SIMPLIFY BUSINESS TO REDUCE LIVING COST, HIS THEORY

J. S. Crutchfield, Authority on Fruit Distribution, Says Credit System and Free Delivery Should Be Abolished.

J. S. Crutchfield, said to be the world's leading authority on the distribution of fruit, announced to a small gathering of bankers and railroad men at luncheon in the Commercial club yesterday that he has undertaken a nation wide campaign to reduce the high cost of living. Mr. Crutchfield is head of the great Pittsburg firm of Crutchfield & Wolfolk. He and others present were guests of the Northwest Fruit Exchange.

Lack of confidence between producer, middleman and consumer; lack of cooperation, and too much credit cause high living costs, declared Mr. Crutchfield.

Establishing of confidence in buying and selling, of cooperation in distributing, and all business done on a cash basis, are essential to the lowering of costs, said the eastern man.

"I believe," he declared, "that all of our 90,000,000 people, whether millionaire or poor man, should carry their own purchases home. Maintenance of expensive delivery systems is one of the first causes of high cost living. Frequently the cost of delivery is more than the first cost of the article delivered. But if you would make the reduction you would need compel the wealthy man to carry home his supplies as you do the poor man, because as long as these expensive and frequently unnecessary delivery systems are kept up high costs will be continued."

Need Storage Facilities.

Mr. Crutchfield explained what he meant by confidence and its need. The producer of apples, for instance, thinks the middleman intends to take advantage of him and interrupts the smoothness of business relations. The consumer always expects to be "stung." When people constantly have suspicion of each other's "squareness," it is difficult to do business economically. Cooperation, he said, is the antithesis of suspicion and establishes confidence. Cash for everything bought keeps working capital constantly supplied.

As an investor in the Northwest Fruit exchange, Mr. Crutchfield declared the immediate necessity for increasing northwest apple storage facilities. Part of his mission to the northwest at this time is said to be for the purpose of financing jointly with the railroads the construction of larger storage houses than have yet been built in the northwest.

There are 10,000 car-lot buyers of the apples in the United States, he said. To these the apples are worth more f. o. b. shipping point than when delivered to their eastern places of business. He advocated encouraging the sale of apples to buyers here, and suggestd that buyers have their representatives in the apple districts to make the purchases. Then shipments may be made direct to point of consumption. In this way more direct distribution is obtained. At the same time the apple has a better speculative value.

Banana Failure Counts.

In using the word speculative, Mr. Crutchfield, said he did not mean merely gambling, but that it is always necessary for buyers to anticipate the demand for apples, to judge prices by conditions of weather and so forth, and these men ordinarily buy 50 per cent of the nation's apple crop. It is a part of the distributive scheme. This year, for instance, 60 per cent of the banana crop in Jamaica was wiped out by storm. This increases demand for northwest apples. Last year frost killed 50 per cent of the California oranges. The outside disaster was a home profit. These elements enter into speculation in apples.

Mr. Crutchfield did not end his remarks without a reference to the lowly Greek and Sicilian vendors of fruit. He said they handle 65 per cent of the fruit crop, are an important part of the distributive scheme and are uniformly honest when rightly treated.

As to Emergency Rate.

Present at the luncheon which was given in the board of governors' room in the Commercial club were: R. H. Parsons, president of the Northwest Fruit exchange; Walter F. Burrell of the Burrell Investment company; J. C. Ainsworth, president United States National bank; Guy W. Talbot, Pacific Power & Light company; Mr. Loveland, bank examiner, Portland Clearing House association; F. A. Freeman, cashier Lumbermens National bank; W. F. Gwin, general manager of the fruit exchange; J. S. Wilkes, Hill lines in the northwest; A. P. Bateham, president Oregon Horticultural society; C. A. Malboeuf, secretary of the Fruit exchange; Arthur C. Spencer, general counsel, W. D. Skinner, assistant traffic manager, and H. E. Lounsbury, general freight agent of the O.-W. R. & N. company.

