

### BANK BOARD DEFIED BY COUNTRY CASHIER

State Bank of Brookings, Or., Demands Exchange Fee.

### CASE TO GO TO CONGRESS

Federal Reserve Body Declared to Be Coercing Institutions Throughout Nation.

That he will "fight the federal reserve board on a federal determination to collect checks without exchange charges drawn on the State Bank of Brookings, Or., is the declaration of George D. Wood, its cashier, who made public his side of the case when in Portland on business.

In reply to allegations and statements by Mr. Wood, Frederick Greenwood, in charge of the federal reserve bank at Portland, said that, in the Brookings case, he was simply following the provisions of the law and gave it as his opinion that, while Mr. Wood could make considerable trouble by his tactics, he would get nowhere by them.

**Right to Fee Defended.**

Under a ruling of the federal reserve board, dated April 12, 1920, checks handed for members were ordered collected with exchange charges, or what is technically known as par. The State Bank of Brookings is not a member of the reserve system, but checks drawn upon it by member banks were sent through for collection and Mr. Wood steadfastly insisted, and said he would continue to do so, that he was entitled to charge a fee for handling them.

"I will not surrender my rights to the federal reserve board and am going to carry my fight to congress for justice," said Mr. Wood in making public his charges and his stand on the situation. "The board wants to get control of the state banks, just as it has over the national banks, and has succeeded to a considerable extent, but they have found one little bank at Brookings that will not go to a railroad, where they can't get an agent to act for them locally, and so they have sent down a highly-paid agent of their own to collect checks, comparatively few in number, that are drawn against my bank.

**Protest Sent to San Francisco.**

"This agent is costing \$400 a month or possibly more of public funds, and I have already personally complained of that to John Perrin, federal reserve agent in San Francisco. He, however, took the position that, by my act, it was necessary to station his agent there and to maintain him at this expense.

"I take the attitude that checks are not currency as matter of fact the federal board. It is ridiculous to rule that a bank is not entitled to charge a small fee for handling this paper. My first interesting idea of the state banks, and recently I sent 150 letters to them, stating my case and saying I was going to Washington to testify before the banking and currency committee of congress and the fact that I was a member of the Oregon legislature. I had already received gratifying encouragement in the way of funds and moral support to carry forward my fight."

**Amendment Is Wanted.**

Mr. Wood said that he expects to go to Washington in a few weeks to lay the facts as to the situation at Brookings before the congressional committee in an effort to have an amendment to the reserve act put through. In Louisiana, Georgia, South Dakota, according to Mr. Wood, laws have been passed requiring a charge for handling checks as a protest against the reserve board's ruling. Unless there is some relief by congress, he said, it may be necessary to try for action by the Oregon legislature. He does not, however, favor compulsory charges.

The situation at Brookings, which is on the coast of Curry county, is peculiar, in that the officials of the state bank there are thus far in a position to keep the reserve bank from obtaining any local agent. Mr. Wood himself is cashier of the bank, postmaster and notary public; the president and assistant cashier are the other notaries of the town, which is supported almost exclusively by a big mill. There are about 600 people living there. Owing to this condition the reserve officials sent down one of their own men.

**Agents to Be Maintained.**

This was about two months ago. He is there for the sole purpose of collecting checks under the board's par exchange order. According to Mr. Greenwood, an agent would be kept there as long as necessary, because the law requires par collection and the only bank in the town refuses to acquiesce.

"Mr. Wood's statement that public funds are being used in the Brookings case is very misleading," said Mr. Greenwood. "No public funds are involved, for the member banks of the reserve own all of the stock and, if they have no criticism of our methods of fulfilling our function of collecting checks at par, surely no outside board.

"Mr. Wood's intimation of coercion on the part of the board is without foundation. A state bank is not required to join the reserve system.

