

Adoption of Credit System Without kere, of course, but the people every State Aid Recommended by Ex-Ambassador.

"It is America's task to preserve the balance of civilization," said Myron T. Herrick, former ambassador to France, should be for American ships and the ground that it had been contaminated to an audience in the Chamber of Commerce last night.

"The world will lean upon us perhaps more after the war than now,' he predicted.

Herrick defined rural credit as the thing perhaps most necessary to the ness nation now. That there is keen interest in, and

possible acceptance of the proposition locally, was testified to by the fact son. that the leading bankers of Portland He had had a hard row to hee. and vicinity and many prominent business men came to hear the address. Farmers Vitally Interested.

sent billions of dollars in invested people. weath. They represent the largest productions of wealth. While representa- than the individual. That must be adtives of capital in the city use credit mitted. through corporations and other forms of organization, farmers have no gen-eral organization by means of which as it probably will. What of the ad-please mention The Journal. (Adv.) they may use their credit. There should be legislation which will permit asso ciations of farmers to secure and use their credit. Rural credit should be without state aid.

Briefly, the paragraphs above state Herrick's thought as to rural credit. He urged close study of the rural credit bill that will come before conpress at its next session, suggesting that it will be the one the people of the country may do well to support. The enactment of rural credit legis-lation, he added, will be but keeping the promises of Roosevelt, Taft and Wilson and their parties.

Association Is Recommended.

"The best breeding-ground for cooperation is an association as distinguished from a corporation or joint stock company." Herrick defined the "The general and extensive method. practice of cooperation in the United States is impossible because of the lack of proper enabling and regulatory laws for associations. The recently smacted laws on credit unions and socalled cooperative banks in Oregon and elsewhere are not enough. These laws trail to interfere with rather than encourage cooperation The laws to be enacted should make legally possible he done through an association whatever may now be done through a corporation or joint stock company, This means banking as well as commerce and industry

Herrick Dinner Guest.

Former Ambassador Herrick was greeted at a preliminary dinner by a fumber of well-known bankers and

allowing an exhibitor only one prize in 🚆 hant marine in the interior states. You are more interested directly out each class, when there is no competition, regardless of the number of ani- ************** where realize that general prosperity mals he shows. The association will depends upon world markets. The endeavor to have the rules changed.

It was also decided to tearn defi-Unemployed May people do not like the seamen's this The people don't like the indirect fornitely the effect of the ruling of offieign control of the Fanama canal cinls of the Panama-Pacific fair in which the United States built and for barring swine and other livestock from which we are responsible. The conal Oregon and the northwest, on the

revival of the tolls question is going by contact with stock from Iowa and to be one of the big issues. Minnesota which have been quaran-

"Then there is the question of na-tional defense. I hope that will not be tined for foot and mouth disease. The following officers were elected: made a party issue-I do not think it Thomas Brunk, Eola, president; Lee will. But the people are growing Fletcher, R. W. Hogg, Professor Samp-restive under our lack of prepared- son of the O. A. C. and J. Willard,

tary-treasurer.

People Love President Wilson, "But the people lave President He is blg and broad and sym-

WOMAN SLIGHTLY HURT He is bigger than his part pathetic. 1118 personal bereavements, the fight he has had with congress, the intricaters

foreign problems that he has faced and about \$:30 o'clock this morning in a The farmers of the country repre- faced well endear him the more to the faint, Miss Ada Webber, aged 23 years,

Portland Day

Oregon State Fair

Thursday, September 30

Special Train

Ar. Fair Grounds, 10:35 A. M. Ar. East Mor. St., 6:40 P. M.

Ar. Salem 10:45 A. M. Ar. Union Depot. .. 6:50 P. M.

Stopping at intermediate points to pick up

passengers for State Fair.

Train No. 17 leaves Portland at 8:50 A. M. and No.

53 at 12:40 P. M., stopping at Fair Grounds.

Returning

Lv. Fair Grounds. . 4:40 P. M.

8:30 A. M. I.v. Salem4:25 P. M.

slightly injured and was taken to St. erence to unmarried men who are local "But the presidency is bigger even Vincent's hospital. She was able to go to her home this afternoon. "But, governor," he was asked. "Sup-

Going

Lv. East Mor. St. 8:40 A. M.

