

HOP DEAL CLOSED MR. HORST ADMITS

Sale of Oregon Product Is Thought to Be 10,000 Bales for \$231,500.

PRICE SAID TO BE "TOP"

Association Officers Reticent Regarding Transaction, but Says Rate Is "Satisfactory"; Holdings Said to 10,000 Bales.

In announcing that a big deal had been closed between the Oregon Hopdealers' Association and individuals he did not care to name, E. Clemens Horst, hop buyer from San Francisco, who has been negotiating with the association for a number of days, yesterday admitted that he had purchased a considerable quantity of hops himself, paying the top market price.

This admission substantiates Saturday's rumor that a deal had been closed between Mr. Horst and the association. The rumor spread Saturday was to the effect that Mr. Horst had acquired 10,000 bales of hops, paying for the lot \$231,500. The 10,000 bales were supposed to have been made up equally of choice, prime, medium and common grades.

A member of the association declared that Mr. Horst had offered the association prices on the four grades of 13, 12 1/2, 11 1/2 and 9 1/2 cents, respectively. "I have bought a considerable quantity of hops myself," said Mr. Horst last night, "and I have paid the top market price." But Mr. Horst would not elaborate upon that statement. He had been approached as to the likelihood of a deal being closed, but flat denials were all that were forthcoming before his announcement yesterday.

The deal that Mr. Horst spoke of was not discussed explicitly by the members of the association yesterday. However, they admitted that the deal was a big one and the prices "satisfactory." Rumor has the name of Louis Lachmund, another extensive buyer, linked with the deal that was closed yesterday. Mr. Lachmund bought a small commitment during the latter part of last week from the association.

Holdings of the Oregon Hopgrowers' Association of 39,999 bales, 3999 of which are choice.

SALEM, Or., Jan. 23.—(Special.)—The Oregon Hopgrowers' Association today announced that it had sold a portion of its holdings to Louis Lachmund, of this city, representing London dealers, but neither J. L. Clark, vice-president of the association, nor Mr. Lachmund would tell what amount was disposed of. The price paid was declared "satisfactory." Rumor has the name of Louis Lachmund, another extensive buyer, linked with the deal that was closed yesterday. Mr. Lachmund bought a small commitment during the latter part of last week from the association.

Address Is Given on Increasing Value of Butter Fat.

SANDY, Or., Jan. 23.—(Special.)—At a mass meeting of dairymen here Saturday in the Oddfellows' Hall in connection with the annual meeting of the Mount Hood Creamery, it was reported that the amount of butter made during the year was 134,334 pounds, and that dairymen were paid \$23,763 for 109,362 pounds of butter fat. The amount received for butter during the year was \$2,333.

In the afternoon B. E. Sykes gave a talk on the care of cream. He said that if patrons sending cream to the creamery would keep their stables clean, feed all kale and root crops after milking, and cool each skimming of cream before mixing, the butter fat would bring 2 cents more per pound.

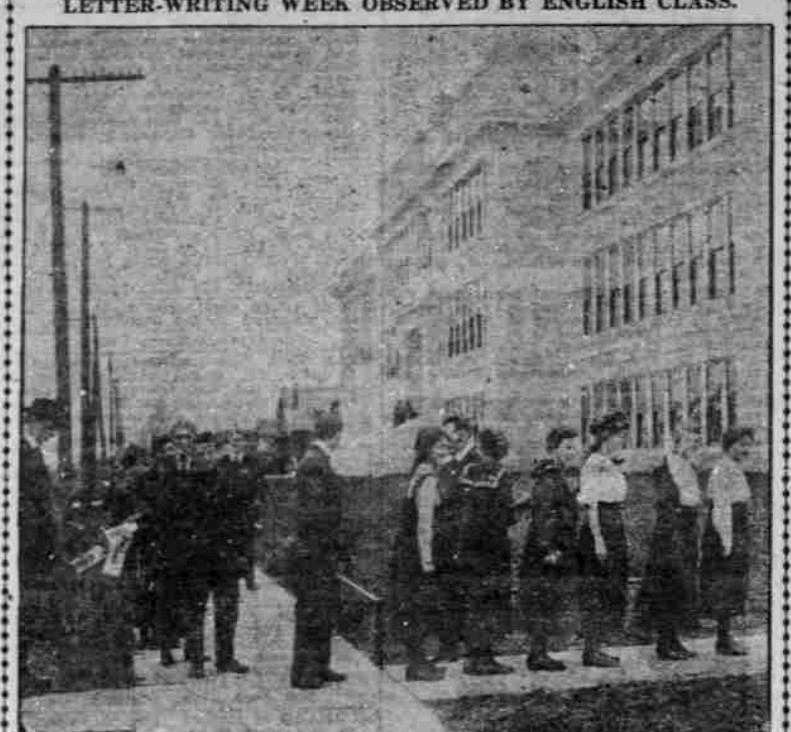
FRUIT CHARGE IS DENIED C. N. Ravlin Says Only One Jar Is Misplaced.

