FIND COOPERATIVE BANKSPROFITABLE

Mutual Help System Among Producers Leads to Buying and Selling on Profit Sharing Basis.

Washington, Aug. 31 .- How the German farmers have welded their 15,000 and odd rural cooperative banks into a national organization that places behind the German agiculturist a financial power of stupendous size is shown by the investigation which is being conducted by Ambassador Leishman, at Berlin, in connection with President Taft's effort to establish cooperative credit in the United States for the benefit of the American farmer.

The average rural cooperative bank in Germany has a membership of less than a hundred people. It is conducted almost as a family affair and every member is personally acquainted with all the other members. Naturally, any organization of such limited scope would prove individually an insignificant factor in the financial world. It quickly dawned upon the German farmers, after the cooperative bank idea had taken substantial root in that country, that if their organizations were to secure a commanding position in the banking world they must concentrate their strength through unions. Consequently, the leaders of the movement undertook to combine the various rural banks in each province.

Organisation of Banks.

A central cooperative bank was established in each province, modeled simply as an enlarged edition of the local banks. The members belonging to the central banks were the local banks. They subscribed to stock in the central banks to form the capital. Their surplus funds were deposited with the central banks. Some money is secured also from loans from outside banks and some from loans advanced by the two general central banks which are a part of the cooperative bank organization and are to the provincial central banks what those banks are to the local banks or the local banks are to their members, the farmers.

The chief function of these central banks is to equalize the credit needs of the local banks. The great prosperity attending the local banks gives them, as a whole, money enough to finance the farmers with all the loans which they require. However, this prosperity is not equally divided.

Meeting Problems.

One bank finds itself with a large surplus at one time and another bank is in need of a loan to meet the calls made upon it by its members. The surplus of the one bank is deposited with the central bank of that province and is, in turn, loaned by the central bank to the other local bank requiring additional funds. Surplus funds not required by the local banks for loans are invested either with the general central banks or in securities. The central banks lend money to the local banks in two ways: upon current account and for fixed pe-

These banks extend their operations over the entire empire. There are two of the chire empire. There are two of these banks—the Central Agricultural Like Joe."

Like his father, J. Austen Chamberlain, who is still a lain is a war horse of politic. cieties at Darmstadt. These banks grant loans to the central cooperative banks and receive their deposits, acting as "equalizers," just as the provincial banks do to the local banks.

Billions of Money Handled.

In 1909 these provincial and general \$1,557,293,580. This gives an idea of first to say that his recovery has been Joe" Chumberlain will be a politician, the size of the cooperative credit busi-due, in largest measure, to his wife's too. ness of Germany and of its importance to the German farmer.

Financial cooperation was not the only need felt among the many cooperative societies. It was a great movement, a new theory which, though immensely successful in its original form, required development and direction as extended over the empire and was fitted to the differing conditions of various communities. Also the coopera- BUG'S PROGENY EAT tive idea in Germany was not confined entirely to financial cooperation. There were distributive cooperative societies, dairying cooperative societies, and other

Cooperative Plans Adopted.

buying, in selling and in banking. The cigars have been successful, according members in this nationwide movement to a report made here today to W. D. felt the need of cooperation among Hunter, of the federal bureau of entothemselves. As a result, provincial organizations were formed to propagate the cooperative idea, to educate the peotire membership of the cooperative ed as an effective preventive. movement. These provincial organizations were in turn combined in national termed) and these two maintained a they cat their way out, generally boring way from New England to the calm separate existence for some years the length of the cigar. They even worked at cross purposes in tional Federation of Darmstadt.

the duties of this national federation was guilty and the war of exterminathe task of inspecting the work of the tion began

JOSEPH CHAMBERLAIN AT 75 GROWING YOUNGER EACH DAY



Three generations of Chamberlains. At the left sits Joseph Chamberlain, who has given up dying. Although moribund at 70, he finds himself chipper at 75. His son, Austin, is on the right and his grandson stands between them.

A step ligher than these provincial banks are the general central banks.

