

### INTEREST RATE CUT HELD SWEEPING ONE

Albright Measure Would Affect All Business.

### BANKS PARTICULARLY HIT

Attorney-General Submits Opinion on Proposed Amendment to Constitution of Oregon.

SALEM, Or., Nov. 8.—(Special.)—That the proposed constitutional amendment...

"If you will examine the provisions of the proposed amendment," says Mr. Albright's opinion...

In reply to a second inquiry the attorney-general holds that the rate of interest provided in the proposed amendment will not affect contracts executed prior to its going into effect...

Effect on Banks Noted. The attorney-general also holds that the amendment becomes a law which will not be permitted upon contract to lend money up to the rate of 10 per cent...

In case no rate of interest is specified 4 per cent may be charged upon all moneys after the same becomes due. In the event a person agrees to pay interest but no rate is specified, the attorney-general holds that 4 per cent is collectible...

Commission Cut Off. In addition to what is said above, must be added that if the new amendment goes into effect, no brokerage or commissions for making or securing, or in connection with making a loan, can be charged...

Regarding the effect of the proposed amendment upon what is known as the pawnbrokers' act, in which licensed persons are permitted to lend on an interest rate up to 3 per cent per month, the attorney-general holds that no new license could be issued to persons unlicensed under the present act...

"As the license then in existence would expire in December," says Mr. Brown's opinion, "as provided in the act after the November election, whether the act would be deemed an impairment of their license rights to charge more until such act is amended in December, it is not necessary to decide."

### RATE CHANGE IS BACKED

IDAHO EXPERT CRITICIZES GRADED FREIGHT TRAFFIC.

Testimony Continued at Hearing for Adjustment From East to Intermountain Territory.

SALT LAKE CITY, Utah, Nov. 8.—Witnesses for the shippers who seek an adjustment of freight rates from eastern points to the intermountain territory continued to give testimony at a hearing before examiners of the interstate commerce commission here today...

Way said the examiners he did not believe in graded freight rates for every sidetrack, but believed a change from the present system was necessary. Under the prevailing system, he said, freight rates from the east to the intermountain territory were the same as those to Pacific coast points...

### REFORMS TO BE TALKED

CHRISTIAN CITIZENSHIP CONFERENCE MEETS THIS WEEK.

Variety of Momentous Problems of International Interest Stated for Discussion.

PITTSBURG, Nov. 8.—Christian citizens and social and moral reformers from 47 countries of the world will assemble in Pittsburgh during "Armistice week," beginning tomorrow, when the third world's Christian citizenship conference will be held...

REAL MUSIC PUBLIC AUDITORIUM Today 3 P. M.

"Billy" Bone on largest pipe organ in Northwest. Eloise Anita Cook, soprano. ANY SEAT 10 CENTS

citizenship conference will be held. The conference has not met since 1912, when sessions were held in Portland, Or.

A variety of momentous problems of international interest, including those pertaining to social, moral, industrial, economic, civic and political activities, will come before the convention. The purposes of the meeting as outlined in the call issued by the National Reform association, are: To promote the cause of Christian internationalism; to further the effort to establish a just and lasting peace among the nations of the earth; to help conserve the moral interests of the world, and to aid in solving the world's moral problems.

### SCHOOL CLINIC DEFENDED

TEACHERS TESTIFY TO BENEFITS GIVEN CHILDREN.

Seattle Protective League in Suit to Enjoin District From Paying for Services.

SEATTLE, Wash., Nov. 8.—(Special.)—High school and grade teachers testified today to the benefits obtained by Seattle school children through the medical department of the board of education in the provision before Superior Judge Calvin S. Hall, wherein O. C. McGillivray and other members of the Public School Protective league are seeking to enjoin the school district from spending public moneys for the maintenance of the school clinic.

The testimony in effect was that there had been no injury to the child because of medical, dental or surgical treatment, but there had been personally observed by the witnesses hundreds of instances where the effects had been beneficial and where the pupils had improved in scholarship, deportment and general school work. Thorwald Siegfried and Edward Judd represent the plaintiffs. Attorney Siegfried said that while it is charged in the complaint that the medical, surgical and dental treatment had done irreparable damage to children subjected to it, the plaintiffs had decided not to offer any testimony on that line and to confine their case solely to the allegation that there is no authority in law for the maintenance of a medical department by the school board.