HOOD RIVER, Or., Jan. 23.—(Special.)—According to C. N. Ravlin, of this city, who is chief of horticulture for the Oregon commission at the Panama-Pacific International Exposition, the recent note made by the Business Men's Association of The Dalles, because of an alleged use made of the nasco county fruit at the San Francisco fair by the Willamette Valley, arose over the erroneous labeling of a single jar of processed Bing cherries.

Mr. Ravlin says the cherries were exhibited in the Oregon building. All other exhibits from the Dalles, he declares, were properly labeled and placed according to instructions from home.

PERSONAL MENTION. H. W. Horn, of Seattle, is at the Oregon. Fred Baker, of Postle, is at the Imperial. A. C. Hubbard, of Medford, is at the Oregon. Floyd Dement, of Bend, is at the Seward. Frank Gabel, of Wapinitia, is at the Perkins. F. D. Webb, of Bridal Veil, is at the Perkins. E. E. Gabriel, of Eugene, is at the Seward. H. L. Emmons, of Maupin, is at the Imperial. J. P. Smith, of Stayton, is at the Cornwell. Mrs. C. A. Gray, of Salem, is at the Multnomah. J. C. Barnes, of Fairview, is at the Multnomah. W. E. Batey, of Vancouver, B. C., is at the Eaton. R. R. Eddle, of Eugene, is registered at the Perkins. Edward Lockband, of Dayton, Or., is at the Perkins. Mr. and Mrs. D. White, of Camas, are at the Norton. Blanche Ayre Gale, of Los Angeles, is at the Portland. M. Seward, of Oregon City, is registered at the Eaton. John Sutherland, of Metolus, is registered at the Seward. F. J. Miller and George E. Barton

LETTER-WRITING WEEK OBSERVED BY ENGLISH CLASS.



EUGENE HIGH SCHOOL STUDENTS DEPOSITING LETTERS.

EUGENE, Jan. 23.—(Special.)—Observance of Letter-Writing Week was made a part of the work of the English classes in the Eugene High School. Students turned over 471 invitations to visit Oregon to S. Dike Hooper, secretary of the Eugene Commercial Club, who posted them. They were addressed to residents of 34 states, the District of Columbia, Canada and England.

The suggestion that the schools take part in the letter-writing programme was made by the Commercial Club. City Superintendent George W. R. Rutherford received it with enthusiasm, declaring that it would also create special interest in the work of English classes. Accordingly, a school period was set aside.

are registered at the Nortonia from Charleston, Wash. W. E. Perkins and family, of Albany, are at the Cornwell. Mr. and Mrs. H. J. Fawkes, of Seattle, are at the Cornwell. Billy McDermott is registered at the Portland from Boston. George McClain is registered at the Imperial from Ontario. George Nixon is registered at the Multnomah from Seattle.

Dr. L. Roberts is registered at the Oregon from Vancouver, B. C. Mr. and Mrs. R. A. Hudkins, of Albany, are at the Nortonia. W. C. Washburn, of Junction City, is registered at the Imperial. Mr. and Mrs. E. B. Packard, of Seattle, are at the Nortonia. L. S. Blackman, of San Francisco, is registered at the Multnomah. Mr. and Mrs. A. R. Pearson, of Valle Vista, Or., are at the Eaton. Judge William Darch, of Goldfield, is registered at the Cornwell. The Corvallis basketball team registered at the Oregon yesterday. Mr. and Mrs. F. Tuppen, of Medford, are registered at the Portland. Mr. and Mrs. F. L. Rich are registered at the Cornwell from Salem. A. E. Francis and Mrs. Francis are at the Eaton, registering from Seattle. Carlotta Monterey, of New York; Robert Morris, of Denver; Robert Arnold, of Los Angeles; Robert Ryles, of Yonkers, N. Y.; and Richard Gordon, of Bengal, India, members of the "Bird of Paradise" company, are at the Portland.