Lv. Portland

physical pain, suffering and permanent injury to his eye. *

Be Registered

The city's advisory committee on XeX employment recommended to the councll yesterday that no time be jost in reorganizing the municipal free employment bureau, establishing it on a cooperative basis with the govern-

son of the O. A. C. and J. Willard, ment's employment bureau maintained vice presidents; G. O. Swales, secre- in Portland in connection with the immigration service. This and other rec ommendations will be prepared at once

as ordinances to be submitted to the conneil The committee recommended the tak-

ng of a census of the unemployed or Falling from a St. Johns streetcar ing of a census of the unemployed, or rather the registration of all who apply Broadway and Washington street for jobs giving first account for jobs, giving first preference to married men with families and single of 243 West Killingsworth street, was men with dependents, and second pref-



72.50 Chicago-71.20 St. Louis -round trip 60.00 St. Paul, Omaha Kansas City \$110.70 New York-round trip

And many other places in like proportion-\$65.70 to Des Moines; \$55 Denver, \$83.50 Detroit. Daily.

LOW FARES EAST **EXPIRE SEPT. 30** Also, Routings via California.

Trains the Traveling Public Approve for quality

service "THE NORTH BANK LIMITED"

> Daily at 7:10 P. M. "INLAND EMPIRE EXPRESS"

Shrine will attend the state

train will leave by the Oregon Electric from the North Bank depot at \$:30 Dregon Sank bldg. a. m., Jefferson street 8:50, arriving at Salem Tickets for return good ournal

A. L. STEPHENS, A. W. ORTON, Committee

WASHINGTON Lodge, No. 46, A. F. and A. M.—The W. M. would appreciate the attendance of the officers, degree team and quartet for rehearsal and drill tomorrow (Thursday) evening, at 8 oclock. Please do not fail Please do not fail. J. H. P.ICHMOND. Secretary

SUNNYSIDE LODGE, No. 163, A. F. & A. M.—Special communication Thursday eve-

North Communication Thursday eve-ning, E. 34th and Yamfull sts. Work in M. M. degree. Vis-litors welcome. By order of W. M. E. M. LANCE, Secretary. (Wednesday) evening, E. Sth and Alder sts. Visit-ors cordially invited. Ini-tiatory degree: W. W. TERRY, Sec.

Jital Statistics Marriages, Births, Deaths. MARRIAGE LICENSES

J. B. Mangold, Gervals, Or., legal, and Lena Knutson, 287 Clay st., legal, william Anderson, 923 Michigan ave., 21, and Eva Bischoff, Lents, 22, Alva B. Preston, 1084 Cleveland ave., le-gal, and Mary Seidl, Troutdale, Or., legal, William B. Layton Tudar, Arms anta legal, and William B Layton. Tudar Arms apts and Anna Marian Keller, 508 Taylor st., ega

Wright Davis, Gresham, 31, and Leona Vivian Creasy, Lents, 17 W. G. Smith & Co. Wedding and Third floor Morgan bldg. WEDDING rings sold by weight N. Solomon, Jeweler, 331 Mor-rison, opp. Portland hotel.

DRESS suits for rent, all sizes. Unique Tailoring Co., 309 Stark st. BUSINESS CARDS

MARTIN & FORBES CO., florists, 347 Wash. Main 269, A-1269. Flowers for all occasions artistically arranged. CLARKE BROS., florists, 287 Morrison st. Main or A-1805. Fine flowers and floral designs. No branch stores.





aplendid residence undertaking establishment with private driveway. J. P. FINLEY & SON, Montgomery at Fifth.

MR. EDWARD HOLMAN, the leading funeral director, 220 3d st., corner Salmon. Lady assistant, Phones A-1611, Main 507.

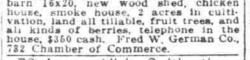
EXCHANGE-REAL ESTATE 24 FOR SALE-LOTS WE will furnish you lot, any good dis-trict, and build home according to your ideas. Terms easy, like rent. Don't fail to investigate our plan. The (Continued) leas. Terms easy, like rent. (1) to investigate our plan. The Home Builders, 1330 N. W. \$500-CORNER view lot, Kings Heights, terms. Owner. R-345.

