red heecks, warranted all linen.

ROUND-THREAD LINEN-FINISHED SHEETS The best medium-priced sheets we know of-made from extra long fiber cotton, with a three-inch head hem and one-inch foot hem. Size 21/4 x23/4 yards, special72c

Size 21/4x3 yards, special81c -Pillow cases 15c and 16c each; sizes 42x381/2 and 45x381/2.

\$6.00 BEDSPREADS \$5.00 These spreads come with an extra fine finish, free from dressing. About six different patterns with scalloped edges and cut corners, for full-size beds. In floral and conventional patterns. Also plain centers.

WOMEN

Now Is the Time for Warm Knit Underwear and Here Is the Place to buy It at Prices That Are Lowest

\$2.50, \$2.25 and \$2.00 VESTS AND TIGHTS \$1.67 EACH -Imported Swiss-ribbed underwear in wool mixtures, silk and wool and pure silk. Vests in high-neck and long-sleeve style; tights in knee and ankle length.

\$3.50 VESTS AND TIGHTS \$1.95 EACH

-Swiss-ribbed, imported makes of spun silk, silk and wool and fine lambswool, in Winter weight and styles. Vests in high-neck, with long sleeves-tights in ankle length. \$5.00 AND \$4.50 UNION SUITS \$2.95

-Fine Swiss-ribbed union suits of pure silk and silk and wool mixtures. In medium weight. Garments suitable for dress wear in-

cluded. \$2.50, \$2.25 AND \$2.00 UNION SUITS \$1.65

-Large sizes-union suits in wool, silk and wool and cotton mixtures. All in Winter weight. Forest Mills and imported Swiss

\$4.00, \$3.50 AND \$3.25 UNION SUITS \$2.65 -Imported makes of Swiss-ribbed union suits in Winter weight and styles, of wool and silk mixtures. With long or short sleeves

and ankle length. \$2.75 UNION SUITS \$1.95

-Swiss-ribbed union suits in wool mixture-Winter weight, of fine imported makes. Long sleeves, or sleeveless styles. - First Floor

RUSSIAN LOSSES HEAVY

trian lines in Galicia are continuing.

Total Tuition Paid.

CHICAGO, Jan. t.—University of Chicago students during 1815 earned \$205.

Land the Russians are declared to have suffered heavy losses.

Capture by the Austrians of a trench north of Delje, in the Tolmino section of the Italian front, is announced. The insent today. This sum is equal to half the inition fees received by the uni-

of the Hallan trent, is absounced. The statement says:

The battle in East Galicia is continued. The halle in East Galicia is continued. The Russians continued unspeccessfully their attempts to break ihrough our lines near Toporoutz Bit
122,222. The lowest rate of pay was

in destroyed frenches near Hegeliaus, the elevated roads, 23 cents an hour, east of Rarinezie, where the Thirteenth and the highest rate, \$1.28 an hour by Infantry regiment again distinguished those employed as tutors.

Russian attacks northeast of Okna

The bureau obtained employment for 1420 students, 228 of whom were women. Seventy-four students obtained CUININE. E. W. Grove's signature on box 25

permanent positions paying an average of \$820 a year.

THE NEAL TREATMENT CURES DRINK HABIT

4 to 7 Days THE TREATMENT THAT MAKES HAPPY HOMES.

Since the Neal Institute has been established in Portland, the treatment has been given to hundreds of men and women. It has brought health and happiness to many homes on the Pacific Coast. Each patient has a private room. The Neal Treatment is entirely internal. No hypodermic injections. There are positively no bad after effects in any way, Guests have all the comfort of a home. Everything is strictly confidential. Sixty Neal Institutes now in operation in the United States and foreign countries. Treatment may be arranged for at the home or hotel if preferred. Six Years in Portland.

Drug Habit successfully treated. For further information write, phone or call at the NEAL INSTITUTE 340 COLLEGE STREET, CORNER BROADWAY, PORTLAND, OR. Open Day and Night-Automobile Service All Hours. Ph. Marshall 2400. Dr. Paul C. Yates TEN YEARS OF HONEST DENTIS-I Have Cut Prices

i will save you 50 cents on every dollar on the best dental work made by buman hands and without pain. GOLD CROWNS \$3.00 to \$5.00 BRIDGEWOHK \$3.00 to \$5.06 FILLINGS. \$1.00 PLATES. \$10.00 and up All Work Gusranteed Fifteen Years. PAUL C YATES PAINLESS Second Floor of Rothchild Bidg.,