Answering a question by Mr. Crutchfield, if an emergency rate on fruit could be obtained for less than fancy grades in case of need, Mr. Skinner ventured an opinion that it could be made. Mr. Lounsbury was doubtful. The question had application to the fact that so great is this year's apple crop that as yet there has been no certainty of finding buyers for some 25 per cent of it.

Mr. Crutchfield urged that northwest fruit growers more and more strive to produce only the fancy grades of apples, saying that in other grades eastern growers rival the production here.

Trade Mark (Regd.)

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PORTLAND TOOK 30,000 TURKEYS

Price Was Reasonable, Weather Good for Shopping and People Prosperous.

Many causes contributed to a record-breaking demand for Thanksgiving turkeys this year, so dealers point out. In the first place, the birds sold at a reasonable price; secondly, the weather was fine for shopping, and in the third place, the consumers are generally prosperous.

It is conservatively estimated that 30,000 turkeys were sold for Portland consumption today, at an average price of 27½ cents, retail quotations ranging from 25 to 30 cents. Less choice birds, in point of appearance, but of good quality, retailed as low as 20 cents, but in limited numbers. It is estimated, too, that the average weight per bird was 10 pounds, making a total of 300,000 pounds. At 27½ cents per pound, this means that Portland is today getting away with a little more than $80,000 worth of the national bird.

Retail dealers say that the sales were heavier this year than ever before, and regard the trade as most satisfactory, for, while consumers were given a more reasonable price, retailers made a fair profit, about 5 cents per pound, wholesalers a profit of from 1 to 2 cents per pound, thus leaving a fair profit paying price to the producer.

In spite of the heavy trade, there are a good many birds left over; and this is taken to show that the supply this year was fully one third greater than last year, when the supply ran short the evening before Thanksgiving.

There was a shortage in dressed chickens last night, not so much because of an unprecedented demand, but because, in view of the large supply of turkeys, dealers had given less thought to the chicken market. The demand for dressed geese and ducks was fair, but not as heavy in proportion as for turkeys. Geese retailed at 20 cents on the average.

In addition to turkeys, geese, ducks and chickens, the market was supplied to some extent with wild ducks, rabbits and even opossum, for which the demand is more or less limited.

TIRES OF JAIL IN 58 DAYS, PAYS $4000

Fifty-eight days of the county jail life proved sufficient for W. L. Diel and he yesterday settled a judgment for $4000 with the administrator of the estate of W. G. Pillow and was released. This term in jail on a civil charge is thought to be the longest on record in the state.

Diel was arrested on October 1 on request of Hood River authorities because he failed to pay a judgment for $4000. The judgment was the result of a suit started by Pillow, who charged that Diel swindled him in a trade of stock in a laundry for a Hood River farm of 160 acres. Diel sold 120 acres as soon as the deal was made and later Pillow discovered that the laundry stock was worthless on account of incumbrances.

While the suit was in progress Pillow died. Carried to the supreme court the judgment was held valid in all courts. The 40 acres left were returned to the heirs. No other property could be found in Diel's name by Attorneys Schlegel and Strahan, as Diel had transferred the property to his wife. Diel's arrest was then brought about and though he had habeas corpus proceedings pending he finally gave in and paid $1000 cash, giving a note for the remaining $3000 secured by a mortgage. The note is payable in 60 days. He also repaid $41.25 board while in jail and costs which had been advanced by the estate.

100 HERMISTON WOMEN TO VOTE NEXT TUESDAY

(Special to The Journal.)

Hermiston, Or., Nov. 28.—The city election of Hermiston, which will take place next Tuesday, will undoubtedly be very interesting. The contest will be for mayor, there being two prominent business men of Hermiston in the field, with friends working hard for their man. William H. Skinner, one of the largest land owners on the Umatilla propect and one of the first settlers on the project, is making the race against Robert C. Todd, who has been on the city council for some time and has made a fine record in the interest of the people. He has a five acre tract within the city limits and has made great improvements. There will be about 100 votes cast by the women of Hermiston at this election. Mr. Skinner came to Hermiston before the government decided to install the irrigation system, and his family held several desert land claims on the project. They had their own water system, built at their own expense. He also was mayor of Lewiston, Idaho, for two terms.

