

SAVINGS DEPOSITS GIVEN TO OWNERS

Supreme Court Hands Down State Bank Decision.

DEPOSITORS WIN FIGHT

Creditors Directly Affected to Absorb All Savings Assets and Share Ratably in Other.

SALEM, Or., July 29.—(Special).—Savings depositors in the defunct State Bank of Portland will absorb all the savings deposits of the institution, and will share ratably with other depositors in the remaining assets of the bank, according to an opinion written by Justice McCourt and handed down by the Oregon supreme court here today.

Justice McCourt's opinion affirms the decree of Judge Tucker of the Multnomah county circuit court, in the case of Hilda R. Upham, Mary Steelhammer and Grace D. Dixie, depositors in the bank, against Frank Bramwell, state superintendent. The state bank was in charge of liquidating the affairs of the defunct institution.

Assets to Be Distributed. As a result of the opinion the state banking superintendent now will proceed with the distribution of approximately \$800,000, representing the available assets of the bank in both the savings and commercial departments. The savings depositors, under the opinion, probably will be paid dollar for dollar, while the commercial depositors may not receive more than 50 per cent of the total deposits. Not until after the savings and commercial depositors have been paid will any creditors of the institution share in the assets.

The state bank, according to the records in the case, was closed February 16, 1932, with the result that liquidation of the affairs of the institution was taken over by the state bank.

Part of Assets Converted. A part of the assets of the bank later were converted into cash, about half of this money being realized in the savings department and the remaining half from other assets of the institution.

In liquidating the affairs of the bank and distributing its assets, Mr. Bramwell proposed to allow depositors who also were indebted to the bank, each to offset his deposit against his debt due to the bank. It further was proposed by Mr. Bramwell to pay to the savings depositors of the bank ratably only such moneys as have been realized from the liquidation of the assets of the savings department of the bank.

Debt Offset Is Sanctioned. C. R. Upham, Grace Dixie and Mary Steelhammer, depositors in the bank, objected to distribution of the institution's assets on the basis outlined by Mr. Bramwell in the circuit court for Multnomah county. Mr. Bramwell was named as defendant in all three of the actions.

In the Upham suit the plaintiff asked that Mr. Bramwell be required to collect the full amount of all debts due to the bank from the assets of the savings department, and that he be enjoined from paying to the savings depositors who had claims for deposits in the bank. Justice McCourt, in his opinion, held that depositors should be allowed to offset deposits against their indebtedness to the bank.

General Lien Not Upheld. In the case of Grace Dixie the plaintiff asked that Mr. Bramwell, in his official capacity as state banking superintendent, be compelled to recognize the claims of savings depositors as a first lien on the assets of the institution, and that these creditors should be entitled to their claims before the commercial or other creditors receive any dividends upon their claims.

Justice McCourt affirmed the decree of the lower court dismissing the suits on the grounds that savings depositors do not have a lien upon all the assets of the defunct bank, but only on the assets of the savings department, and that such depositors may share ratably in the distribution of all assets.

"Wiring for Money" Gets to Be Popular Stunt. One Is Broke, Another Lacks All-money Money; Third Is in Jail.

BEING broke, a friend of mine wired me for money to get out of California," says Fred Curry, former manager of La Grande, now a resident of Portland. "I went to the telephone office, sent him the money and wired: 'Pin this to your shirt.'"

"A friend of mine is stranded in California and I am helping him get home," I explained to the girl at the counter.

"Hi," said a man writing at a desk, "my son has wired me for \$150, saying he is behind in his alimony and that if I don't produce he will have to go to jail."

"Jail, snorted a third fellow at the counter, 'look at this,' and he tossed me a telegram which said: 'Wrote a check for \$300 and have no money to meet it. Please send me the money care the jail in Los Angeles.'"

"It'll be a coincidence of that kind wouldn't occur in ten years."

JULY BUILDING DATA SOAR Current Month Shows Huge Gain Over Record of 1921 Period.

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The increased value of buildings authorized this month over the figure for the same month last year is even more marked. The value of buildings authorized in July, 1921, was \$144,324, while the total for this July had reached approximately \$2,199,000 by Friday evening.

