

DETERMINING OF FINANCING OF EXPORTS DISCUSSED BY BANKERS

E. H. SENSENICH IS BACK

Vice-President of Northwestern National Returns From Convention—Problems Noted.

The necessity of agricultural financing on a more general basis than heretofore, and the immediate need of providing financial backing to the exporters of the country, particularly in the cotton industry, were some of the most important questions under discussion at the annual convention of the American Bankers' association, according to E. H. Sensenich, vice-president of the Northwestern National bank, who returned from the convention yesterday.

Export Financing Discussed

"Perhaps the most important question taken up at the convention was that of financing our exports. We have in the country at present vast supplies of export commodities for which there is a demand in Europe, but due to the fact that crops like cotton, wool and wheat have been produced at a high cost in regard to wages, the producers are meeting difficulties in getting their commodities exported.

Marketing Problems Viewed

"The problem of marketing and financing in agriculture were discussed at length. This is a very real problem in the case of the cotton growers, who are in a bad way financially, although they will not admit it. The hope is that the wheat farmers, who have been produced at the crest of the high costs, and falling prices have caused a serious credit. But the general tendency toward lower prices, if carried out gradually, is a very real and a critical situation for the producers.

YOUNGSTERS URGE IDEALS

Youthful Orators of Hundred Per Cent Club Address Rotarians

Members of the Rotary club acquired some of the "bright" and high ideals of the younger generation yesterday at the noon luncheon at the Benson hotel where they heard four youthful orators from the Hundred Per Cent club speak. The value of a noble purpose and high aims in business and in every life were touched upon by the speakers.

Clerk Elected 24th Time

EUGENE, Or., Nov. 2.—(Special).—Mrs. S. J. Wilson of this city has just completed her 24th year as clerk of the local circle of the Neighbors of Woodcraft, women's auxiliary to the Woodmen of the World. She and the other officers recently elected were installed at the last meeting of the circle. The officers for the ensuing year follow: Past guardian neighbor, Sueste A. Gerot; guardian neighbor, Lorena Zimmer; adviser, Emma M. Smith; maxican, Willis F. Wray; clerk, Mrs. S. J. Wilson; banker, Mrs. Alberta S. McMurphy; inner sentinel, Mrs. G. Guiley; outer sentinel, Mrs. T. D. Edwards; managers, John L. Marsh, Jennie M. Sherman and Estella J. Dimond; usher, Minnie F. Frank; captain of guards, Clara A. Benson.

Americanization Sermon Applauded

CENTRALIA, Wash., Nov. 2.—(Special).—The congregation of the First Methodist church east yesterday to the winds Sunday night and vigorously applauded their pastor, Rev. A. N. Askey, after he had delivered a stirring sermon on "Americanism." A crowd that packed the church heard the address "Remember you are Americans," charged Rev. Mr. Askey, "and when you go to the polls Tuesday vote an American ticket."

Gravel Firm Is Sued

CENTRALIA, Wash., Nov. 2.—(Special).—The Sand & Gravel company, operating a plant in this city, was made defendant in a suit for \$14,950 damages filed yesterday in the superior court by Mrs. W. A. Archer and Mrs. J. J. Willard. Mrs. C. D. Doncaster. In addition to the damages, the plaintiffs ask for a court decree restraining the defendant from further trespassing on their property.

NEWS

AMONG THE MOST INTERESTING OF THE EVENTS OF EACH MONTH ARE THE DANCES GIVEN BY THE PORTLAND HEIGHTS CLUB

On Friday of this week the senior members will have a dance at the clubhouse on Spring street. An innovation will be introduced November 12, when the single members and newsweds will dance. For November 19 there is scheduled the annual meeting and election of officers, at 8:30 P. M., to be followed by dancing. The social committee for November includes Mrs. F. H. Page, Mrs. H. J. Strowbridge, Mrs. Arthur C. Spencer and Mrs. F. C. Austen.

Mrs. Lee Ferdinand and her daughter, Mrs. Ferdinand C. Smith, have issued cards for a tea for Saturday, when they will be honored from 4 to 6 o'clock at 705 Davis street. Miss Marvin and Miss Bertha Young will be honor guests.

Phi Alpha Kappa sorority is planning a tea for Saturday afternoon at the home of Mrs. Virginia Erroll Briggs on Multnomah street.

Prominent Portland women will be interested in the regular monthly meeting of the fruit and flower mission to be held at 10 A. M. Thursday at the day nursery, 404 Madison street. All members are requested to be present as changes in the constitution are being considered.

The next regular party of the Rose City Dancing club will be held tomorrow evening at 8:45 o'clock.

The Women's guild of St. David's parish will meet in the parish house Thursday at 2 o'clock. The guild will have a bazaar in the Hotel Portland December 3 and 4. Useful and beautiful hand-made articles will be on sale.