STREET CORNER LOAFERS TO BE BROUGHT IN

Chief of Police Slover has issued an order regarding crowds of young men who congregate at various points on Washington street to annoy women. Several complaints have been made the last few nights by women of being insulted by such crowds, Patrolman Whitehead making a further report this morning to the chief.

The patrolman's report states that Seventh and Washington streets is the worst place for such crowds. He reports the place is not safe for a woman to pass at midnight. Many women working in various places downtown until midnight have to pass this point. The crowds are also on hand in the afternoon, the day police relief being instructed to handle the nuisance at this time.

VESSELS DELAYED IN DISCHARGING BALLAST AT DOCK

Insufficient Accommodations at Linnton Causing Captains to Look Around for Other Places to Unload.

Again the bugaboo of delays in discharging ballast at the Linnton ballast docks has come up and yesterday some of the captains concerned were on the lookout to see if some other place could not be found where ballast could be discharged when the berths at the Linnton docks were filled.

At the present time there are berths for but two vessels at a time while the others awaiting their turn have to lie at anchor in the stream. As it usually takes about five days to discharge the ballast from the ordinary windjammer the ones in the stream frequently have a long wait. There are three in the stream now, the Colony, Hougomont and Boadicea, and the skippers are trying to find some means of getting rid of their ballast other than that of waiting until the berths are empty at the Linnton dock.

As there are several more square riggers due in port, it is expected that this will make the anchorage at Linnton all the more congested, which is another reason why another place as well as Linnton may be secured to discharge ballast.

The British bark Metropolis is out from Buenos Ayres 111 days today, having sailed some time before the Colony and the Boadicea, which are both in port, and if she does not arrive Saturday she will forfeit her charter. The French ship Thiers, bringing cargo for Balfour, Guthrie & Co., is also due being out 154 days today from Newcastle, England, while the French bark Marachal de Villers is out 99 days from Santos in ballast and is now due. Should the French bark General de Negrier reach the river within the next few days she will have made a good passage as she is out 134 days today from Newcastle, England.

"TURKEY" ON BOARD SHIP

Most of Vessels in Harbor Are Observing Holiday.

Thanksgiving day is being observed on most of the vessels in the river and but two of the offshore craft are working today. The British steamer Hazel Dollar is receiving cargo at Kalama and the Russian bark, Clan Macfarlane, is working cargo at Rainier. The latter has practically 500,000 feet more of lumber to stow in order to complete her cargo, and as her laydays are up on next Wednesday, she will have to put in all the overtime possible because of demurrage after that. It is expected that it will take about a week to finish her. She is loading for South Africa under charter to the L. P. Lee Lumber company.

But one or two of the coasters are working today, and practically all of the river boats are tied up at their docks in order to give the crews an opportunity to spend the day at their homes. Turkey dinner is being served on most of the boats for those members of the crews who have no other home. The only ones working are those which have regular runs to take care of.

HARLESDEN UNDER CHARTER

Rumored That British Steamer Will Make Round Trip to Australia.

It was reported this morning that the British steamer Harlesden, now at Valparaiso, has been taken on time charter for a round trip from Australia to the Pacific coast by David & Fehon, the rate being 7 shillings. It is expected that she will load coal at Australia for Honolulu, and then come to the Columbia river or Puget Sound to load lumber for her return.

ALONG THE WATERFRONT

Having discharged her cargo of oil at Portsmouth, the Union Oil tanker Catania, Captain Canty, sailed again for San Francisco this morning.

To load a cargo of lumber for California, the steamer Coaster arrived up at Linnton at 8.30 last night.

In ballast, the steamer Willamette, Captain Reiner, is scheduled to arrive at St. Helens today to load lumber for the south. She will take out a list of passengers when she sails.

Under charter to Hind, Rolph & Co., the schooner J. H. Lunsman completed her cargo of lumber for Sydney at Rainier yesterday. She will take out about 1,400,000 feet of lumber.