Last July there were issued 219 residence permits for a valuation of \$761,010. During the 24 business days for which the figures are available 286 such permits, for an aggregate of \$1,037,090, have been taken out this July.

UNDERWEIGHT GIRL HELPED TO GAIN FLESH BY A FEW SIMPLE EXERCISES EASILY DONE

Swimming and Breathing Effect Marvelous Development and "Homely Duckling" Is Transformed Into Beauty—Wonderful Change Made in Only Five Weeks.



Ruth Before and After Swimming and Breathing Treatment. Miss Ruth's Beauty Treatment.

BY ANTOINETTE DONNELLY. Article No. 1.

NEW YORK.—(Special correspondence).—Can hardly believe she is one and the same girl, can you? With but five weeks' difference between the "homely duckling" and the beauty? I wish you might see her in the flesh that you could fully appreciate what transformation has been accomplished in this girl who came to me five weeks ago depressed of complexion, much under weight, miserably unhappy because she believed she was the homeliest girl in the world, ignorant of becoming dress and carriage and graceful carriage, which further accentuated her unhappiness.

Today I present her to you regaining her former beauty, a marvelous change, but my regret is that I cannot portray for you her rosy cheeks, her clear, fine skin, the rejuvenated spirit of happiness from which she had well nigh estranged herself by her unfortunate belief that she was doomed to hopeless obscurity because of her looks.

There were but 100 pounds of her five weeks ago. Today she carries 135 added pounds, making a grand total of 134. I will concede that Ruth G. is not her real name. But you appreciate why she prefers to have her own withheld.

Her beauty photographs bear mute testimony to a number of things, don't they? What a girl can do for herself if she makes an improvement in her physique, a straight business venture, what a smile on the lips will do toward beautifying a woman.

I love Ruth's signed "The Unhappy Girl in the World," because it brought her to me and because that meeting has in five weeks transformed her into a beauty. I feel her accomplishment was an inspiration to many another discouraged one. I sent an answer to her letter with the request that she come to my office.

Although a casual observer may have doubted her possibilities, I saw that wonderful change could be done for the girl. So I extracted a promise that she would put herself into my hands for five weeks.

First, I enrolled her in a gymnasium, but heart, lungs, etc., in fairly normal condition. He found no chronic illness, which frequently are the bottom of the "skinny" girls' troubles. He was vastly surprised at the general health improvement in Miss Ruth when she reported to him at the end of our five weeks' experiment.

When we got down to work, which we did without delay, the first thing I observed was her faith in swimming, as the exercise is without rival for developing a figure. I enrolled her in a gymnasium, which allowed her the daily instructions of an expert. She never has swum a stroke before.

On the fifth week we went down to Brighton beach, where she put on a good imitation of a swimming instructor for me. That gives you an idea of how earnest the girl was.

I really do not believe any other quick magic as swimming, together with the deep breathing I ordered. But you must fill your lungs with one stroke of the arm, and empty them with the other, or Miss Jones is apt to grab you for his locker. And you need preliminary instruction on how to couple breathing with strokes in order to acquire any swimming ability at all. When you get an exercise which forces you to use your lungs along with legs and feet and every single muscle of the body, as swimming unquestionably does, and coupled with that have good fun, you are bound to benefit in numerous ways.

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single blessed day, and three deep breathing exercises were all in this line I asked of her. The deep breathing work was essential in her particular case, as she had been in the habit of breathing through her mouth entirely, with no excuse of adenoids or any nasal obstruction.

So the first thing mornings for several minutes and last thing at night she did these:

Before an open window, clad loosely, hands on hips, she filled her lungs with five long breaths, slowly, and exhaled slowly.

The same thing again, except she brought her hands up from sides in outward circle until back of palms met overhead, inhaling deeply, slowly returning hands to side, exhaling slowly and completely.

Five times. The third movement was raising arms from sides to shoulder height, raising from heels to balls of feet at same time, and taking a slow, deep breath on upward move, exhaling slowly on return to position.

Awfully simple of execution, all three, and while she increased the repetitions to ten times each the second week, at no time did I demand more. Done morning and night, you see, it made a nice total, however.