CHICAGO, Jan. 23.—(Special.)—The following persons are registered at Chicago hotels: Auditorium—F. Cling Potter; Majestic—M. A. Bouse.

TARIFF WANTED ON EGG

POULTRY MEN REGARD CHINESE PRODUCT AS OREGON DANGER. E. J. McClanahan Declares Market Has Declined Steadily Since Duty Was Removed.

EUGENE, Or., Jan. 23.—(Special.)—Realizing that something must be done to hold the market for Oregon eggs against the importation of Chinese eggs, the Oregon Poultry Association is preparing to put forth an effort to have the importation duty on eggs restored, according to E. J. McClanahan, president of the state association. The Pacific Coast, especially, has felt the effect of the removal of the tariff on eggs, he says.

"It is not mere talk that the importation of Chinese eggs is slowly ruining the poultry industry in this state," Mr. McClanahan said. "The fall in the market demand began after the tariff was removed, and has assumed threatening proportions.

"As proof, take a look at the Portland market. Chinese eggs are selling there for 15 cents a dozen. The fresh Oregon eggs bring 20 to 25 cents." Mr. McClanahan believes that the Chinese eggs should be shut out of the markets in this country, not alone because the home market is endangered, but because such eggs are poisonous for food as the product of the American hen.

ALLEGED GAMBLERS TAKEN Cards and Marked Coins Feature in Roseburg Arrests.

ROSEBURG, Or., Jan. 23.—(Special.)—Seventy-five dollars in cash, a number of chips, cards and other paraphernalia was seized by Sheriff George Quine early today when he raided an apartment in a local rooming house. Among those arrested were William Perman, of Roseburg; Harold Smith, of Eugene; Dick Ness, of Oakland, and a traveling newspaper man giving his name as Bird. The men are charged with gambling and will be arraigned in court tomorrow. In the hands of the alleged gamblers the Sheriff found several marked coins which he had given to detectives who participated in the arrests.

Insurance Agent Appointed. SPOKANE, Wash., Jan. 23.—(Special.)—W. M. McConnell, general manager of the Western Union Life Insurance Company of Spokane, announces the appointment of R. von Shilpan, of Marshfield, president of the Coos Bay Development Company, as general agent for Coos, Curry, Lane, Douglas, Jackson and Josephine counties in Oregon. Mr. von Shilpan is arranging to make a tour of the six counties for the purpose of appointing special resident agents in the various cities and towns in his district.

Oregon City Sends 1000 Letters. OREGON CITY, Or., Jan. 23.—(Special.)—A thousand letters, addressed to practically every state in the Union west of the Rockies, were mailed at one time yesterday as Oregon City's part in the Letter-Writing Week campaign. The local campaign was conducted by a committee from the Live Wires of the Commercial Club, composed of E. E. Brodie, Thomas A. Burke and E. R. Brown.

Case for Bar Improvement to Be Argued by F. K. Pendleton. NEWPORT, Or., Jan. 23.—(Special.)—The citizens' committee, to which was allotted the task of compiling data showing the importance of the improvement of Yaquina bar, has just completed its work in the publication

of a 16-page pamphlet, which is to be forwarded to the United States Board of Engineers at Washington. The report contains a detailed description of the resources of the section that is tributary to Yaquina Bay and that would be benefited by the improvement work.

Arguments are presented also by prominent citizens of the state, urging the importance of the interests affected demand prompt recognition. The book contains a map of Yaquina Bay, extended to take in the central Willamette Valley, and giving figures showing the volume of trade that would find its way to market should this project be allowed and completed. F. C. Pendleton, prominent timberman, of Everett, Wash., will appear before the engineers and represent the committee.

Stability First Aim Bankers Rebuked for Suggesting Federal Change. OLD WORLD METHODS CITED John Perrin, Chairman of San Francisco Reserve Board, Declares Acceptance of Collateral Opposes First Principal.

It is not the prime purpose of the Federal reserve system to seek profitable employment for its funds, says John Perrin, chairman of the board of the San Francisco reserve bank, in a reply to the resolutions recently adopted by the Orange County, California, bankers, asking for a change in the law that will permit them to borrow money on collateral security instead of offering their paper to the Federal reserve bank for rediscount.