These banks extend their operations over

Loan bank of Germany at Berlin and Unionist member of parliament from though he has not reached the half centhe National Bank for Cooperative So- Unionist member of parliament from though he has not reached the half centhe most faithful in the three kingdoms been postmaster general and chancellor bury, Birmingham, a few days ago. His power, has honored him with other high admirers were delighted. Mr. Chamber-offices, lie married Miss Ivy Muriel as a man of his dignity can be.

central banks did a total business of that he was a dying man. He himself is needs no prophet to predict that "Little see about that goat," he said to Mooney

importance.

only daughter of the late William C. changed all

Like his father, J. Austen Chamber-Joseph Chamberlain, who is still a lain is a war horse of politics. Al--was here from his residence. High- of the exchequer. His party, now out of lain, who is 75 years old, was as spright- Dundas, daughter of the late Colonel ly as a man of his dignity can be. Henry Lawrence Dundas, in 1905.

Yet it was predicted five years ago Remembering the blood in his velns, it

affiliated societies. The national federation has thus come to assume a close relation to all of the affiliated societies. Its enormous membership, embracing over 23,000 cooperative societies, gives an idea of its influence and

WAY THROUGH CIGARS Dallas, Texas, Aug. 31,-Government experiments aimed to find some way of checking the predatory activities of the

The working classes of Germany found an idea which would aid them in beetle that bores holes in tobacco and mology. The report contains a list of precau- lantic seaboard states is to be made at ple in the movement and to act as a tions for eigar manufacturers and tobac- the fifth annual meeting of the Atlantic

Investigation of the beetles' activities organizations. At first there were two show that larvae are deposited in the national federations (as they were open ends of cigars. When they hatch construction of an intracoastal water-dates have been arranged so that the

The Japanese government was remany instances. But the natural similarity of their motives finally led to a consolidation, and today there is but the one national federation—the Natural similarity of their motives finally led to a consolidation, and today there is but the one national federation—the Natural similarity of leaves that were perforated. shipment of leaves that were perforated. In 1889 a law was passed adding to An investigation showed that the beetle

CLEAN YOUR LIVER AND 30 FEET OF BOWELS WITH "SYRUP OF FIGS."

More effective than calomel, castor oil or salts; gently cleanses the storrach, liver and bowels without nausea or griping. Children dearly love it.

have indigestion. You say, "I am bil- ly of luscious figs, senna and aromatics, intendent of the school of instruction ious or constipated and I must take it cannot cause injury. something tonight."

effect is as that of fruit; eating coarse love its pleasant taste.

food; of exercise. Take a teaspoonful Ask your druggist for the full name, Nagel's address has not been announced. of your system, without gripe, nausea tempt.

You know when your liver is bad, or weakness. Nothing else cleanses and when your bowels are sluggish. You regulates your sour, disordered stomfeel a certain duliness and depression, sch, torpid liver and thirty loss of the approach of a headache; clogged bowels like gentle, effective Syryour stomach gets sour and full of up of Figs. Don't think you are druggel, secretary of commerce and labor; your stomach gets sour and full of up of Figs. Don't think you are druggel, secretary of commerce and labor; Howard D. Hadley, of Plattsburgh, N. Y., and Captain W. V. E. Jacobs, super-

If your child is cross, sick and fever-Most people shrink from a physic— ish, or its little stomach sour, tongue ada's relations with the intracoastal coated, give Syrup of Figs at once. It's canal project and Captain Jacobs on really all that is needed to make chil- "The Revenue Cutter Service as It Ap-

of delicious Syrup of Figs tonight and "Syrup of Figs and Elixir of Senna," and you won't realize you have taken any- look on the label for the name-Califorthing until morning, when all the nia Fig Syrup Company. That, and health has refused to permit telephone clogged up waste matter, sour bile and that only, is the genuine. Refuse any operators of that country to work one constipation poisons move on and out other fig syrup substitute with con- hour a day more than the regulation

Atlantic Deep Waterways As-

sociation Conference Opens This Week.