Next week I shall tell you about the diet I put Miss Ruth on, which must take major honor over the exercise, but I spoke of the exercise first because it developed the appetite and kept it in a constant state of demand. Later I shall go into the clothes and the purely decorative features of our highly successful experiment.

Young Women's Christian association of Portland. This is one of the two summer camps of the Portland association, the other being Rock Creek camp for girls on the Clackamas, planned for girls of the teen age and younger.

Gearhart camp is each year a haven for self-supporting girls from the first of July to the last of August, and is now well advanced in its second decade since establishment. The two-acre plot on which the cottage stands was bequeathed to the Portland Y. W. C. A. by Mrs. M. J. Kinney of Astoria, and Mr. Kinney, who is still living, takes an active interest in the place and its development.

Something in the way of remodeling and enlarging is accomplished for the cottage each season, and during the last three years extensive improvements have been made.

Across the front of the cottage a glass-enclosed sun parlor has been built on the first floor, and on the second floor the dormitory has been enlarged and is glass enclosed. Next year the interior will be painted. The house will accommodate 60 guests.

A fireplace in the living room is the gathering place of the guests on late summer evenings, always cool at the seashore, and sofas, easy chairs and floor lamps with soft-toned shades complete the setting for the most comfortable room in the house. Electric lights, installed this spring, have replaced dim coal oil lamps, always used before.

In one corner of the plot is a shady nook formed by trees. Here hammocks and easy chairs complete an fresco living room of twelve tents supply sleeping places for those who prefer to be out of doors.

Surf bathing, hikes, tennis, golf, woody walks, wicket, croquet, beach suppers and clam digging are some of the enjoyments of the business girls who go to the Gearhart camp. Although the camp is ordinarily for working girls, many exceptions are made, and young women who come often bring their mothers for a short visit.

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MONEY COINERS GUILTY ONE COUNTERFEITER FACES 10-YEAR PRISON TERM.

Sam Owens and William Brown Found Guilty of Making and Passing Bad Money.

Ten years in a federal prison is the punishment faced by Sam Owens, two-time convict, who was convicted by a jury in the federal court yesterday on three counts charging manufacturing and possessing bogus money. William Brown, 18-year-old accomplice of the middle-aged money-maker, was found guilty of a charge of passing the counterfeit coins.

The men were tried Friday afternoon in the federal court at 5 o'clock Friday night. After two hours' deliberations they reached their verdict, which was opened by court at 10 o'clock Saturday morning. Sentence on the convicted men will be passed by Judge Wolverton tomorrow.

Owens, who is charged with a mysterious underworld creature known as "the Angel Kid," failed to show up for trial. According to the indictment, he was a mysterious individual who made the bogus dollars and quarters, and then, for some equally mysterious reason, passed the product into the hands of the defendants. Like-wise, the actions of Morris Goldstein, their attorney, who bears the responsibility of drawing the suit, supposed to contain the dies and coin moulds, had little effect on the outcome of the case. Goldstein's reason for drawing the suit into the hands of the defendants was that the assistant United States Attorney Veatch, who declared that if the government had more knowledge regarding the disappearance of the counterfeit, three instead of two defendants would have faced the court.

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BEACH TUNNEL READY Two Portions of Sea Shore Near Ocean Side Connected.

A 147-foot tunnel, through what is known as Maxwell point, connecting two portions of the beach at Oceanside near Tillamook has just been completed by H. Z. Hansen, contractor of Yachima, Wash.

The tunnel is 4 feet wide by 6 1/2 feet high and is used for foot passengers. It has been announced that the tunnel probably will be enlarged later so that automobiles may pass.

Maxwell point is a large promontory of rock extending 275 feet into the ocean. At high tide it has been impossible to pass it except by climbing over.

Mrs. S. R. Kelsey and Mrs. Ralph Wisner of Carlton, Or., were the first to pass through the tunnel when it was opened last week.

CAMP FOR SELF-SUPPORTING GIRLS AT GEARHART IS VACATION MECCA.