Mrs. Sadie Young, formerly of this city, who has been in Marshfield for some time, is in Portland for a visit and is being entertained by her sister, Miss Virginia Flynn, Whittier apartments, and will be the guest of Mrs. L. D. Keyzer of 509 Holly street.

Miss Helena Pettekau was honored at a tea given on Saturday by her mother, Mrs. E. B. Pettekau, who invited a number of the younger girls for an informal afternoon at which refreshments were served.

Mrs. Pat Herbert Allen will be hostess today at a smart tea at her home on Marshall street. Mrs. Allen will honor Mrs. Oliver Walker, who is visiting here from New York City, and Mrs. Harriet King, an attractive matron of Hood River. Receiving with the hostess are honor guests Mrs. Arthur E. Rigler, mother of Mrs. Walker, and Mrs. Roy Nelson. Mrs. John Burgard and Mrs. Felix Nelson are assisting with the tea. Carolyn Benson Underander and Miss Malie Benson are assisting with the tea. Mrs. Clifford Marshall, Mrs. Leo Hahn, Mrs. Constant Sawyer, Miss Beulah Locke, Miss Bertha Whitner and Mrs. Ormond Rankin, a member of Gamma Phi Betas, sorority sisters of the hostess, will be among the guests.

Women's Activities

The Council of Jewish Women will have an opportunity to hear the following exceptional programme at their meeting this afternoon at 8 o'clock in the B'nai B'rith building: "The Star".....Regina "Good-Morning, Brother Sunshine".....Mrs. Henry William Metzger. Accompanist, Miss Marna Helen Plinn. Accompanist, Miss Freda Barsh. Address: "Landing of Pilgrim Fathers" in celebration of the 300th anniversary of this event. Robert Treat Platt. Mrs. Charles Bode was chairman of the programme. Mrs. S. J. Freedman will be hostess, assisted by Mrs. Samuel Rosenblatt, Mrs. A. Friederich, Mrs. Arthur Eppstein, Mrs. Harold Wendel, Mrs. Lawrence Rosenthal, Mrs. Arthur Sanders, Mrs. M. P. Politz, Mrs. S. S. Rich, Miss Rose Reinhold, Mrs. Milton Wurtzweiler and Mrs. Charles Cohn.

UNDERWOOD BUSY SPOT

Mid-Columbia Town Chief Shipping Point for Apples

HOOD RIVER, Or., Nov. 2.—(Special).—The busiest spot along the mid-Columbia at present is Underwood, Wash., chief shipping point for apples in Skamania county. A steel bridge, connecting the Skamania and Klickitat links of the North Bank highway, has just been completed. The bridge, which is 1,200 feet long, is now being worked with a steam shovel at the White Salmon river, connecting a new approach to the old road.

The railroad is completing work between several points for the purpose of making a section of the Columbia gorge in a barge room for two large new apple shipping warehouses.

Cowlitz Sells Diking Bonds

KEELO, Wash., Nov. 2.—(Special).—One hundred and twenty thousand dollars worth of 7 per cent bonds for diking district No. 11 of Cowlitz county, including the town of Woodland, have been purchased by the Lumbermen's trust company of Portland at \$960 a \$1000. Work on this district, which contains about 1200 acres of low land, was begun some time ago. Fred Lane of Martins Bluff is engineer for the district.

Music Club Starts Campaign

CENTRALIA, Wash., Nov. 2.—(Special).—A membership campaign to run all of this week was launched last night by the Cowlitz Music club to bring the organization up to a maximum of efficiency. Four new members joined last night.

Centralia Fines Total \$436

CENTRALIA, Wash., Nov. 2.—(Special).—A total of \$436 was collected in fines in the Centralia police court during October, according to the monthly report of Police Judge Cameron. Of the 15 cases tried the majority were for drunkenness.

National Guard to Celebrate

EUGENE, Or., Nov. 2.—(Special).—Upon receipt of the proclamation of Adjutant-General White, calling upon the National Guard of Oregon to participate in the Armistice day celebration, the 1st Oregon Infantry will be ordered to the front.

Road Bond Issue Abandoned

MARSHFIELD, Or., Nov. 2.—(Special).—A second road bond issue, which was planned in Coos county a year ago, and over which there was a number of conferences before a satisfactory distribution was agreed upon, has been abandoned by the county court of Coos county for the principal reason that the law applying under the 6 per cent act is in question and a bond issue at this time might involve endless litigation.

Ten Days Tell

If you feel off color and suspect coffee is the cause, a change to INSTANT POSCAFF will prove things out. HEALTH IS WORTH THE EFFORT "There's a Reason"

MANLY STUDENTS WORK

THIRD OF YOUTHS AT EUGENE ARE SELF-SUPPORTING

Women as Well as Men Earn Money to Get Their Education at Oregon University.

