

EUGENE DEFEATS COMMISSION IDEA

Does Not Like Either Charter but Passes \$100,000 Sewer Bond Issue.

Eugene, Or., Nov. 14.—The two charters submitted to the voters of Eugene at a special election yesterday were both defeated by substantial majorities. One of the charters was prepared by a committee of 13 men appointed by the city council, and the other by Dr. John D. Day, both embodying the commission form of government but differing in a number of points. The majority against both grouped charters show conclusively that Eugene is not yet ready to change its form of government. The vote was light, not half of the voters of the city turning out. The result by figures was as follows: Regular charter—Yes, 229; no, 224; majority against, 55. Dr. Day's charter—Yes, 124; no, 423; majority against, 299. A charter amendment to issue sewer bonds not to exceed \$100,000, was carried by a vote of 411 to 251 and an amendment to create a school district was carried by a vote of 411 to 215.

SCHOONER AND ALL ABOARD SNATCHED FROM SURE DEATH

(Continued from Page One.) Danger momentarily more imminent since the anchors might yield at any time. The weather was thick and the approaching fog was visible only at intervals until she got within shooting distance, and made her effort to get a line to the rocking Washington. A cheer went up from the hundreds watching the imperiled vessel from the top of the North Head cliffs, when the line was caught and a hawser made fast. Quickly the Washington's anchors were cut. Her bottom was clear, and when the Tatosh reversed, she slowly began to follow out to sea and safe water. In three hours she was moored in the Astoria harbor. Hundreds of Astorians were at the waterfront to see the 41 passengers and men of the crew get off. Usually in such instances there are bitter complaints against crew and captain of the disabled ship; in this case, however, there has been nothing but praise for Captain Winkel of the Washington and his men. The passengers were in constant dread, of course, but the actual hardships were not great. The cold was not severe and there was no panic. The Washington's crew appears to have had the situation well in hand so far as order was concerned. The fact that the ship was not pounding on the bottom contributed much to preserving discipline. The two women aboard, Mrs. F. B. Pangle of Yakima county, Washington, and Mrs. Mary Fuller of San Francisco, emerged from their experience without serious results. Mrs. Fuller is 43 years of age.

SPOKANE'S RATES NOT TO BE BASED ON COAST RATES

(Continued from Page One.) Commerce commission's order is either to compel a blanket rate from the entire east to the entire west or prevent carriers from getting all business which they now secure without loss, by making rates enabling the merchants to meet market competition. The court enjoined the enforcement of the commission's order reducing the intermountain rates, pending final determination of the case. An acute situation developed in the career of the court of commerce today as a result of the court's decision turning down the order of the Interstate Commerce commission granting lower rates to the intermountain cities, and talk of abolishing the court, a movement warmly advocated recently by Representative Sims of Tennessee is again rife. Sims and his followers point to the repeated action of the court of commerce in overruling the commission, resulting in the frustration of a 10 year fight on the part of the interior cities in the west for lower railroad rates. After this period, Spokane, Salt Lake City, Reno and other cities had practically

A HEALTHY, HAPPY OLD AGE

May be promoted by those who gently cleanse the system, now and then, when in need of a laxative remedy, by taking a desertspoonful of the ever refreshing, wholesome and truly beneficial Syrup of Figs and Elixir of Senna, which is the only family laxative generally approved by the most eminent physicians, because it acts in a natural, strengthening way and warms and tones up the internal organs without weakening them. It is equally beneficial for the very young and the middle aged, as it is always efficient and free from all harmful ingredients. To get its beneficial effects it is always necessary to buy the genuine, bearing the name of the Company—California Fig Syrup Co.—plainly printed on the front of every package.

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DEPOSITORS WONDER WHY HENNINGER WAS ALLOWED PATHWAY

(Continued from Page One.)