(By the International News Service.) New London, Conn., Aug. 31.-A pleafor waterways improvement in the Atgeneral defense association for the en- co growers. Fumigation is recommend- Deep Waterways association, which is America. The subjects to be discussed minating on September 6.

> waters of Florida-a project that would appreciably lessen a yearly toll of over 2000 lives and the loss of nearly \$40,-000,000 of property on our stormy coastline.

President Taft to Attend.

One link in this chain of waterways has already received an appropriation Nominal Business Passing With Arifrom congress and a bill for further appropriations is now before the national legislators. Many of these national representatives will be present at the coming meeting of the association. This list will be headed by Presder a big crop of California river stock. ident Taft, who will arrive on his yacht, Mayflower, via Long Island sound DRESSED HOGS HOLD HIGHER on the last day of the conference. Be-side the president, the list of visitors includes several governors, congressmen and mayors together with many prominent engineers and business men from the Atlantic scaboard states.

The president will address the members of the association from old Fort Griswold, on Groton heights, opposite New London. The address will be de- at last week's prices; livered on September 6, the anniversary of the founding of New London and the capture of Fort Griswold.

Among others who will address the for the revenue cutter service at New London, Mr. Hadley will talk on Cantrade and Inside dearly plies to Coastwise Trade and Inside dearly is as that of fruit; eating coarse love its pleasant taste.

Waterways." The subject of Secretary

> time to add to their pay.

Locomotive Operated by Electrical Brain Built to Heed Warning Signals.

By Phillip Everett.

(By the International News Service.)
London, Eng., Aug. 31.—The villagers of Watchet, in Somersetshire, have been mystified by the building of a 12-mile length of rallway which leads to nowhere, which has no stations, no signalboxes, and no booking offices, and no advertisements—nothing but two locomotives and a train of wagons which never carry any goods in their ceaseless journeys.

A. R. Angus, of Sydney, New South Wales, is in charge of the work, and he gave an explanation. "It ls an experimental railway." he said, "with which I hope to convince the engineering experts of the world

that I have built a "fool-proof" locomo-"There will be no 'up' and 'down' and 'distant' signals on my line. The engine will pick up electrical messages

from the rails as it travels along, and each locomotive will have what you might term an 'electrical brain.' The mechanism on the locomotive will determine for itself whether it is safe or not to enter each section of the

journey. Warning Signal Heeded Automatically. "If the section is not clear the driver receives the signal, and if he fails to act on this, the locomotive shuts off Its cwn steam and applies the brakes, and, furthermore, by a system of electrical communication it prevents any other train from approaching it too

"Expresses, for instance, may run at their limit of speed through dense fogs. 263 lambs and be absolutely protected from the 258 lambs risk of collision, and each train is fully protected even though the driver, stoker, and guard should all be incapacitated.

The adoption of the system would result in the railway working expenses being very greatly diminished, and the risk due to the personal equation would

be entirely eliminated. "The system has been exhaustively tested already, and I hope soon to give a demonstration for the benefit of a number of British and foreign railway experts, who are extremely curious to see the result of my working."

GOAT BUTTS COP INTO BULL MOOSE

Patrolman's Politics Changed When He "Removes" Animal.

(Special to The Journal.) Cleveland, Ohio, Aug. 31.—One small goat member of the Come-Back club has changed Patrolman Phil Mooney's poli-Until Saturday night Mooney for Roosevelt, he says, because he can

sympathize with the colonel. The other night the phone at the Perkins-E. Fifty-fifth street station rang.

"I want a policeman sent up to Central avenue and East Thirty-ninth street right away," a woman's voice came over the phone. "Somebody's fied a gost unthe phone. der my window and it's annoying me." Willmore looked around. The only pa-

trolman in the station was Mooney.
"Guess you'd better go up there and Mooney hustled to the address given and decided that the woman was right about the goat. He untied the goat and started to lead it away. He didn't get much more than started than Mr. Goat objected and broke away. Right after Mooney he came: Mooney started for the gate, and both goat and Mooney started to go out at the same time. Moowho weighs about 350 pounds, couldn't get out fast enough to suit the goat. The last seen of the goat, it was going full speed up the street.