The cherry crop in Lane county this year, J. O. Holt, manager of the Eugene Fruit Growers' association, tells the Eugene Register, was about 20 per cent normal. Around Junction City and Creswell, where the association has canneries, the crop was better than that, and adjacent Eugene and Corvallis, which are very plentiful in Lane county this season, are arriving in large quantities at the canneries and will continue to come in for a week yet, said the manager. Beets are being canned in large quantities at the local plant, and string beans are coming in.

Hay Crop Short in Idaho. Shipment of Idaho hay is not paying from \$10 to \$12 per ton for hay in the stack, and growers are unwilling to sell at that price, W. J. Logan of Umatilla, who has just returned after a visit to his home near Payette, Idaho, tells the Pendleton Oregonian. All reports from the Idaho territory, which are the present season will produce

and the men who earn their living there. We are told that in Oregon 60 per cent of the state's manufactured products are the result of the lumber trade. Portland manufactures a large proportion of this commercial cut timber and lumber mills are no novelty here. The banks of the Willamette near and in Portland are plentifully garnished with lumber mills, some of them huge affairs.

As the logs are rafted to the city by water it is essential that the big mills be located where they can get their materials. Nestled in out-of-the-way places, you will find them. Turning a bend in the river, lo-ahead there looms a huge plant with smoke belching from its stacks and the saws whirring as they cut through the logs. They make a magnificent show when placed near second growth timber with its soft greens and the water flowing gently in front. The old piles to which the log rafts are moored help in the foreground and with these simple ingredients an artist can find enough for a sketch well worth looking at.

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Clever Whittier at Carnival. Miniature factories, flour mills and machinery carved out of wood and put into bottles no more than a foot high and operated by strings of cotton, were the attraction of the work of A. L. Morrell, now with a carnival company at The Dalles. One day in 1884, when he was 13 years old, he saw a trapeze artist with his pocket knife. Five weeks later Morrell turned out his first fan, carved from one piece of wood. In years after that he was carving almost incessantly. Five months were required to build his first sawmill. This is a five-story structure with a boiler plant, saws and other moving machinery, fashioned in tiny pieces and placed in a bottle. He estimates this as his masterpiece, and values it at \$5000. The Dalles Chronicle.

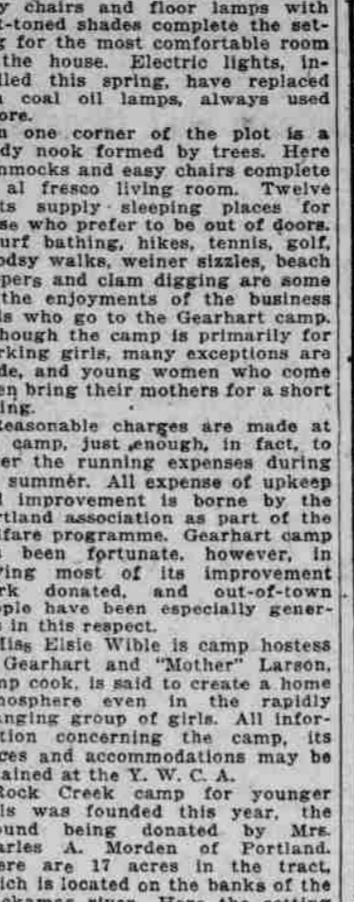
Highway Engineer Sculptor. In spare moments Clyde Riddell, resident engineer of the Battle Ground-Holston highway project, is a sculptor. Evidence of his proficiency along this line was exhibited at the office of the county engineer, says the Vancouver (Wash.) Columbian, where a small bust of one of the men running for office in the coming elections was being shown. The adobe clay of the Helena bust is excellent for work of this kind.

Asphalt Springs' Fame Spreads. The fame of Ashland's carbonic gas springs is spreading far and abroad, says the Tidings. A. E. Green, inventor of an automatic dispenser of root beer, when in Ashland, ran out of water for his machine and was delighted to learn that he could drive to the Ashland springs and have the apparatus repaired. He was so impressed that he would like to lay over and wait for the carbonic gas cylinder to arrive from San Francisco, which would take about four days.

Salmon Catch Increasing. Fishermen and fish buyers are pleased that the run of salmon comes and that the catch shows an increase over the past week. A fish buyer informed the St. Helens Mist that fishermen are averaging from 250 to 350 pounds per day. The run of bluebacks is over and the steelhead run has begun. The Chinooks caught are of large size and excellent quality.