port showing the condition of the bank, completed additional figures showing the condition at a date in October when Henninger was in Seattle. This made an even worse showing for the bank than the later report. The books are said to abound in proof of the knowledge of the late condition of the bank, aside from the fragments of correspondence found in the waste basket. Proof was easily to be had that W. H. Henninger was the directing mind in the bank, his brother, the cashier, referred customers to W. H. Henninger when even a small accommodation of a few hundred dollars was asked. It was also the directing mind and chief driver of the mill company, which was constantly overhauling the bank and giving notes for its indebtedness. The books show a constant juggling of accounts between the mill, the bank and the east and coast company, another Henninger concern. Once or twice, at least, the methods of the bank drew the fire of the state bank examiner, James Steel, but the examiner appears not to have sounded the note of warning on loans to the Henninger corporation, where the chief danger lay. Letters from Steel under date of December 3, 1904, and February 4, 1910, express dissatisfaction with some of the features shown by the bank's reports. Bank Examiner Writes. In one of these Steel notes that the earnings are overdrawn to the extent of \$164.41, the purpose, or one of the purposes, being to declare a dividend, thus giving the appearance of prosperity. The bank examiner conveys the suggestion that it is "poor policy to declare a dividend before the bank has earned and collected the money to pay." The minutes of the bank fail to show action by the directors on loans. Apparently Henninger acted as the board of directors, and used his own pleasure in turning over the funds of the depositors for use in his losing lumber business. The minutes of the board meetings are meager and deal with formal election of directors and transfers of stock. An instance of peculiar banking methods is shown by a transaction as far back as September 5, 1907. On that date a note of the Seaside Lumber & Manufacturing company in favor of the Seaside Sash & Door company for \$4500 was placed to the credit of the commission account. Just how the bank "earned" this commission is not clear. This note was split up and used at points where it would do the most good for the bank, not overlooking the dividends. A 10 per cent dividend on \$13,000 of capital stock took \$1300. Five hundred dollars was added to "surplus," \$1187.50 was used to take up a deficit

in one of the accounts, and \$112.50 was added to undivided profits account. When the bank closed the item of loans and discounts among the "resources" showed \$12,500. Inspection shows this includes a note from the Seaside Lumber & Manufacturing company for \$1,000 given on August 22, 1904, another from the same company for \$1,000 on December 21, 1904, and a note from W. H. Henninger for \$1000 for unpaid subscription to capital stock. The \$1,000 out of the \$12,500 in loans and discounts were directly due from Henninger and the Henninger enterprise. Bonds Taken for Notes. Among the other "resources" the receiver found \$1184 in bonds of the Seaside Lumber concern. There remained \$4,116.50 in bonds unaccounted for. The most of these have since been recovered by the receiver from the holder, having been allowed to pass out of

possession of the bank. The bonds held by the bank were supposed to be bona fide purchases, but inspection shows the bonds were taken in exchange for notes given by the lumber company. The delivery of bonds in the amount of \$4,116.50 and the surrender of notes of the lumber company took place on March 11, 1911. Thus the story runs, as told by the books, through many complications. The juggling of notes and bonds of the Henninger concern gave the bank statements some appearance of accuracy and postponed the fatal day. What investigation was made of the bank's actual condition during the last few years by the bank examiner is not a matter of record, and in one of the things the depositors would like to have explained, along with the failure to apprehend Henninger and the general lack of information as to what has been done by the officials responsible for the transaction.

THE ROYAL BAKERY BOOK

Personal! Our announcement about our Greater Royal Bakery Lunch will appear in a few days.

OUR BRANCHES

For several years, the Royal Bakery & Confectionery has had two branches, one at 258 Morrison street, and one at 360 Washington st. Now it is about to open a third—the Greater Royal Bakery Lunch—an establishment without a peer on the Pacific coast. We will make a complete announcement soon. Watch the daily papers for it.

Royal Bakery & Confectionery

Sole Manufacturers of Royal Table Queen Bread, Best Grocers Carry It.

New Idea Magazine 10c 50 CENTS A YEAR

The Most in Value—The Best in Quality

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New Idea Patterns 10c NEW FALL STYLES

Some Unmatchable Offerings in Women's Knit Underwear



This weather calls for warm Underwear, and our extremely large stocks and our very low prices offer advantages that all should profit by.

65c Union Suits at 39c

A decided bargain in women's seasonable weight, perfect-fitting Peeler Cotton Union Suits, shown in all sizes in high-neck, long-sleeve styles in ankle length. Warm, durable garments that sell regularly at 65c priced for this sale at 39c

Silk and Lisle Vests and Pants at 98c

Hurry to this sale if you would share in this extraordinary offering. Women's Silk-and-Lisle Vests and Pants, exceedingly high-grade garments, made by the celebrated Globe Mills. They are perfect-fitting, hand-trimmed garments, shown in Fall and Winter styles and in most all sizes, in white only. Reg. 98c \$2.50 vests and pants, to close at.... 98c

Silk and Lisle Union Suits, \$5.00 Grade at \$1.98

Cotton Vests and Pants—New lines of Women's Cotton Vests and Pants, well fleeced to insure warmth, cream and white colors, in all sizes, at 25c and 50c garment. Union Suits of same quality priced at \$1.00.

Wool Vests and Pants—Fine Wool Underwear in gray and cream colors, shown in all styles and sizes, made by the best mills, the best values we have ever been able to offer at 75c, \$1.00, \$1.25, \$1.50 to \$2.00 a garment. Union Suits from the same mills and in the same qualities at \$1.50, \$2.00, \$2.50 up to \$4.50 suit.