UNIVERSITY OF OREGON, Eugene, Nov. 2.—(Special).—One-third of the students at the university are entirely self-supporting, and nearly 52 per cent are earning at least half of their expenses, according to figures given out by Carlton Spencer, registrar.

The number entirely self-supporting is 525, out of a total registration of 1679, which is a material increase over last year's 400, when only 24 per cent of the whole student body only 555 students are entirely dependent on friends and relatives, and of this number 449 are women. Among the men, 400 out of 908 furnish all of their funds, while one woman out of every five makes her way without assistance.

The freshmen class has the highest number of workers, as 189 out of the 228 in the class earn one-half or more of their college expenses. Nearly one-half of the 216 seniors make most of their own way, and 28 of them are considered as self-supporting.

One hundred and ten of the 453 sophomores do not have any financial aid. The headwaiters in the Dining Hall are 24 independent workers. There are 24 independent workers. There are 24 independent workers.

Of the juniors over 50 per cent are independent for at least half their funds. Approximately 50 earn no money. Ten of the 11 Eugene Bible university students earn all of their way, which is the best showing of any class of students.

DEBATE IS DEPARTURE

Oregon-Princeton Affair to Be First of Its Kind

UNIVERSITY OF OREGON, Eugene, Nov. 2.—(Special).—When the University of Oregon debating team meets the Princeton university team in Portland during the Christmas holidays another form of inter-collegiate contest will have become a tradition at Oregon. The exact date has not been decided. Never before in the history of the Princeton university team in Portland have representatives of colleges of the eastern colleges or universities. The Princeton team has been limited to the Princeton university of the city. And now, following football's lead, the east and the west are to meet in a debate.

The team representing Princeton is making a tour of the Pacific coast and will spend part of the week at Washington, Oregon and California. The team representing Oregon has been arranged.

\$25,000 BARRACKS BURN

Soldier Breaks Leg; Nine Hurt

When Roof Falls at Vancouver. VANCOUVER, Wash., Nov. 2.—(Special).—Fire in Vancouver barracks at 1:30 o'clock this morning destroyed the barracks building, which was valued at approximately \$25,000, and in attempting to put out the fire, one soldier broke his leg and nine others received bruises when the roof collapsed. The soldier injured was Abe E. How, of B company, 32d infantry. How the fire started is not known. The Vancouver fire department assisted the post fire department as much as possible, but the flames had made such headway when discovered that it was a hopeless task to extinguish them. The property was insured.

New Marshfield Mill Busy

MARSHFIELD, Or., Nov. 2.—(Special).—The Marshfield Mill & Timber Co., a newly organized company, one mile west of the city, is in operation and is sawing to its capacity, 20,000 cords daily. The company has a contract for furnishing a majority of the lumber for the port of Coos Bay dock and wharf, which is being built by the U. S. government. The mill is managed by D. D. Pierce of Coos Bay, who is also its manager. The mill will be kept at work on the port job until the first of the year.

Church Drive Is Success

CENTRALIA, Wash., Nov. 2.—(Special).—A drive that has been waged the past three weeks to raise a mortgage on the First Christian church was successful, according to an announcement from his pulpit Sunday by Rev. Ray Dew, pastor. The surplus subscribed to the fund will be used in redecorating the exterior and interior of the church.

Ministerial Association Elects

CENTRALIA, Wash., Nov. 2.—(Special).—The Twin City Ministerial association Saturday elected Rev. E. Burton, pastor of the Baptist church, president for the coming year. Rev. Ray Dew, pastor of the Christian church, was elected secretary-treasurer.

Marshfield Lodge Plans Home

MARSHFIELD, Or., Nov. 2.—(Special).—Myrtle lodge, No. 3, Knights of Pythias, have in contemplation construction of a lodge building in some convenient site in the downtown section of the city. The lodge, as its

There is a big difference between Calumet and all other Baking Powders. First—you see it in the cost. Calumet is sold at a moderate price. Then—you observe it in use. Calumet has more than the usual leavening strength, therefore less is required. Next—you notice it in raising quality—in the evenness—lightness and texture of your bakings. They look better—finer grained.

"Some Biscuit!" CALUMET BAKING POWDER. Finally—what a difference in the taste. There is a deliciousness, a goodness that can be had in no other manner. Biscuits, pies, cakes, muffins, doughnuts—never were so tasty—so all-satisfying. And then there is the satisfaction of knowing that Calumet is made in the World's largest, best equipped and cleanest Baking Powder Factories. Pound can of Calumet contains full 16oz. Some baking powders come in 12oz. instead of 16oz. cans. Be sure you get a pound when you want it.