**Coercion Is Denied.**

"The situation regarding the federal reserve clearing system can be summed up in a few very few words. There are certain clauses in sections 13 and 16 of the federal reserve act which seem to require the federal reserve board to establish a system for the clearing by the federal reserve banks of all checks payable upon presentation within their respective districts, regardless of whether the checks are drawn upon member or non-member banks. It appears also that the federal reserve banks are required to receive these checks when tendered them for deposit by member banks at par, that is, without making any deduction from the face amount for collection or exchange charges. Section 15 empowers the federal reserve board to fix reasonable charges, not to exceed 10 cents per \$100, which may be made by one bank against another bank for remitting in exchange for collection for checks received for other purposes, but there is a proviso that no such charges shall be made against federal reserve banks.

"Upon being asked for an opinion, the attorney-general of the United States has construed this provision literally and has advised the board that the federal reserve banks cannot lawfully pay any charge of fee to a bank for remitting to the federal reserve bank for checks drawn upon the payer bank which have been sent to it by the federal reserve bank for payment in exchange or otherwise.

**Banks Saved Expense.**

"It is evident, therefore, that a federal reserve bank receiving checks on

### FARMERS OF STATE URGE CO-OPERATION

Plan for Joint Marketing of Crop to Be Spread.

### OREGON UNION IS ACTIVE

Blank Contracts Will Be Prepared and Distributed as Result of Big Conference in Dallas.

In the effort to spread the co-operative movement to a larger number of farmers than ever in Oregon, the Farmers' Educational and Co-operative union of this state, in the near future, will have blank contracts prepared for presentation to the farmers, providing for co-operative marketing of crops, according to action taken at the annual meeting of the association held on Tuesday, Wednesday and Thursday of last week at Dallas, Polk county.

Consideration of such a contract, and efforts to increase the membership of the union, which has been in successful operation for more than 19 years, was the important feature of this year's convention, according to an account of the convention given by two of the delegates, Albert S. Roberts and Herbert Egbert, state representative, both of Wasco county, who were in Portland yesterday.

**Many Delegates in Attendance.**

More than 100 delegates from all parts of Oregon and from southern Idaho were in attendance at the business sessions, and double that number attended the educational sessions and the entertainment features, according to the visitors.

The organization, which ordinarily is referred to as the Farmers' union, is a co-operative association for the handling and selling of produce, and has as its agent the Tri-State Terminal company, under the general direction of the association. This company has been in the field for ten years and has been unusually successful from a co-operative standpoint, according to the delegates.

At the convention it was pointed out that the co-operative plan had been successful for a long enough period to show that it is no longer an experiment, and a movement to enroll a larger number of farmers under it was begun.

**One Organization Sufficient.**

The union took the ground that for other co-operative organizations to come into the field at this time would be a duplication of effort and detrimental to the co-operative movement.

The president of the union and a committee consisting of the five members of the board of directors were authorized to set to work at once to draw up a blank contract which can be presented to members and to other farmers throughout the state, to be the basis of a co-operative marketing pool, with the Tri-State Terminal company as the agency.

The members of the board of directors were elected as follows: F. B. Ingels of Dufur, W. W. Harrah of Umatilla county, Walter Pierce of Union county, H. E. Davidhiser of Joseph and Dr. C. J. Whitaker of Wallowa county.

**Delegates Are Appointed.**

F. B. Ingels was elected delegate to the national convention to be held a year from now at a place to be designated later, and W. W. Harrah, Walter Pierce, C. Nelson of Seattle, manager of the Tri-State Terminal company, were named as delegates to a meeting of grain men from all over the United States, called for St. Louis, Mo., on December 17.

Mero was selected as the location for the meeting and the resolution of the union, the date, which will be about a year from now, to be set later.

At the Dallas meeting the delegates determined to initiate the "barrel-of-flour" movement among the farmers and at once will begin the spreading of this movement. Such movement, if on a large scale, would do much to improve the grain situation, it was believed, and at the same time would do good business on the part of the flour purchasers.

### CRIME IS LAID TO FEAR

John Tillman Tells Court He Was Intimidated.

### Youth to Be Held as Witness in Murder Case and Then to Be Sent to Training School.

Fear of Husted A. Walters, alleged slayer of Partolman Palmer, led John Tillman to follow his companion in the army on their career of crime, he told Judge Kramler of the court of domestic relations yesterday. His reluctance to take that which did not belong to him had influenced him to return stolen money.