Knowing Mooney's attitude toward Roosevelt, some wit at the station got up this near joke. "Why is Mooney like Roosevelt at Chicago?" "Because he butted in and was butted

Mooney's report to the lieutenant read. The cause for complaint has been removed and properly attended to."

Vegetable Growers in Convention.

(By the International News Service.) Rochester, N. Y., Aug. 31.—This city is to entertain on September 4, 5 and 6 the Vegetable Growers' Association of scheduled to convene here on Septem- at the Rochester convention will include ber 4 for a three days' conference ter- irrigation, plant breeding, greenhouse problems and the transportation and cul-This improvement is to entail the ture of vegetables. The convention delegates may visit the Irondequoit greenhouses and truck farms and ascertain how many of these problems are met there.

SOME POTATOES ARE SHIPPED

zona and Texas Points. Some shipments of potatoes are re-ported to the southwest. During the week several carloads went to Arizona

Country Killed Go at 12 Cents on

Street; Veal Retains Strength. Country killed hogs held at higher prices during the past week along Front street. Tops went at 12c, and while buyers complained, they did not refuse to take hold of the limited offerings that were available. Veals held firm at last week's prices.

OMAHA HOGS LOWER

Liverpool Wheat Market.

Liverpool, Aug. 31. — Wheat closed: October, 7s \$d; December 7s 5%d.

Market Closes 5 to 10 Cents Off Other Lines Steady.

South Omana, market steady, Hogs—4800; market opened steady, closed 5@10c lower at \$8.15@8.45. Sheep—148; market steady. South Omaha, Aug. 31 .- Cattle-100; San Francisco Grain Calls.

KANSAS CITY LIVESTOCK River Market.

> market steady. Cattle—200; market steady. Sheep-600; market steady

PUBLIC REFUSES TO PAY ADVANCE FOR FRESH MEATS

(Continued from Preceding Page.) cal mutton market for good quality during the week. There was not a heavy run and of good stuff only small lots came forward and these sold quick-

ly at the better figures.

Toward the close of the week top lambs from the Willamette valley sold on the filled basis of \$5.40, this being a nickel better than the extreme price of last week for east of the mountain stuff.

Stuff.

General mutton range:

Best east mountain lambs...\$5.35 @ 5.40

Good east mountain lambs...\$5.35 @ 5.40

Best Willamette valley lambs 5.00

Good Willamette valley lambs 4.75 @ 5.00

Poor lambs 4.00 @ 4.50

Best yearlings 5.50

Good yearlings 4.50

Ordinary wethers 4.00 @ 4.25 & Fancy ewes 3.75

Good to ordinary ewes 3.00 @ 3.25 Monday's Livestocz Bales.

steers 10 steers 3 steers 3 COWB 1 cov HEIFERS. 3 heifers 993 HOGS. CALVES 171 94 yearlings 60 ewes

LAMBS. 258 Jambs 120 Jambs Tuesday's Livestock Sales. STEERS 16 steers COWS.

Wednesday's Livestock Sales.

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LAMBS. Thursday's Livestock Sales. STEERS.

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89 hogs 62 hogs SHEEP. 314 10 hogs -... 239 ventlings yearlings 2 ewes 105 278 lambs 68 **\$5,35

*Sold and reported yesterday.
**Weighed off cars, therefore filled rice would be 10c to 15c less. Friday's Livestock Sales. LAMBS Ave. Iba. 217 lambs 89

*Weighed off cars, therefore filled rice would be about 10c less, Saturday's Livestock Sales. SHEEP.

Average lbs. Price 237 yearlings 104 ewes- SI ewes 8 ewes LAMES. 215 lambs 63 102 lambs 73 274 lambs 68 (*) Weighed off cars, therefore filled,

price would be 10c less. CHICAGO SHEEP STRONG

Market Good With Run of 2000 Head; Light Hogs Up.