16

\$1250-Lot 62½x160, fine view, west slope Mt. Tabor. A. J. Farmer, 407 Stock Exchange.

pay

10 ACRES, \$5a0. 4 miles from Yamhill, shack house, barn 16x20, new wood shed, chicken



78 Acres, All in Cultivation River bottom, good buildings, orchard, creek, 2 miles from town, cream, mail and Tel, route. Will sell on easy terms to right party. Owner, 625 hawthorne ave.

Gibson Half Acres

Good soll, city water, close to car line, easy terms; will build to suit purchaser. Phone Marshall 1585, or Sellwood 476. John H. Gibsor, owner. \$5.50 PER ACRE

\$5.50 FER ACRE 400 acres, Tillamook Co., close to Wilson river, and the village of Wil-son: \$1000 cash, balance 2 years. Of course it is a snap. Fred W. Germas Co. 732 Chamber of Commerce. FOR RENT or sale, fine suburban home, consisting of 2 acres, plenty of apples, other fruit and roses, room house, barn and garage, All mod

ern improvements. Water system, V-

SPECIAL PRICE. Only \$500 per acre for 4 acres, all cleared, fine soll, close new car line, near Milwenkic, Fred A. King, 214 Spalding bldg. CHICKEN FORMER

CHICKEN, FRUIT, GARDEN Ranches near Portland, 2, 5, 10 acre tracts, best soil, good roads, near electric, \$65 to \$200 per acre, easy terms. McFarland, 309 Yeon bidg, Portland.

¹⁵ ACRES \$525 Fine soil, easy clearing, nearly all level, can all be farmed. Easy terms. F. B. HOLBROOK CO. 214 Lumber Exchange Bldg.

STOP that rent and buy a half acre tract in city limits; level, cleared, Bull Run water, gas, 5c carfare; \$10 down, \$5 per month. A. W. Lambert & Son, 404 F. Alder. East 640. \$5 CASH, \$5 month gets you acreage

place for home; keep cow, chickens, garden, save cost of living, work in town, 36 minutes out. Smith, 1321/2 Washington st., room 20.

HALF acres, quarter acres, in bearing fruit, close to new Kennedy school and Alberta car; fine soil, no rock or gravel; \$350, \$1.00 down, \$1.00 week. \$25 Electric bldg. up to date workman. Answer E. H. HHUDES, Proprietor

AT a sacrifice, 5 or 10 acre tracts of good, level and cleared land, fine water, near electric depot on west side; Address owner XK-924 Lournal Address owner. XK-924, Journal.

Address owner. AK-924, Johrnal. 4 ACRE homesite, in cultivation, on carifice, near Milwaukie; value \$3200, Must have cush, \$2000 takes it. V-426, Journal. 5 per month buys an acre tract on 100

\$5 per month buys an acre tract on 10c fare, on good road, close to station, price \$200. H-542, Journal. ONE-HALF acre and 4 room bungalow for \$600, \$60 down, \$10 per month, close to Portland. E-555, Journal.

FOR SALE—FARMS 17

GROCERY FOR HOME. Must exchange at once grocery stock worth \$4000, with income business of \$2500 per month, for home to \$4000; person making trade can rent present location. See this man at once at Ex-change department. The Oregon Home Builders, 1330 Northwestern Bank bldg. aMrshall 3719, A-6291. ON \$2500 per month, for home to \$4000; person making trade can rent present location. See this man at once at Ex-change department. The Oregon Home Builders, 1330 Northwestern Bank bldg. aMrshall 3719, A-6291. HOUSE AND TWO LOTS WANTED. 5 acres near Clackamas, all in culti-vation, private water system, good barn, concrete foundation for house; want house and 2 lots in any part of is paid when due. We are licensed

barh, concrete foundation for house, of 12 months, whether or not interest want house and 2 lots in any part of city, price \$4000 LUEDDEMANN COMPANY, 913 Chamber of Commerce. HERE'S What you want: 2 acres, well improved, good buildings, unincum-

HERE'S What you want: 2 acres, well improved, good buildings, unincum-hered, close in, want city residence. want city residence. 12 Panama bldg.