Carrying passengers and freight, the steamer Beaver, Captain Mason, is scheduled to arrive up this afternoon from Los Angeles and San Francisco.

Lumber laden and with a list of passengers, the steamer Klamath, Captain Jahnsen, is scheduled to sail tonight from St. Helens for San Pedro.

In tow of the steamer Ocklahama, Standard Oil barge No. 91, Captain Monroe, arrived at Portsmouth at 8 o'clock last night and will leave down again for San Francisco tonight.

The steamer Monarch was laid up yesterday for a few days as she is to have a new cylinder head on one of her engines.

Coming to load a cargo of wheat for the United Kingdom or continent under charter to Balfour, Guthrie & Co., the Danish steamer Arabien is scheduled to arrive from Seattle December 3.

MARINE NOTES.

Astoria, Nov. 28.—Arrived at 6 and left up at 7:30 a. m.—Steamer Willamette, from San Francisco. Arrived at 6 and left up at 8 a. m.—Steamer Beaver, from San Pedro and San Francisco.

Coos Bay, Nov. 27.—Sailed—Steamer Alliance, for Portland.

San Pedro, Nov. 27.—Arrived—Steamer George W. Fenwick, from Columbia river. Sailed—Steamer Northland, for Portland.

Astoria, Nov. 27.—Sailed at 1 p. m.—Schooner Balboa, for Valparaiso.

Valparaiso, Nov. 27.—Barkentine Thomas P. Emigh, from Columbia river.

Astoria, Nov. 28.—Condition at the mouth of the river at 8 a. m.; wind east 5 miles; weather clear.

Tides at Astoria Friday: High water, 4:48 a. m., 7.3 feet; 4:02 p. m., 8.1 feet. Low water, 10:25 a. m., 3.8 feet; 11:05 p. m., —0.3 foot.

Wireless Message.

S. S. Chanslor, at Sea, Midnight, Nov. 27-28, 1912 (via Northhead).—In latitude 42 degrees 15 minutes; north longitude 124 degrees 36 minutes west; barometer 30.18; temperature 54; light northwest wind; weather fine and clear; sea smooth.

Orozco at Catalina?

(United Press Leased Wire.)

Los Angeles, Nov. 28.—Pascual Orozco, Mexican revolutionary leader, is reported today to be at Avalon, Catalina island. It was said that Orozco has been hiding there for two months.

PORTLAND GAINER BY CUSTOMS PLAN

Tolls on Foreign Mail Merchandise to Be Collected Here in Future.

Hereafter the collector of customs for the Portland district will receive the customs tolls on mail merchandise sent from foreign countries to this state, instead of this money being paid to customs office at the port of entry into this country. An order has been issued by the customs department of the government to this effect.

It has always been the rule that merchandise sent to people in the United States from points abroad was held up at the port of entry, which on the Atlantic coast is usually Boston, New York or Philadelphia, and on the Pacific coast, San Francisco and Seattle. The customs officers at these points would open the packages and appraise the contents and before they would be forwarded, the district office which covered the point of address would be notified and have to collect the charges, then send them back to the examining office. This meant that the Portland customs office received scarcely any revenue from this source while the big ports were getting credit for collections on mails that were not within their districts. The new order means that merchandise mail for Oregon will come direct to Portland through the point of entry, before being opened. The local office will then make the appraisal and the collection.

Last year $10,000 of Oregon money went to New York and other distant points which will henceforth go through the Portland office, and do its part toward increasing the importance of the local branch of the customs department.

REHEARSAL FOR SCHOOL CHILDREN

The management of the Portland Symphony orchestra has distributed 2100 tickets to school children for the public rehearsal to be held for their benefit tomorrow morning at the Heilig. This number will include a limited number of teachers, who will have charge of the pupils.

Carl Denton, who will direct the orchestra tomorrow, will in all probability give a brief sketch of each work prior to the performance thereof in order that the students may gain a better understanding of the music. The program will be the same as that to be given at the regular monthly concert next Sunday.

