

RURAL CREDIT BANK ADVISER IS VISITOR

Advocates of Portland Institution Are Told What Will Govern Decision.

SPOKANE IS COMPETITOR

Hearing Set for Thursday, When Rates of Interest, Demand for Loans on Land and Other Queries to Be Answered.

Portland's campaign for one of the Federal Government's 12 rural credit banks was outlined yesterday by a Chamber of Commerce committee in conference with Frank R. Wilson, chief of the division of information of the newly-created farm loan board.

Mr. Wilson arrived in Portland yesterday afternoon in advance of the farm loan commissioners who will conduct a hearing in Portland next Thursday. Members of the commission, or board, are: William G. McAdoo, Secretary of the Treasury, and ex-officio chairman; George W. Norris, Charles E. Lobdell, W. S. Smith and Herbert Quick. W. W. Flanagan is the secretary. Mr. McAdoo did not start West with the commission, being detained at home by the illness of his wife, but may join the party in Portland, said Mr. Wilson.

Portland has an excellent opportunity of getting the bank for this district. Its most active competitor is Spokane, which city is conducting a well-organized campaign. Sacramento, also is in the field but it is probable that Sacramento will not be brought into competition with Portland, because California and Oregon may be in separate districts.

Farmers' Needs Prevail.

The committee in charge of Portland's campaign consists of J. D. Brown, president of the Farmers' Union; C. E. Spence, master of the State Grange, and Professor Hector MacPherson, of the Oregon Agricultural College. They will introduce a number of witnesses, who will tell why they think Portland should have a rural credit bank.

The principal factors in determining the location of a bank, said Mr. Wilson, are the needs of the farmers in the community for cheap loans and the adaptability of the city to serve the rural districts.

Each bank must be incorporated for \$750,000, and the Government offers to subscribe for one-third of the capital stock in each district. If the people don't subscribe the money the Government will. While a city that has subscribed a share of the capital might be favored over a city that made no large subscription, Mr. Wilson informed the Portland representatives yesterday that the size of the subscription is not an important consideration.

Rate of Interest Feature.

Mr. Wilson inquired particularly regarding the prevailing average rate of interest for farm loans. He was informed that the rate is about 8 per cent. He suggested that some of the farmers who have been paying these excessive rates would be excellent witnesses.

Members of the Chamber who conferred with him yesterday were: M. Clark, chairman of the Farmers' Union; C. C. Chapman, Mark Woodruff and others.

The Chamber has invited farmers throughout the Northwest to attend the hearing on Thursday for the purpose of impressing upon the commission their need for a bank in Portland, and to be called upon as witnesses if necessary. The railroads will co-operate in bringing farmers to Portland. W. McKinney, traffic manager of the North Bank Road, informed the committee yesterday that farmers living along the line would be glad to come to Portland, and will be encouraged to come to Portland.

Grangers Will Attend.

Representatives of various typical Northwestern industries will give testimony. Among those who will be invited are: H. B. Haberer, president of the cheese manufacturers of Tillamook; C. L. Hawley, stockman of McCoy; Farmers C. L. Smith, of the W. R. & N. Company, and various others. Presidents of various local granges throughout Oregon and Washington also will be invited to attend.

Governor Withycombe and T. B. Kay, State Treasurer, will be among the important witnesses.

"The idea is to give the board the farmers' viewpoint," said Mr. Wilson. "We also would like to hear from bankers and farm mortgage operators who will not give biased testimony. We have found many bankers who, at first, were opposed to the new system, but their broader conception has caused them, later, to favor it. They have learned that adequate farm loans will aid in an intelligent development of the country, which will populate the land, create new business and expand the opportunities for the banks."

Demand to Be Considered.

The ability of the community to absorb the bonds that will be issued by the new system also is an important factor in determining the banks' location, said Mr. Wilson. In the opinion of the Chamber committee the Portland district will afford an excellent market for these securities.

Mr. Wilson, who is a young man formerly engaged in the newspaper business, is thoroughly informed on the new law and on the subject of rural credits generally. He will be the guest of C. C. Chapman on a trip over the Columbia River Highway this morning. He will leave this afternoon for Sacramento.

The Farm Loan Board will arrive here on Thursday morning and will begin its hearing in the Federal building at 9 o'clock. A public luncheon probably will be arranged for the members at noon. If they finish their work in time they will be taken over the Highway in the evening, with dinner at one of the hotels along the road. They will leave Thursday night for California.