Tillman, not yet quite 18, is to be held in the county jail pending his appearance as a witness in the trial of Walters, December 20, after which he then will be taken to the state training school. Judge Kramler yesterday ordered he should be a ward of the county until he is 21 years of age.

The boy admitted he had been on three robberies with Walters, but said he did not carry a revolver and his particular business was to do the searching. Detective Howell, who investigated the case at police headquarters, told of finding only 40 cents on Tillman when he was taken in custody. He also said that when the boy finally made complete confession, he was told where to find a watch and chain, stolen from Thomas Flanning on the fatal night.

"I was in the room with Walters when he advised the man to look in an overcoat pocket for the money and explained he hadn't wanted it and had merely removed it from an inner pocket to another and not told Walters of its existence."

Tillman told Judge Kramler that he had heard from other sources that Walters and another man from Camp Lewis had perpetrated robberies in Seattle, but that Walters had never personally told him of this.

### Thanksgiving and Christmas 'een Inaugurated by the Merchants' association's committee on pollution and sewerage and placards urging the destruction of the pests have been sent out.

One of these placards says: "The housefly that is seen between Thanksgiving and Christmas should be killed at once as it has been found for hibernation for the winter months. It will emerge from its winter quarters to greet us on Easter day and will begin to raise its summer progeny—the worst enemy to humanity."

Special care should be taken to eliminate all flies at this particular time in view of the danger of disease germs which may reach us from some plague-swept European countries through the flood of immigrants pouring in upon us.

"That prominent the fly in the household is a signal that unsanitary conditions exist and is a warning to every intelligent person."

### LUMBER ORDERS FALL OFF

SMALLEST WEEK'S BUSINESS OF YEAR REPORTED.

Domestic Cargoes Show Least Decline, Are Therefore Strongest Feature of Market.

### Quick News!

The smallest week's business in the lumber trade this year is reported by the weekly lumber review of the West Coast Lumbermen's association, issued yesterday.

The review says: "Orders taken by west coast mills for the week ending December 4 show a falling off in business for all grades of lumber. The domestic local business and foreign and domestic cargoes.

"New business in the rail trade amounted to 673 cars as reported by 121 mills which is easily the smallest week's business for the year.

"Domestic cargo business showed the smallest decline and was therefore comparatively the strongest feature of the market.

"In the rail trade the unshipped balance has been reduced to 3167 cars. Rail shipments were 53,929,297 feet above rail orders, or 69.54 per cent.

"The week's production at 121 mills was 30,852 per cent below normal. Total shipments were 53,929,297 feet. Total new business amounted to 31,648,211 feet. Local orders were 1,410,441 feet. In the cargo trade domestic orders were 1,890,000 feet. The unshipped totals in the cargo trade are: Domestic, 34,584,292 feet and exports, 18,763,827 feet."

**Men's Gift Neckwear** in a highly pleasing assortment of colorful patterns. Extra values at \$1.00.

**Most any man would appreciate a smart looking House Coat.** The prices here are reduced 25 per cent.

**Every Shirt in our entire stock has been reduced 30 per cent.** Wonderful opportunities for gift-seekers.

**Thrifty buyers are taking advantage of our sale of Underwear for men.** The entire stock has been reduced 25 per cent.

**Our Gift Certificates** are useful gifts. They may be redeemed at any time.

**Free Christmas Boxes** with all gift purchases.

**INVEST IN MEN, ADVISE PRESBYTERIAN PASTOR TALKS TO REALTY BOARD.**

Business Men Said Prone to Overlook Human Element and View Life From Monetary Angle.

The importance of investing money in people and in the human return as well as in real estate and stocks was emphasized by Dr. Harold L. Bowman, pastor of the First Presbyterian church, in an address delivered at the luncheon of the Realty board at the Portland hotel yesterday.

Alfred A. Aya was chairman of the day. W. B. Shively, chairman of the legal committee, gave a ten-minute legal discussion.

Death of Ralph R. Duniway were accepted by a standing vote of the membership present.

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Resolutions urging that the county commissioners appropriate \$15,000 for the 1921 Rose Festival were adopted by the board. It was pointed out that in the past the financing of the festival has fallen upon a limited number of the people and it was felt that a greater distribution of the burden should be made.