THIS NEW \$575 PIANO (Local Market Price) Sends It Home Now or for Christmas Eve. \$15. \$435 \$15.00 CASH \$13.50 MONTHLY BUYS IT NOW. TAKE TWO AND ONE-HALF YEARS TO PAY FOR IT. We are upsetting all local tradition and precedent of the present piano market-trade difficulties, making it possible at this time for nearly everybody to buy a new player-piano. YOU CAN AFFORD TO PAY \$15 CASH AND \$13.50 MONTHLY—YOU CAN, THEREFORE, AFFORD TO BUY NOW DURABLE PORTLAND PLAYER (FACTORY CLEARANCE) SALE OF AMERICAN PIANOS. Over one-quarter million dollars in pianos, \$200-\$1000 in pianos and player-pianos now sold at \$175-\$700. The Schwan Piano Co. sales, based upon large volume through lower prices, will in this sale produce savings to Portland and coast piano buyers of \$100,000,000. IN WHICH YOU SHARE, PROVIDED YOU BUY YOUR PIANO NOW DURING THIS SALE. Many cartons of fine pianos are being shipped from Eastern factories to be sold here in Portland and on the Coast. Player pianos are now sold in the East—we are told to the exclusion of piano—many factories have discontinued the making of pianos and now make exclusively player-pianos. We have taken advantage of this trade condition in the eastern markets and have bought up by the hundreds such pianos as were still unsold in some of the eastern factories. Open Saturday evenings during this sale.

tion, Major William G. White, commanding the first battalion of the 8th regiment, will give the invocation in this city, has issued orders for all companies of the battalion to parade on that day, and Captain Harry G. Keeney, commanding Company 3 of this city, has transmitted orders to his men. The company is planning to take a prominent part in the exercises to be held here under the auspices of the American Legion.

Alleged Bootleggers Pay Fine

HOOD RIVER, Or., Nov. 2.—(Special).—L. H. Howard and William Hewitt of Portland, who were fined Saturday on a charge of bootlegging, the former \$200 and the latter \$100, have raised their fines and have been released from jail. The men were taken here last Thursday night after a battle with city and county officers. They stated they were motoring from Pendleton to Portland.

Chamber Nominates Wholesaler

EUGENE, Or., Nov. 2.—(Special).—H. O. Bowen, manager of a wholesale house in this city, is slated for the presidency of the Eugene Chamber of Commerce. He has given permission for the use of his name at the annual election to be held soon. There are no other candidates so far.

Towing Ship Nestor Burned

RAINIER, Or., Nov. 2.—(Special).—The towing ship, Nestor, owned by Captain Milton Smith, was burned to the water's edge at 4 o'clock Sunday morning and is almost a total loss. The fire started in one of the bunk rooms.

Woman Drops Dead While Voting

CHINO, Cal., Nov. 2.—Mrs. Nora M. Heckley, 26 years old, dropped dead from heart disease in a voting booth while marking her ballot here today. Phone your want ads to The Oregonian, Main 7707, Automatic 550-95.

Another Wreck Victim Dies

LOS ANGELES, Cal., Nov. 2.—R. T. Atkinson of Salt Lake City, who was agent of the Pacific Overland of the Salt Lake railroad, which was wrecked near Manix, Cal., last Saturday, died here today.

MAZOLA equal to butter for shortening—at about half the cost. better than lard and compounds for frying. preferred by thousands to the finest olive oil for salads. AT ALL GROCERS. Selling Representatives JOHNSON-LIEBER COMPANY Portland

number implies, is one of the oldest in the state. With a large recent increase in membership the building plan has been approved and the structure will go up during the winter or in the spring.

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H-O FOR BREAKFAST. Not a morsel left. OF course it's the delightful flavor of H-O that makes everyone want a second or third dish. But this flavor is only Nature's way of informing you that the right proportions of necessary food elements are there. This table is from U. S. Health Education Bulletin No. 2. See how Oatmeal leads in nourishment! Oatmeal.....2,500 Rye flour.....1,150 White wheat flour.....1,350 Cornmeal.....1,350 Flour.....1,250 Wheat cereal.....2,300 Macaroni.....1,350 Economy.....1,150 Cream flour.....2,300 Another cereal.....1,350 Rice (white).....1,150 Barley.....1,150 Maccaroni.....1,350 Corn flakes.....1,100 THE H-O COMPANY Dept. B, Buffalo, N. Y. "I want some more" H-O HORNBY'S OATMEAL. Send your grocer's name and we will send you free, enough H-O for a meal for six persons. The Sphagnum Moss filling of FAG-O-SAN is three times more absorbent than cotton—cooler, and drier in place when moist. Dainty women appreciate this added protection. Secure it by simply asking for FAG-O-SAN. If your dealer hasn't FAG-O-SAN, we will be happy to supply you direct. THE SPHAGNUM PRODUCTS CO. 3-11th Street, Bldg. PORTLAND, OREGON