Wool Hose at 25c—Women's Fine Wool Stockings in fast black color, made with gray heel and toe, also in plain gray. The kind sold regularly at 40c on sale at 25c.

Wool Hose at 50c — Women's Fine Ribbed or Plain Wool Hose in black and in all sizes. Regular 75c grade priced for this sale at 50c.

Children's Wool Hose—A full showing in fine, medium and heavy rib and in all sizes suitable for both boys and girls, at 25c, 35c, 40c and 50c a pair.

A Big Thanksgiving Linen Sale

That Proves What Our Matchless Resources Can Accomplish

The Linen specials we call your particular attention to are just right—right in texture, right in weight, and above all, right in price. If you want a matched set—Cloth and Napkins ready for the table—unsurpassed assortments are here at remarkably low prices. If it is damask by the yard you prefer, both variety and values will satisfy. Come and compare values.

- Bleached Damask 54c Yard
A very special offering of fine Damask, full 64 inches wide. Comes in a large variety of patterns. It is all linen and full bleached.
- Bleached Damask 59c Yard
Extra heavy and wide Full Bleached Damask, shown in a great variety of neat patterns. It is 70 inches wide and very durable.
- All-Linen Damask at 67c Yard
500 yards of fine All-Linen Damask of extra heavy quality. Comes full 66 inches wide and in a large variety of patterns. 22-inch Napkins to match at, \$2.25 per dozen
- All-Linen Damask at 81c Yard
500 yards of fine All-Linen Damask of high quality. Comes full 70 inches wide and shown in pretty dot, figure and flower designs. 22-inch Napkins to match at, \$2.48 per dozen
- All-Linen Damask at 90c Yard
Extra fine All-Linen Damask, full 72 inches wide, shown in a large variety of beautiful designs in dots, figures, flowers and plain center designs. 22-inch Napkins to match at, \$2.70 per dozen
- All-Linen Damask at \$1.19 Yard
Fine German Embossed All-Linen Damask, very heavy and durable. Comes full width and shown in attractive new designs. Regular \$1.50 quality. 24-inch Napkins to match at, \$3.25 per dozen

Extra! Two Blanket Bargains!

Woolen Blankets \$3.95 \$5.00 Grade at .. \$3.95
Good, durable Gray and White Wool Blankets, full size for double beds, made with fast-colored borders. The kind that sell regularly at \$5.00 a pair priced for this sale, while they last, at \$3.95 only.

Woolen Blankets \$6.90 \$10.00 Grade at \$6.90
Extra large and heavy fine Gray Wool Blankets, with fast-colored borders. They are full 10 pounds in weight and are large enough to fit any bed. Regularly sold at \$10.00 the pair. On sale \$6.90 while they last at

More New Novelty Silks

An Enormous Assortment of Rich, Elegant Silks, 20 to 27 Inches Wide, on Sale at 75c Yard

We have purchased under most favorable terms immense quantities of the most fashionable silks shown this season. The assortments are entirely new and fresh—wholly free from undesirable colors and patterns, and contain silks in all colors, in all widths, in all weaves and for all purposes. Fancy Messalines, Louisenes, Peau De Cygne in the popular new striped patterns, Jacquard novelties and Printed Warp Fancies; also rich Persian designs and Bulgarian novelties. Two Toned Jacquard Fancies, Pompadour Messalines in beautiful, delicate colorings and exquisite designs. No better opportunity to purchase beautiful new silks suitable for waists, scarfs, dresses, millinery and fancy work will be offered again this season. First comers will get the choicest patterns, so don't delay. You have choice from thousands of yards at 75c

REAL PIANO BARGAINS

The Wiley B. Allen Co.'s Removal to 7th and Morrison Streets by Dec. 1 Cause of Great Price Inducements at Present Location, 304 Oak St.



Valuable Uprights, Grands and Player Pianos are now offered at removal prices which are creating a sensation among piano buyers and consternation among competitors.

We are determined to make a clean sweep of every instrument on hand before moving day arrives. The prices are so low and the terms of payment so liberal that this opportunity should not be overlooked by anyone who likes music and desires an instrument.

Good Upright Pianos (No Squares)

At \$100, \$125, \$150, \$165, \$175, \$190, \$215, \$225, \$250, Etc.

Some of the makes offered in Used Instruments at these prices are: J. & C. Fischer, Knabe, Kranich & Bach, Hardman, Gramer, E. Gabler, Kimball, Keller Bros., Ferd Koehler, Rembrandt, Milton and others of equal fame.



Comparison only can complete realization of values, so talk over the piano question at home—then make it your business to come in today. If it is impossible for you to call, write for descriptive list, stating about the amount you wish to expend. Especially easy payments may be arranged if desired.

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