Mr. Perrin has sent copies of his communication to the Orange County bankers member banks in Portland. He declares that the viewpoint of the Orange County bankers seems based upon a complete misconception "of both the character and the purpose of a Federal reserve bank."

"If a Federal reserve bank were an aggregation of new capital, seeking profitable employment," says Mr. Perrin, "the plan suggested by the Orange County bankers would be proper."

Bank Provides No New Capital. "But a Federal reserve bank is not an aggregation of new capital. Its establishment has not added a dollar of new capital. Its money is simply that of the reserves previously in the custody of the member banks, which, for common protection and support, they have pooled, according to the provisions of the Federal reserve act, in the Federal reserve as a co-operative agency."

"Bank reserves under the requirements of the old system were at times found inadequate and financial panic resulted. The resolutions of the Orange County bankers seem to us to advocate not only a continuation of the evils of the old system, but, in advocating loans of indifferent liquidity out of diminished reserves, urges a further weakening. It would seem to us that a policy that is more suicidal and none more certain to involve both the banks and their customers is disaster."

Stability Prime Concern. "As we understand it the primary purpose of the Federal reserve act is to stabilize commerce, eliminating the hazards of such panics as had developed in spite of a reserve strength of the member banks, which, by their resolution would weaken. The principles are those ascertained to be the foundation of the banking system which in other countries have their excellence and their strength. Systems based upon these principles have not broken down even under the extreme stresses of the present war situation. No institution can be the basis of a successful system based on other principles.

"The development of liquid commercial paper is a fundamental banking principle. In lowering reserve requirements the Federal reserve act contemplates that a bank's paper eligible for rediscount with Federal reserve banks will constitute an important part of its real reserve. This fortification upon resolution would sweep aside, though it should be clear that the member banks will convert paper into means of payment if it has no power to convert a non-liquid loan into money reserve."

FOREIGNERS MOST THRIFTY Of Postal Savings Bank Deposits Natives Own Only 28 Per Cent. Some interesting statistics regarding postal savings deposits are provided by S. W. Straus, president of the American Society for Thrift, who points to the foreign born resident of the United States is the most consistent user of the postal savings service.

Mr. Straus refers to the reports of A. M. Dockery, third assistant Postmaster-General, to show that 69 per cent of all the depositors at the close of the last fiscal year were born outside of the United States and owned 72 per cent of all the money on deposit. The statistics show that the Russians outstrip other foreign-born depositors, with 29.7 per cent of all the deposits to their credit. The Italians are next with 14.2 per cent. Natives of Great Britain and her colonies rank third, with 8.8 per cent. Austrians come next with 8.7 per cent. They are followed by Hungarians with 4.3 per cent; Germans, with 4.1 per cent; Swedes, with 2.3 per cent, and Greeks with 1.8 per cent. There are a number of other nationalities that own 7 per cent of the deposits. New York leads all the other states with a deposit amount of \$21,185,811. Illinois has \$15,946,349; Pennsylvania, \$4,709,112; Ohio, \$4,546,893; California, \$3,772,053; Massachusetts, \$3,185,284; Michigan, New Jersey and Washington each have \$2,988,146; Pennsylvania, Minnesota and Missouri have nearly that amount; Oregon, Wisconsin and Colorado have reached the \$1,500,000 mark.

E. H. Sensesen is Chosen. Edgar H. Sensesen, cashier of the Northern National Bank, has been appointed Oregon vice-president for the newly formed National bank section of the American Bankers' Association. The function of this new committee is to consider the various phases of the federal reserve act that are subject to amendment, taxation, legislation and other activities that affect the National banks.

NEW DIRECTORS ARE CHOSEN O. J. Hawkinson, Conrad P. Olson on Scandinavian-American Board. At the annual election of the Scandinavian-American Bank last week the following directors were chosen: Henry Harkness, M. G. Thorsen, C. E. Hendricksen, Will T. Wright, Anthon Eckern, O. J. Hawkinson and Conrad P. Olson. The last two named are new members of the board.

The officers are: President, C. E. Hendricksen; vice-president, Will T. Wright; cashier, Anthon Eckern; assistant cashiers, O. C. Bortmeier, O. J. Hawkinson and A. L. Morland.