Resolutions of condolence for the

# Even at these prices

YOU get all the style you want; you get all-wool fabrics; fine tailoring and correct fit—the things that make clothes serve so well.

One group of suits formerly priced up to \$55

## \$32.50

Good suits from our regular stocks; broken lines but excellent values for this price. You'll be satisfied

\$60 and \$65 Suits and Overcoats

## \$50.00

Thrifty buyers are taking advantage of our sale of Underwear for men. The entire stock has been reduced 25 per cent.

Our Gift Certificates are useful gifts. They may be redeemed at any time.

Free Christmas Boxes with all gift purchases.

# Sam'l Rosenblatt & Co.

Fifth Street at Alder—Gasco Building

Home of the Hart Schaffner & Marx Clothes

### FREE LOVE PLAN UPPED

JOHN M. HERMAN JR. HAS SCHEME TO ELEVATE RACE.

Bookkeeping Would Be Only Marriage Ceremony and One Would Not Be Limited.

A plan to breed a race of super-intelligent Americans, sponsored by John M. Herman, Jr., was nipped in the bud yesterday when the savior of the country was arrested by Postoffice Inspector Walter and S. F. Pace, deputy United States marshal, at the headquarters of the First street, on a charge of sending obscene matter through the mails.

Free love communism, eugenics and all other schemes would have to take a back seat before Herman's proposed "communal marriage act," which he advocated being adopted by the United States government. His plan as he explained it yesterday, was simplicity in itself. All that was necessary in the matter of choosing mates was for the contracting parties to have a notebook each, in which they would keep track of the persons whom they accepted in the relationship proposed.

Establishment of communal marriage homes in the different states was one of the sections of the law he recommended, these houses to be run on an inter-denominational basis, orderly and with religious services daily. A national bureau was to be established.

Herman's divorced wife and two children reside in Portland and he stated that he hoped that his new law might bring them back to him once more. Divorce would only mean the crossing off of the name of the person in question from the other person's books, according to Herman. He quoted from scriptures to prove his contentions, but was taken to court yesterday when he could not produce \$500 bonds. It is likely that he will get a hearing as to his sanity.

### ST. JOHNS SEEKS PROJECT

Relocation of Portland Sanitarium Is Requested.

Business men and residents of St. Johns will make an offer of a free site for an inter-denominational institution in addition for the Portland Sanitarium. If the directors will consent to relocate the site and to build the institution in the St. Johns district, according to information received by City Commissioner Pier yesterday.

According to Mr. Pier, business men of the district feel the need of a hospital in that district and are eager to set the Portland Sanitarium.

H. W. Cottrell, president of the board of directors said the board would gladly consider any such offer.

Read The Oregonian classified ads.

### Backache and Kidney Disorder

(By Dr. L. C. Babcock)

Simple methods are usually the most effective. The mere drinking a cup of hot water each morning, and little "Anuric" (antidotes) before every meal has been found the most effective means of overcoming kidney trouble. Death would occur if the kidneys did not work day and night in separating poisons and uric acid from the blood.

The danger signals are backache, depression, aches, pains, heaviness, drowsiness, irritability, headaches, chilliness, rheumatic twinges, swollen joints, gout.

Step into your drug store and obtain "Anuric," first discovered by Dr. Pierce, the Surgical Institute, Buffalo, N. Y., or send Dr. Pierce 10 cents for trial package.

### FLY KILLING NOW URGED

Merchants' Association Inaugurates Campaign Against Summer Pest.

A national campaign for killing the "dangerous" housefly between Thanksgiving and Christmas 'een Inaugurated by the Merchants' association's committee on pollution and sewerage and placards urging the destruction of the pests have been sent out.

### And I Will Fetch a Morsel of Bread

A "morsel of bread" is concentrated energy.

DIXIE BREAD contains in a most appetizing form, vital health elements—it builds bone, brain and muscle.

Bread is your best food—eat more of it.