10,000 BASS ARE PLANTED

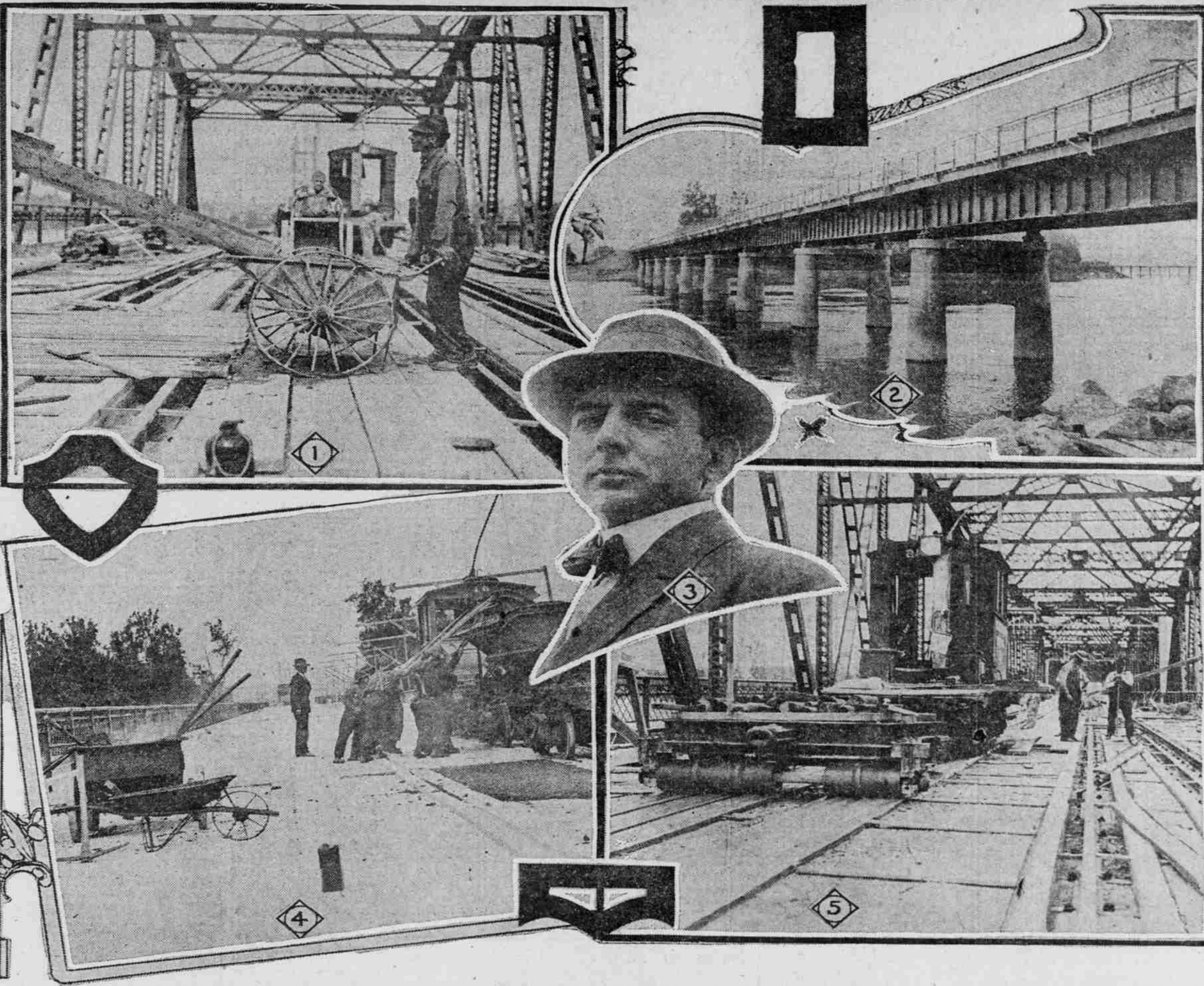
Oswego Lake Is Stocked by State Fish Commission.

A truck-load of bass minnows, comprising 10,000 fish in all, were planted in Oswego Lake yesterday by the State Fish and Game Commission. It is anticipated that within the next few years this work will result in greatly improved fishing in that section.

The fish were caught by the commission at various points down the river below Portland. They were carried in milk cans to the lake, there being 40 cans of fish aboard the truck.

Dr. E. C. McFarland, president of the Multnomah Anglers Club, went out with the truck-load of fish, and saw them planted.

VIEWS SHOWING PROGRESS OF WORK ON PORTLAND-VANCOUVER INTERSTATE BRIDGE AND APPROACH.



1—Workmen Engaged in Laying the Concrete Base for the Paving on the Bridge. 2—View of the 1000-foot Bridge Across Oregon Slough Forming a Part of the Approach to the Bridge Proper. 3—E. E. Howard, of Kansas City, Consulting Engineer. 4—Laying Bitulithic Paving on the Oregon Slough Bridge. 5—Operation of Machine Used in Laying Paving About the Rails on the Bridge Proper.

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Railroad Orders for Cars.

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Southern Pine Demand Gains.