The Heilig theatre has been donated, and this makes it possible to give the concert free of charge.

The concert begins at 10:30 o'clock.

PLAIN APPLE SAUCE FOOLED WISE JUDGES; TOOK FIRST PRIZE

(Special to The Journal.)

Hood River, Or., Nov. 28.—That apple experts, who are presumed to know all about apples, can have one slipped over on them by virtue of the insidious flavors of the delicately prepared fruit, seems to have developed since the return of the Hood Riverites from the big apple show recently held in Portland. It appears that the sages in horticulture who were judging the prepared esculent goods awarded first prize for apple butter to a jar of just plain apple sauce made as mother made it, and the party who had the real apple butter on exhibition only received second prize. Whether the joke is on the apples or the judges is a matter of speculation with the prize winners.

NEW COMMISSARY CHIEF TO BE NAMED AT "PEN"

(Salem Bureau of The Journal.)

Salem, Or., Nov. 28.—J. McGlinn, chief of the commissary department at the state penitentiary, handed in his resignation yesterday, and Superintendent B. K. Lawson announced that he would appoint Levi Balmer, who lives on a fruit ranch near Salem, to the place. It is asserted that McGlinn's resignation is due to his desire to remove to California, and is not due to the governor's recent edict concerning the use of liquor at the penitentiary.

KLAMATH FALLS WOMAN DEPUTY GAME WARDEN

(Special to The Journal.)

Klamath Falls, Or., Nov. 28.—Mrs. L. H. Bath, wife of the secretary of the Elks lodge here, has been appointed deputy game warden in the Link river district. She is the first woman to receive such an appointment in this state.

1 Reprieve, 1 to Hang at San Quentin

(United Press Leased Wire.)

Sacramento, Cal., Nov. 28.—Thanksgiving reprieve issued today by Governor Johnson gives Manuel Bombela, a Mexican who shot his adversary in a dance hall brawl in Orange county, two weeks more of life, the execution which was set for tomorrow with that of Ed Williams at San Quentin, having been postponed until December 13. Williams, a halfbreed Indian, who murdered an entire family in the mountains of Butte county, near Oroville, during a drunken frenzy, will explate his crime on the gallows tomorrow at San Quentin.

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A quick lunch prepared in a minute. Take no substitute. Ask for HORLICK'S.

Others are imitations

ROOSEVELT TEN, DEMOCRATS TWO

Such Is Probable Lineup of California's Electorate Based Upon Latest Returns.

(United Press Leased Wire.)

Sacramento, Cal., Nov. 28.—Figures that lack only the stamp of the secretary of state to make them official for 56 counties, and the canvass returns of Los Angeles before the litigation was begun there, as compiled here today, show 10 Progressives and two Democrats as the prospective personnel of the state's electoral board.

Thomas F. Griffin and R. F. Del Valle are the Democrats, who, on the unofficial complete returns, seem today to have an assured place in the college.

Clarence F. Lea, Democrat, with but 43 votes less than Ralph W. Bull, Progressive, has a chance to nose the latter out of last place on the board, with the changes that may be expected in Los Angeles.

The unofficial totals on the entire state today stood as follows:

A. J. Wallace, 283,549; Griffin (Democrat), 283,402; Charles S. Wheeler, 283,162; George C. Pardee, 283,038; Philip Bancroft, 282,881; Marshall Stimson, 282,868; J. P. McLaughlin, 282,854; Frank R. Devlin, 282,750; Florence Collins Porter, 282,734; M. B. Harris, 282,668; R. G. Fernald, 282,638; Ralph W. Bull, 282,623; R. F. Del Valle (Democrat), 282,621.

WILLIAM SETTLE COMING TO SERVE A LIFE TERM

(Special to The Journal.)

Prairie City, Or., Nov. 26.—William Settle, of Galena, Grant county, who has been in jail in Canyon City since the last of August, charged with killing his neighbor, Bert Crowley, and indicted by the grand jury last week for murder in the first degree, entered a plea of guilty of murder in the second degree before Judge Dalton Biggs, in circuit court, yesterday. Settle will be taken to Salem Saturday to begin serving a life sentence.