HAYNES-FOSTER BAKING CO., INC. Bakers of Sunshine and

### Your Funds Make It Possible

HUNDREDS of thriving cities in the Pacific Northwest a few years ago were frontier villages, unpaved, without sewers, and had only wells for water supply.

The wonderful transformation has been made by issuance of BONDS. Such improvements have added millions to our taxable wealth; have attracted homeseekers, and have built prosperity.

Pacific Northwest Municipal bond issues are mortgages on America's richest regions. Invest your surplus funds in them. This bank has financed such bond issues to the amount of many millions.

Let us assist you in selecting your securities. Deposit your checking and Savings Funds with us.

Back the Pacific Northwest

ROAD DISTRICT BOND

LUMBERMENS TRUST CO. PORTLAND, OREGON

## Resources Over \$3,500,000

Checking and Savings Accounts

Bonds and Trusts

Savings Dept. Open Saturday Evenings

# BANK LUMBERMENS TRUST COMPANY BANK

Broadway and Oak

### SLUMP DELAYS TAXES

Farmers Near The Dalles Are Not Able to Pay Debts.

THE DALLES, Or., Dec. 10.—(Special.)—With delinquent taxes totaling \$25,495.19 at the close of tax collection in Wasco county, it is apparent that many ranchers in the county are hard hit by the recent slump in the wheat market. Last year's delinquent taxes at this time totaled \$13,900.

Claud S. Knight, who is in charge of tax collection in the county, is of the opinion that the greater part of these delinquent taxes will be paid should wheat quotations continue to rise. Wheat sales at the present quotation will allow the farmers just about to break even on their harvest, they say. The high wages which Wasco county farmers were compelled

### QUICK RELIEF FROM CONSTIPATION

Get Dr. Edwards' Olive Tablets

That is the joyful cry of thousands since Dr. Edwards produced Olive Tablets, the substitute for calomel!

Dr. Edwards, a practicing physician for 17 years and calomel's old-time enemy, discovered the formula for Olive Tablets while treating patients for chronic constipation and torpid livers.

Dr. Edwards' Olive Tablets do not contain calomel, but a healing, soothing vegetable laxative.

No gripping is the "keynote" of these little sugar-coated, olive-colored tablets. They cause the bowels and liver to act normally. They never force them to unnatural action.

If you have a "dark brown mouth"—bad breath—a dull, tired feeling—sick headache—torpid liver—constipation, you'll find quick, sure and pleasant results from one or two of Dr. Edwards' Olive Tablets at bedtime.

Thousands take them every night just to keep right. Try them. 15c and 30c.

MRS. IDA HAMBURG, of Brattleboro, Vt., who says she never dreamed there was anything on earth that would do what Tanlac has done for her. Gains twenty-seven pounds.

### Constipation Is Relieved

Prompt—Permanent—Relief

CARTER'S LITTLE LIVER PILLS rarely fail. Purely vegetable—act surely but gently on the liver.

Relieve after dinner distress—relieve indigestion—improve the complexion—brighten the eyes.

Small Pill—Small Dose—Small Price

### For Constipation

Indigestion, Sick Headache, Bloating, Sour Stomach, Gas on the Stomach, Bad Breath or other conditions caused by clogged or irregular bowels, take

SOLEY CATHARTIC TABLETS

A wholesome and thoroughly cleansing physic—mild and gentle in action.

B. B. Hayward, Unadilla, Ga. "I find Foley Cathartic Tablets give me quicker relief from constipation than anything I ever tried."

### THE C. GEE WO CHINESE MEDICINE CO.

C. GEE WO has a new and improved formula for the curative properties possessed in FOLEY'S cathartic tablets. It is a new compound prepared from his own knowledge and experience, and is a new and improved formula for the curative properties possessed in FOLEY'S cathartic tablets. It is a new compound prepared from his own knowledge and experience, and is a new and improved formula for the curative properties possessed in FOLEY'S cathartic tablets.

Dr. B. B. Hayward, Unadilla, Ga. "I find Foley Cathartic Tablets give me quicker relief from constipation than anything I ever tried."

### PARKER'S HAIR BALM

Restores Color and Beauty to Gray and Fading Hair. Cleanses Scalp and Keeps it Healthy.