W. T. Wright Heads Bank. Will T. Wright was elected president of the Multnomah State Bank at the annual election last week. Mr. Wright is vice-president of the Scandinavian-American Bank, which controls the Multnomah State Bank. Other officers chosen were Bert Wilberg, vice-president, and H. E. Boyd, cashier. Mr. Wright, Mr. Wilberg, Mr. Boyd, Henry Harkness and F. A. Foster compose the board of directors.

New Kalama Bank Organized. KALAMA, Wash., Jan. 23.—(Special.)—Organization of the Kalama State Bank has been completed. Those taking out the charter were C. C. Ruckles, M. J. Gore and George N. Campbell. C. C. Ruckles, G. L. Buland, of the Castle Rock Bank, and H. C. Dunham, of Kelso, former treasurer of Cowitt County, C. C. Ruckles was elected president. H. C. Dunham, vice-president and assistant cashier, and George N. Campbell, cashier, and J. S. Clatskanie, secretary, composed the board of directors.

THE BANK OF CALIFORNIA NATIONAL ASSOCIATION of San Francisco. Founded 1864. Capital paid in gold coin \$8,500,000.00 Surplus and undivided profits 8,398,962.90 Commercial Banking. Interest paid on Time and Savings Deposits. PORTLAND BRANCH, Corner Third and Stark Sts. Wm. A. MacRae Manager. J. T. Burchaell Assistant Manager.

TRAVELERS' GUIDE. THE POLICE OF THE PACIFIC PORTLAND-SAN FRANCISCO SAN FRANCISCO-HONOLULU S. S. "NORTHERN PACIFIC" S. S. "SREGAN" NORTHERN "Northern Pacific" sails for San Francisco EVERY TUESDAY. From San Francisco for Portland EVERY SATURDAY. After southbound sailing February 1 service to San Francisco suspended until about March 4. Northern Pacific from San Francisco for Honolulu February 16. Great Northern from San Francisco for Honolulu January 26, February 14, March 14.

TICKET OFFICE, FIFTH AND STARK Station Tenth and Hoyt. Phones—Broadway 920, A 6671.

NORTH PACIFIC STEAMSHIP CO. San Francisco SANTA BARBARA, LOS ANGELES AND SAN DIEGO. S. S. ROANOKE Sails Wednesday, January 26, 6 P. M. COOS BAY EUREKA AND SAN FRANCISCO. S. S. KILBURN Sails Tuesday, January 25, 6 P. M. Ticket Office, 1224 Third St. Phone—321, 212, 121, 124.

STEAMSHIP SAILS DIRECT FOR SAN FRANCISCO LOS ANGELES-SAN DIEGO Wednesday, 2:30 P. M., Jan. 26. San Francisco, Portland, Los Angeles Steamship Co., Frank Holman, Agt. 121 1/2 Market St. A 4266 Main St.

AMERICAN-HAWAIIAN STEAMSHIP CO. FREIGHT SERVICE VIA STRAITS MAGELLAN NEW YORK TO PORTLAND TO HONOLULU MAR. 6. C. D. Kennedy, Agt., 219 Stark St., Portland.

Value of Investment Recommendations INVESTMENT recommendations by houses of recognized standing, represent the honest opinion of experts. They are made only after a careful analysis for the protection of investors, whose interest is vital to the house making such recommendations. Upon request, we shall be pleased to send to you a booklet describing securities which are now recommending for investment.

BANKERS MORTGAGE CORPORATION. Capital \$500,000. Title and Trust Bldg., Portland, Or.

The Greatest Inspiration Which this country ever had for Thrift was Benjamin Franklin. The anniversary of his birth occurs this week. Honor that wonderful man and aid your own prosperity by opening an account with this strong National bank.

The United States National Bank Interest Paid on Savings Third and Oak Sts.

The FIRST NATIONAL BANK Of Portland, Oregon Capital and Surplus \$3,500,000 You may never need a loan from the bank, but when you keep an account in an institution like this you have the use of all its facilities, the benefit of the advice and the suggestions of its officers.

WILLAMETTE GLEE TOURS Varsity Quartet and Manager will Visit Columbia River Towns. WILLAMETTE UNIVERSITY, Salem, Or., Jan. 23.—(Special.)—The Willamette quartet, comprising Gus Anderson, of Hayville, first tenor; Harry Mills, of Salem, second tenor; Ray C. Ruckles, of Salem, first bass; Harry Bowers, of Brownsville, second bass; and Burgess F. Ford, manager, started this morning for a week's trip down the Columbia.

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