### MRS. GRANT IS BURIED

Active Clubworker and Red Cross Leader Laid to Rest.

Funeral services for the late Mrs. Josephine Virginia Grant, resident of Portland for the last 12 years, were held at the family residence in this city yesterday. Rev. W. G. Elliot officiated. The interment was at the Mount Scott cemetery.

Mrs. Grant died Thursday night following an illness of the Portland Social Science club, the Summer Women's Relief Corps and the Daughters of the American Revolution.

She was born in Georgetown, O., August 12, 1853. Her early married life was spent in Illinois, her early married life in Iowa and later she went to Pueblo, Col.

She is survived by Mrs. W. E. Bailey, daughter, and a little granddaughter, Virginia Grant Bailey of Portland.

### DAMAGE HEARINGS NEAR

Burden for Washout of Lands May Fall on Pierce County.

TACOMA, Wash., Nov. 8.—The first of several suits for damages, aggregating \$300,000, filed against Pierce and King counties by land owners along the Puyallup river, who say that work on the river has resulted in washing away their land, will be heard by Superior Judge J. M. Card Monday, it was given out today.

If the claims are sustained Pierce county will have to meet the payments alone, as under the terms of a contract made January 19, 1914, between Pierce and King counties, damages claims resulting from work on the river must be paid by the county in which the plaintiff lived.

\$40,000 in Taxes Not Paid.

ROSEBURG, Or., Nov. 8.—(Special.)—Delinquent taxes amount to \$40,000 in Douglas county, according to a statement issued from the tax collecting department. This is approximately 8 per cent of the total amount of second-half taxes due October 5.

### Oriental Rug

You will want to take plenty of time to look through our exhibits; we advise that you start now; take no chances on failing to get just the thing you want to pay—now while we are in a logical position to save you money.

Atiyeh Bros. 10th and Alder Largest Oriental Rug Dealers in the Northwest.



### Better Pay Too Much Than Too Little

If you pay too much for a good piano you have certainly lost a part of what you paid; but if you pay too little and get a worthless piano, you have lost it all. Don't buy pianos on price. There is no price small enough for a piano that is sure to disappoint. Forty-six years ago we adopted this policy: "We never permit a customer to pay too much for his satisfaction or too little for his safety."

### The Euphonia Player Piano

Here is a moderately priced Player Piano that is so thoroughly pleasing that it is bought by many homes which could easily pay twice as much. It is good all through—not a weak spot or a poor piece of material in its whole makeup. Hundreds of homes cherish and enjoy its ease of operation and control, and especially its musical qualities.

Convenient payments. LATEST MUSIC ROLLS ALWAYS IN STOCK



### BIG STILL IS RAIDED

VANCOUVER OFFICERS FIND OUTFIT IN CHICKEN HOUSE.

Stock of Moonshine Liquor Seized. Claw Found on Man Arrested in Portland.

VANCOUVER, Wash., Nov. 8.—(Special.)—The largest still yet found for making moonshine whiskey was raided today by Sheriff George Johnson and Deputies Laws, Wiley and Wright and Bert Yates, deputy county attorney, at Walnut Grove, about six miles from Vancouver. The large still was in one end of a chicken house covered with tar paper. Among the articles seized by the sheriff was a huge copper still for the purpose, an acetylene gas tank and burner used for cooking, seven barrels of raisins all crushed and in process of fermentation, a wagon load of raisins, demijohns and a wooden tank more than five feet high and five feet in diameter. The still was on a small place recently bought on contract by M. E. Oak and a Mr. Avey. Mr. Avey went to Portland today and was caught there by the Portland police having in his possession 20 gallons of the finished product. In his pocket was a contract of sale, and it was by tracing this in the county records that the location of the still was discovered. Several trucks were required to transport the still, barrels and other paraphernalia. The grapes in vat were dumped out but the whiskey was taken to the county courthouse.

### CATTLE BRING \$200,000

One Rogue River District Delivers 1000 Head to Portland.

ROSEBURG, Or., Nov. 8.—(Special.)—All records for cattle shipments from the Rogue river valley have been broken this year, according to local cattlemen.

From the Applegate district alone 1000 cattle have been shipped to Portland this fall, which brings a cash return to the cattlemen of approximately \$100,000. None of the steers brought less than 9 cents a pound and the lowest price received for cows was 7 cents.