Chicago, Aug. 31.—Hogs 7000; year ago, 8000; left over, 5500; market closed 5c higher for light, others unchanged. Mixed, \$8.10@8.90; good and heavy, \$6.35 @ 6.75; rough and heavy, \$7.95@8.90; light, \$8.25@8.90. Cattle-300; market steady. Sheep-2000; market strong.

All Lines Are Steady in the Kaw Kansas City, Aug. 31.-Hogs-500;

Journal Want Ads bring results.

Interests That Were Expected to Stimulate Trade Fail to Come to Front.

By Ben B. Bryan.

New York, Aug. 31.—The temper of the financial community has not changed materially during the past week. Apathy

materially during the past week. Apathy on the part of interests which are generally counted upon to stimulate the market movements has been rather marked and the disposition even among the smaller traders has been to tread judiciously pending further occurrences of a nature calculated to stimulate activity in the stock market.

Political considerations have commanded wide attention and in that connection it is anticipated that the results of the Vermont election will provide a better opportunity for sixing up the probable trend of events at the polis in November. Fundamentally, conditions appear sound, the reports with regard to state of trade and industry being most favorable and the demand for accommodations for mercantile purposes most favorable and the demand for accommodations for mercantile purposes of good proportions. However, It has become quite apparent to borrowers for stock market purposes that the ease of money, especially in so far as demand accommodations are concerned, is rather accommodations are concerned, is rather superficial and due more to lack of aggressive inquiry than to a plethora of offerings. The opinion is expressed that New York will be called upon to furnish gold to Canada and South America as well as to the Pacific coast points and in view of the fact that the investment inquiry at present is such as will not permit the ready absorption of the new capital issues which were recently placed among but not widely dis-\$5.60 tributed by institutions, it is thought that the incentive to promote a broad and sustained advance in the stock mars.

3.75 ket will be lacking for some time. A feeling of cheerfulness is in evidence, but the same appears to be diluted with moderation.

LARGEST AMOUNT OF WOOL MOVED SINCE SAME WEEK IN 1909

8.50 Roston. Mass., Aug. 31.—Although 8.50 Wednesday was practically a haif holishes.
8.50 Wednesday was practically a haif ho

other buyers.

In general, however, it seems to be that the volume of transactions has been somewhat less than that of the previous week. Several factories estimated an aggregate movement of 10,000,000 to 12,-000,000 pounds, but conservatives set the total as approaching the lower figure.

HARVEST SHOWS HEAVY CROPS IN THE NORTHWEST

(Continued from preceding page.) acre and his cutting is nearly finished, indicating that this figure will probably hold good for the entire 6000 or 7000

Price Juliaetta, Idaho.—William Cox, a 1700 prosperous farmer of American ridge, 100 off 22 acres of ground, or more than 82 bushels per acre. Mr. Cox's namesake, William Cox, of Fix ridge, threshed four acres of oats that averaged a little more than 100 bushels per acre.

> Moscow, Idaho.—That recent rains benefitted the grain in this state is the report of farmers and stockmen. Dif



····· FOR WOMEN ONLY Dr. Sanderson's Compound
Savin and Cotton Root Pilis.
The best and only reliable remedy for DELAYED PERIODS. Cure the most obstinate cases in 2 to 10 days. Price \$2
per box or three boxes \$5.00. Sold by druggists everywhere. Address T. J.
PIERCE, Room 1, 245% Morrison st.,
Portland, Or.

Montana Crops.

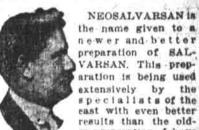
Ronan, Mont.—The cutting of spring grain is on in full blast. The late sown grain is the best crop of the sea-son, on account of the late rains.

Money and Exchange. London, Aug. 31.—Consols, 75 9-15; silver, 29 1-16; bank rate, 4 per cent.

New York, Aug. 31.—Sterling exchange, long, 4.85; Sterling exchange, short, 4.88; silver builion, 63%.