The case of Arthur Crowley, indicted by the grand jury last week at Canyon City for manslaughter, was continued to next term. The entire criminal calendar of Grant county was disposed of in less than two days.

WILL DISCUSS PLACES FOR BIG STRUCTURE

Architect David C. Lewis who has been commissioned to get up the drawings for the big building which is to cover the Pittock block on Washington street, will leave for San Francisco Sunday night for the purpose of discussing the plans with the officials of the Northwestern Electric company. Mr. Lewis said today that he had received no information as to the height and other details of the proposed building, but that he would probably be able to give out this information upon his return from California.

THANKSGIVING
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MAY INCREASE VICE PROBE COMMITTEE

The committee of 15 appointed last Sunday to represent the business organizations of Portland in ascertaining the facts of alleged depravity and to find means for curing malicious and untrue reports, held its first meeting last night in the Commercial club. Organization was effected by electing Frank C. Riggs, president of the Rotary club, chairman, and Dr. F. E. Moore of the Oregon board of medical examiners, secretary. The committee decided that its number should be increased to at least 50, so that other organizations of the city might be represented. Its work will be quietly directed toward obtaining absolute facts of the situation. Until definite conclusions are reached little publicity will be given the work. The committee with others invited to become members will meet again tomorrow at 8 p. m., in the Commercial club. Representatives of the business organizations will meet for the second time next Sunday at 3 p. m., and hear the first report of the special committee. Last night's meeting was called by President A. G. Clark of the Ad club, who was elected chairman of the gathering last Sunday.

China reports the revival of amusements.

PENNSYLVANIA TRAIN WRECKED; 4 KILLED

(United Press Leased Wire.)

Philadelphia, Nov. 28.—A passenger train on the Pennsylvania railroad was ditched at Glenlochen, near here, killing four trainmen and injuring 25 passengers. Several of the injured may die. The Pullmans and a combination car rolled to the bottom of a 35-foot embankment. While the cause of the accident is not definitely known, it is believed a collapsing bridge is responsible for the wreck.

Held for Assaulting Policeman.

Fred Love, an old time character with the police and peace officers of the state, was arrested last night for attempting to assault Henry Parker, a special policeman. Love is held in the city jail until Friday for hearing before the municipal court. The man has served terms in Oregon, Washington and Montana state prisons.

Act Provides for Families.

(United Press Leased Wire.)

Waukegan, Ill., Nov. 28.—Under the state workingmen's compensation law the families of the men killed in the explosion of the corn starch plant of the Corn Products company here will be compensated to the extent of $2500 each, according to announcement today.

THEATRES—AMUSEMENTS—ENTERTAINMENTS

HEILIG THEATRE— Seventh and Taylor. Phones Main 1 and A-1122.
RAH! RAH! RAH! BOTH FOOTBALL TEAMS WILL SEE
HOLBROOK BLINN
In the Drama Sensation, "ROMANCE of the UNDERWORLD"
Eve., $1.50 to 25c. Mat. Sat., $1 to 25c.
TONIGHT SAME BILL ALL THIS WEEK

SEAT SALE TOMORROW — 4 NIGHTS BEGINNING **NEXT SUNDAY** — POPULAR PRICE MAT. WEDNESDAY
JOHN CORT OFFERS THE VIENNESE OPERETTA
THE ROSE OF PANAMA With the French Prima Donna, **CHAPINE** 70-COMPANY—20-ORCHESTRA.
Evenings, lower floor, 11 rows, $2.00; 7 rows, $1.50; Balcony, $1.00, 75c, 50c; Gallery, 50c. Popular Wednesday Matinee, $1, 75c, 50c, 25c, 25c.