### Overseas Men Laud Red Cross

WILLAMETTE UNIVERSITY, Sa-

### PATCH BULBS

Hyacinths Tulips Daffodils a splendid collection of SPRING FLOWERING BULBS for the open ground and Winter Flowers indoors.

FOR A SUCCESSION OF WINTER FLOWERS—Hyacinths, Tulips, Narcissi, Crocus, Lilies and many other free-blooming beautiful flowers can be grown in pots or boxes in your home and are sure to bloom.

FOR OUTDOOR PLANTING—Our splendid offerings of Giant Darwin and May Flowering Tulips, Hyacinths, Daffodils and Crocus—new and distinct varieties of great beauty—will command attention wherever grown.

FOR EARLIEST FLOWERS INDOORS—Roman Hyacinths, "Paper White" Narcissus and China Lilies will bloom in six to ten weeks.

SPECIAL—"Progressive," the best of the Evergreen Strawberries planted now will fruit heavily in the early spring. Prices: Per dozen, 60c; 100, \$3.00; 1000, \$20.00.

OUR AUTUMN CATALOG of Fruit and Ornamental Trees, Berry Plants, Roses, Bulbs, Flowering Plants, Vines, Ferns and House Plants lists only such varieties as have proven worthy and satisfactory, and you will find it to be a dependable guide to your purchases. Mailed Free on Request.



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When you set out to buy clothes, says the United States Government, go with a definite purpose. To get all-wool fabrics, smart style, good tailoring, genuine value—that's a purpose Uncle Sam would certainly approve. And that is the very purpose these Kirschbaum Clothes are made to fill.

\$30, \$35, \$40 up to \$60

Now in our windows and our cabinets the new autumn styles in suits and overcoats

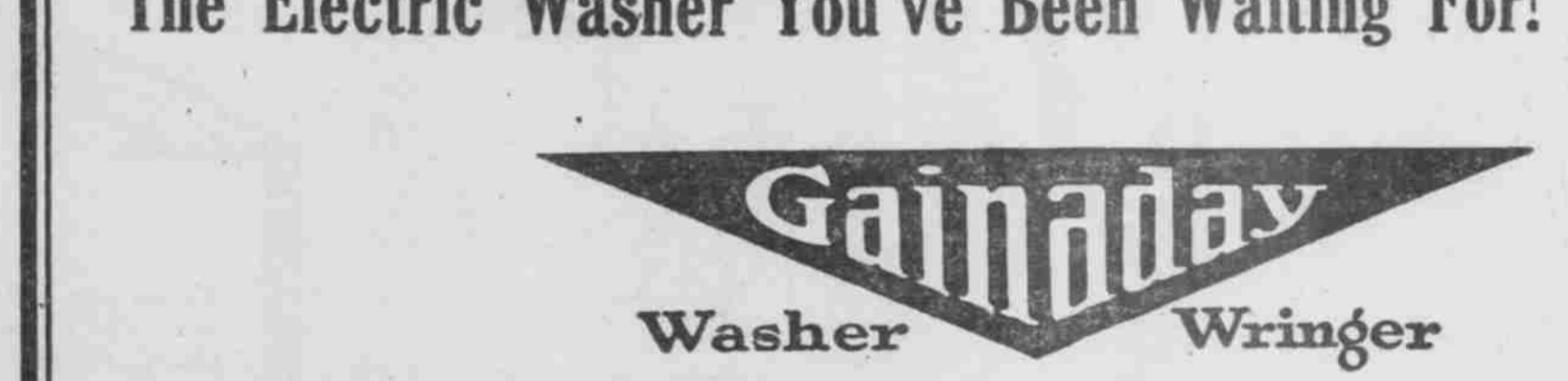
## Phegley & Cavender

COR. FOURTH AND ALDER STS.

but it is known they have done as well. From Jackson county complete it is estimated the cattle sales this year will total more than \$200,000.

Phone your want ads to The Oregonian, Main 7070, A 6095.

## The Electric Washer You've Been Waiting For!



Perhaps you don't know you've been waiting for the Gainaday, but you'll know when you give it a trial. It's new to Portland, but it comes backed by the enthusiastic support of thousands of satisfied users all over the country.

The mechanical construction is perfect—exclusive features make it superior to the ordinary washing machine. The Gainaday gives more and better service for the money.

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