San Francisco, Aug. 31.—Sterling exchange, 63 days, 4.83; Sterling exchange, sight, 4.86½; Sterling exchange, Doc. 4.82½; transfers telegraph, 4 premium; transfers, sight, 1 premium.

NEOSALVARSAN IMPROVED REMEDY FOR BLOOD POISON



extensively by the specialists of the east with even better results than the older preparation. I have a supply of NEO-SALVARSAN on hand J. J. Keefe,

Ph. G., M. Dand I administer it in my office, according to the very latest method. This method requires no hospital detention, and is done in my office by me without practically any pain and requires no detention from work. Many of the thousands that have taken the older treatments and have not received the results they desired, now have an opportunity to avail themselves of the newer and better treatment. My fee for the administration of this New Improved Remedy is extremely low and within the reach of all that are affected with Blood Poison in

any of its forms. My years of experience and my qualifications have made me an expert in the treatment of AIL-MENTS with which MEN are af-

Every man calling at my office is assured of my personal and individ-ual treatment until a cure is ef-fected.

Come to me if you have any of the following disorders: Enlarged Veins, Pimples, Nervous Debility, Nerve, Hlood and Skin Disorders, Bladder Troubles, Blood Poison, Eruptions, Ulcers, Special Allments, Piles or Fishula.

9 to 5-7 to 8 Daily; Sunday, 10 to 1 Examination-Advice-Free.

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all diseases. Testi-monials are on file in our office. 2081 Madison, Corner Pirst. Phone A-4640.

Helen G. Conn Dr. Pierce's Sexoid Pills

Cures Debility and Weak-ness of men from any cause; also Insomnia, De-spondency, Indigestion, Pal-pitation, Paralysis, Tremb-ling of the Hands or Limbs, Pain in the Back, Kidney and Bladder Troubles, Price \$1 per box to any address. Money re-funded if it falls. Write for circular, Address the Dr. Pierce Remedy Co., 245 1/2 Morrison st., Portland, Or.



cian's office to another without relief, and gone the rounds until disgust and despair is your lot, you are the very person I want to consult. Because a blacksmith is unable to repair a watch is no reflection on an expert watchsmith. My treatment will build up and replenish the vital tonicity of the enfeebled system, as hundreds of hitherto hopeless and despairing patients will testify.

With me there is no experimenting. I have climinated such a large number of allments from the various forms of disorders and confined my practice so exclusively to those selected as my specialty that my record among these lines renders successful competition out of the question. If you expect to hold your own in the keen

competition of life, you must get in full possession of your faculties. The foundation of success in business and the most desirable of all physical attainments is health. The capabillities and powers possessed by any man, or C. K. HOLSMAN, M. D. the brightest spirit, with its wonderful possithe brightest spirit, with its wonderful possibilities, must depend upon health. Intellectuality, knowledge and ambition can do nothing therefore, of the most commanding interest and importance.



STOP AND THINK

Under my care you are absolutely assured of the most modern methods and the latest discoveries known to medical science for the treatment and ture of men's ailments, and my fee is insignificant compared with results, it is possible that other physicians might, in a given case, be able to perefit. But why go through a fence of burrs after one blackberry and get more burrs than berries? Why experiment, when tried and true will cost

I make no claims that are not supported by the facts. I have given my antire time for years to the treatment of BLOOD POISON, VARICOSE VEINS, HYDROCELE, NERVOUS DEBILITY, WEAKNESS, KIDNEY AND BLADDER TROUBLES, CONTRACTED DISORDERS and their many complications, and I AM ALWAYS WILLING TO WAIT FOR MY FEE UNTIL A CURE IS EFFECTED

EXAMINATION AND CONSULTATION

I make the most thorough examination of all patients who call on me. For this I make absolutely no charge. It offers every alling man an opportunity to learn the truth about his condition and prepares him to guard against the mistakes of other doctors. My office is open all day from 9 s. m. to 8 p. m.; Sundays from 10 to clock. All correspondence treated confidentially. Letters cheerfully

DR. C. K. HOLSMAN 2211/2 Morrison Street