Orpheum —NOW AT— **BUNGALOW THEATRE**
Main 6, A-1020. Matinee Daily. Twelfth and Morrison Streets
Matinees—15, 25, 50c. Nights—15, 25, 50, 75c.
MIKADO'S ROYAL JAPANESE
16—ATHLETES—16
LITTLE BILLY OTHER GREAT ACTS

BAKER THEATRE— Geo. L. Baker, Mgr. Main 2, A-5360. The Popular Baker Players. Tonight—All week, regular matinee Saturday. The Greatest of all Western Comedies, "GOING SOME," by Rex Beach and Paul Armstrong. A perfect furore of laughter and excitement. Eve., 25c, 35c, 50c. All Mats. 25c. Next week, "The Woman He Married."

EMPRESS— Sullivan & Considine. HYMAN B. ADLER & CO. HIS DRAMATIC SKETCH, "A MISER'S DREAM." 5—MORE HEADLINE ACTS—5 SPECIAL PRICES. Matinees, any seat, 10c. nights, 10c, 20c. MATINEE DAILY. Refined Vaudeville

PANTAGES— MATINEE DAILY. WEEK NOV. 25. TOM LINTON AND HIS JUNGLE GIRLS With Miss Grace Lindquist in THE UP-TO-DATE MISSIONARY. Sol Berns, Johnson & Wells, L. W. Rose & Co., Paul Florus Thiessen's Pets, Pantagescope. Popular prices. Boxes and first row balcony reserved. Curtain 2:30, 7:15 and 9.

LYRIC THEATRE— Keating & Flood Co. Presents THE JOLLY WIDOW AND THE BEEF TRUST CHORUS. Positively the Largest Chorus in Captivity, each girl tipping the scales at 200 and over; the biggest laugh of the year. Two performances nightly, 7:30 and 9:15. Mainees daily, 2:30. Friday Night—Chorus Girls' Contest.

SECOND SYMPHONY CONCERT. NEXT SUNDAY
SEATS NOW SELLING HEILIG THEATRE

READ THE ARTICLES IN THE SUNDAY JOURNAL ON BANKING AND CURRENCY REFORM

Every banker, every business man, every wage earner is interested in knowing why we have panics, why we are forced to resort to emergency currency in periods of greatest prosperity and what has been recognized among leaders of financial thought as the effective cure for this evil.

Accordingly THE JOURNAL is publishing each Sunday a series of remarkable articles on the money problem, by several of the world's leading financiers, bankers, publicists and business men.

Each article treats of a different phase of the subject and is written by a recognized authority who has made a life study of the feature about which he writes. As every one uses money, this series is of universal interest.

Two of these articles already have appeared, and an additional one will be published in THE SUNDAY JOURNAL each Sunday for the next eight weeks.

The remaining articles in the series are as follows:

SUNDAY, DECEMBER 1.
"Bad Bank Laws Foster Rise of 'Money Trust'," By GEORGE M. REYNOLDS, President of Continental and Commercial National Bank of Chicago

SUNDAY, DECEMBER 8.
"Bank Currency Based on Trade Best for Nation," By J. LAURENCE LAUGHLIN, Professor of Political Economy, University of Chicago.

SUNDAY, DECEMBER 15.
"Banking System Breeds Panics from Prosperity," By HARRY A. WHEELER, President of Chamber of Commerce of United States of America.

SUNDAY, DECEMBER 22.
"Our Ocean Trade Pays Big Tax to Foreign Bankers," By ANDREW CARNEGIE.

SUNDAY, DECEMBER 29.
"Business Credit Best Basis for Sound Banking," By WILLIAM A. SCOTT, Director of School of Commerce, University of Wisconsin.

SUNDAY, JANUARY 5.
"Farm Loan Plan a Yearly Saving of $200,000,000," By HON. MYRON T. HERRICK, American Ambassador to France.

SUNDAY, JANUARY 12.
"National Market for Trade Loans Need of Banking," By GEORGE W. SIMMONS, President of Simmons Hardware Company of St. Louis

SUNDAY, JANUARY 19.
"Big Hoard of Gold Fails to Check Credit Panics," By GEORGE E. ROBERTS, Director of the United States Mint.