ROMANCE AND WORK MINGLE IN WOODS AND HUGE LUMBER MILLS OF OREGON DISTRICT

Portland Manufactures Large Proportion of Lumber of State—Many Plants Are Located Along Banks of Willamette, Where Rafts of Logs Are Towed—Milling Industry Affords Pleasing Pictures for Artist.



WILLAMETTE RIVER.

In a recent book that attracted attention as an engineer in a great factory told of the many phases of industry in which romance figured. That there are gripping tales to be found in the ordinary work of every day is a fact. The woods and mills have given to the world a set of stories unrivaled in their bravery and maybe this is why the most of us look with added interest on the lumber mill or the logging camp

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City Accepts Fountain. BROWNSVILLE, Or., July 29.—(Special).—An outdoor meeting in which the citizens of Brownsville publicly accepted the drinking fountain recently placed on Main street was held here tonight. The principal speaker was Eugene Register, J. E. Snyder of Corvallis and Rev. Roy Archer. The dedication ceremony included a community sing.

Gift to Brownsville from Flier Killed in War. BROWNSVILLE, Or., July 29.—(Special).—An airplane accident victim of the late war, Lieutenant R. E. Templeton, has left a gift to Brownsville in the form of a drinking fountain. The fountain, which was recently placed on Main street, is a memorial to the flier who was killed in action on August 14, 1918. The fountain is a beautiful piece of art, and is a fitting memorial to the brave soldier who gave his life for his country.

Plans Laid for Chiefs. Eastern Fire Fighters to Pass Through Portland August 11. Plans are being laid by John E. Young, chief of the fire department, and city officials, for entertainment of 115 fire chiefs who are expected to pass through Portland on August 11. The visitors will be principally from New York and Pennsylvania, en route to attend the international convention of fire chiefs at San Francisco on August 14-15. The chiefs will detrain at Hood River the morning of August 11. They will be escorted to Multnomah falls by Hood River citizens and there will be met by the Portland welcoming delegation. They will be guests of the Portlanders at some Columbia river highway points at dinner. Coming on to Portland they will leave the same evening for the south. Chief Young will accompany them to San Francisco and Commissioner Barber is considering the matter of going also.

Annual Convention of the Pacific Coast Group of Chiefs will open at San Francisco on August 9, merging later into the international sessions. Phone your want ads to The Oregonian and its readers are interested in the classified columns.

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Owens, who is charged with a mysterious underworld creature known as "the Angel Kid," failed to show up for trial. According to the indictment, he was a mysterious individual who made the bogus dollars and quarters, and then, for some equally mysterious reason, passed the product into the hands of the defendants. Like-wise, the actions of Morris Goldstein, their attorney, who bears the responsibility of drawing the suit, supposed to contain the dies and coin moulds, had little effect on the outcome of the case. Goldstein's reason for drawing the suit into the hands of the defendants was that the assistant United States Attorney Veatch, who declared that if the government had more knowledge regarding the disappearance of the counterfeit, three instead of two defendants would have faced the court.

Owens, according to his own admissions, had served a penitentiary sentence in Arizona for shooting another man, and had been sent to the Colorado state prison for robbery. Both he and his young accomplice are confirmed drug addicts.

Beach Tunnel Ready. Two Portions of Sea Shore Near Ocean Side Connected. A 147-foot tunnel, through what is known as Maxwell point, connecting two portions of the beach at Oceanside near Tillamook has just been completed by H. Z. Hansen, contractor of Yachima, Wash.

The tunnel is 4 feet wide by 6 1/2 feet high and is used for foot passengers. It has been announced that the tunnel probably will be enlarged later so that automobiles may pass.

Maxwell point is a large promontory of rock extending 275 feet into the ocean. At high tide it has been impossible to pass it except by climbing over.

Mrs. S. R. Kelsey and Mrs. Ralph Wisner of Carlton, Or., were the first to pass through the tunnel when it was opened last week.

Camp for Self-Supporting Girls at Gearhart is Vacation Mecca. The cherry