The Southern pine situation continues very encouraging with both orders and shipments greatly in excess of production, which at Southern mills is still more than 10 per cent below normal.

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amounted to 2223 carloads, or approximately 55,575,000 feet. Shipments by rail amounted to 2009 cars, or 50,235,000 feet. New orders for rail delivery exceeded shipments by rail 5,350,000 feet, or 8.98 per cent.

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The date of the final completion of the bridge will of necessity depend largely on the weather conditions prevailing this fall. As a consequence, nothing definite relative to setting a time for a formal opening celebration has yet been done, although the Bridge Commission is planning on such an event, and has invited commercial and similar organization to participate.

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In itself a large structure, although it naturally lacks by comparison with the main bridge.

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REED STUDENTS END LONG MOTOR TRIP

Neil Malarkey and C. F. Larrabee Arrive Here From New York City.

3499 MILES ARE COVERED

Best Road in Whole Run Is Columbia Highway—Worst Stretch Is Pendleton to Echo.

The State of Oregon furnished the best road and also the worst road encountered by Neil Malarkey, son of Dan J. Malarkey, of this city, and Charles F. Larrabee, of Bellingham, Wash., son of the late C. K. Larrabee, formerly of Portland, who reached Portland Friday night, after a 3499-mile motor trip across the continent from New York City.

The trip was made in 14 days and seven hours, and at a total cost of \$340. Malarkey, who is a junior student at Reed College, and Larrabee, who is a senior at the same institution, went East to attend the summer school course at Columbia University, New York City.

"The Columbia River Highway was by far the best and most scenic road we met on the entire trip across the continent," said the two collegians enthusiastically as they discussed their trip in Mr. Larrabee's room at the Hotel Benson yesterday. "On the other hand, the road from Pendleton to Echo was about the worst that confronted us anywhere."

"Bearcat" Is Used.

The trip was made in a high-powered "bearcat" roadster, which Mr. Larrabee purchased just before leaving New York. They didn't experience a particle of trouble until entering Portland, via Belmont street, when a spring was broken. Curiously enough, all of the tire trouble, four punctures and a blow-out, also occurred at the tail end of the journey, between Spokane and Portland.

The party was joined at Spokane by J. B. Rogers, another Reed College student, who will leave this morning with Mr. Larrabee for Bellingham. There he will visit with his college mate until the opening of the Portland college.

"We carried blankets and slept out once or twice, but most of our stops were made at hotels and we made no attempt at all to cook meals. The best way to make the cross-continent tour pleasantly and economically would be to camp out," was Mr. Larrabee's conclusion.

"I believe I could write a comprehensive thesis on 'hush houses' and graveyards, as it seemed like we saw more of them than anything else on our trip," said Mr. Malarkey. "Although we found the residents of Montana most congenial and obliging of all, everyone we met seemed willing to tell us all they knew about the roads ahead. The trouble is they were usually wrong."

Gumbo Roads Bad.

"We had a fine trip and enjoyed every minute along the road except on those gumbo highways between Fargo and Bismarck and in the state of North Dakota, where five miles an hour is the extreme limit during wet weather. They kept us chasing the blue sky a long while looking for dry spots. North Dakota gumbo is black, oily dirt that looks very much like graphite and it is just as sticky."

"The Pendleton to Echo stretch was wonderful, every inch of the way being paved from the time we entered the state until we had crossed it. But the Columbia Highway looked best of all to us, and we were awfully glad, too, to see Oregon's mountains again."

The start was made from the Eastern metropolis after what the summer school students styled six "sweet" weeks in New York, the average day's run for the two weeks being about 250 miles.

Night Stops Named.

The night stops were at the following cities and towns in the order named: Philadelphia, Rochester, Fort Wayne, Chicago, La Crosse, Wis.; Minneapolis, Sault Center, Minn.; Jamestown, N. D.; Dickinson, N. D.; Miles City, Mont.; Big Timber, Mont.; Missoula, Spokane, and the final night was spent on the bank of the John Day River, Oregon, the ferryman refusing to carry them over at the time of their arrival, shortly before midnight.

The trip from Spokane to Portland was the roughest of the entire trip, the young motorists saying, especially those parts from the Snake River to Walla Walla, from Pendleton through Echo to The Dalles, and the road from Hood River to the Multnomah County line on the Highway. The hauling of grain and water in these localities, they say, has made the roads rutty and dusty.

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Standing—Charles E. Lobdell, Herbert Quick and W. W. Flanagan, Secretary. Seated—George W. Norris, William G. McAdoo and W. S. A. Smith.

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with a good truss that is properly fitted. We are experts at fitting trusses and have them at \$1.50 and up. The SEELEY-SPERMATIC SHIELD appliance, for which we are exclusive agents, usually closes the opening in 10 days. Satisfaction and fit guaranteed or money back.

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