WANTED-REAL ESTATE 31

MONEY AT ONCE, LEGAL RATE OF INTEREST. Diamonds, Jewelry, Musical Inst. All Piedges Held One Year. Separate Dept, for Ladies, ELBY COMPANY (Licensed), 220 Lumber Ex. bldg. 2d and Stark sta. WANT a Portland residence worth \$4500 clear of incumbrance: have

LOANS WANTED

MONEY TO LOAN

CHATTELS, SALARIES

(Continued)

IMMEDIATE LOANS DIAMONDS AND JEWELRT AT EASTERN RATES.

11

WANT a Fortiand residence worth \$4500 clear of incumbrance: have \$1000 first mortgage, 8%: 40 acres of land 16 miles from Fortland with house, partly cultivated, 3 cows and chickens, value \$4000, mortgage \$1390 4 years, 76: also 75x100 lot, clear. Fhone Tabor 5572. \$400-9%, ONE YEAR. 160 acres, 1 mile from Waldport, partially improved, value \$1800, as-iessed value \$800. Fred W. German 'o., 732 Chamber of Commerce. WANTED-From owner, lot in Laurei hurst or Hawthorne district. Will

exchange dandy Rose City lot, migh oay some difference. Phone after i m., Tabor 651 7 room, clear, WANT a modern FIRST and second mortgages, also seltrade 14 acres of land. Box 96, Sher-

ROOMING HOUSES

A MODERN PLACE.

his bargain, price \$750. INQUIRE 88 10TH, NEAR STARK

A REAL BARGAIN

11 ROOMS, all H. K., rent \$25; clears \$25 over rent, besides 2 rooms for

elf; must sell. Make me a offer.

ONLY \$150 buys furniture, 8 room house, rent only \$12 per month;

walking distance, conveniences, Owner, 515 Johnson st.

ROOMING house, 12 rooms, bargain for quick sale. 229 13th st.

HARDWARE STORE.

lers' interest in contracts purchased. Dregon and Washington, H. E. Noble, ambermens bidg. WANT to buy a place close in, pay-ments like rent. Y-704, Journal. HOUSE, flats or stores wanted to \$50000. Exchange lots. Main 1166.

Answer quick.

HELP WANTED-MALE

FINANCIAL

51

53

GOVERNMENT positions are easy to get. My free booklet H Y 368 tells how, Write today-NOW, EARL HOP-KINS, Washington, D. C. SALESMEN WANTED - if you can sell goods, we need you. Cash weekly. Outfit free. Address M. Cap-Ital City Nursery Co., Salem, Ov. 16 rooms, fine furniture, best loca-tion to make money. Lady will sacri-fice for half cost of furniture. See

WANTED-Man to work on farm. In-quire 1241 Milwaukie st. A REAL BARGAIN. 12 rooms, near 12th and Jefferson, all nice and clean; electric lights, large yard, price \$240, half cash, CALL, 88 10TH, NEAR STARK. EMPLOYMENT department Y. M. C. A. Service free to members.

HELP WANTED-MISC. 49

Y. M. C. A. AUTOMOBILE SCHOOL, day and night classes; expert train-ing in repairing, driving and machine work, forage, lathe, shaper, drill press, etc.; time unlimited. Secure pass at educational office, Y. M. C. A. bldg.-inspect our shops and methods. Com-potent chauffeurs, and mechanics sup-plied.

THOUSANDS government jobs open to men and women, \$75 month; rapid promotion. Write immediately for list. Franklin Institute, Dept. 349G, Roches-BUSINESS OPPORTUNITIES 20 BARBER WANTELL. To furnish 2 white chairs for St. Francis hotel barber shop, Albany, Or; special low rent, with lights, heat and

MEN 'wishing government MEN wishing government jobs, \$70 month, should apply immediately for information. Address EX-582, Journal, hot and cold water, tile 1100r, mirrors in wall, adjoining beautiful lobby, want LEWES HOTEL, AGENCY, 347% Couch st., headquarters for cooks, hotel, domestic help. Broadway 2829.

\$450 buys clean stock and fixtures COOK headquarters California Wine Depot, 291 Yamhill, near 5th. UNCALLED for tailor made suits \$6.50 up. Taylor the tailor, 289 % Burnside. USE Bassett's Native Heros for rheu-matism; 50 tablets 25c. All druggists,

HELP WANTED-FEMALE 2

WANTED-foung lady living home to solicit by telephone. must have some business ability; ing for reliable man as partner, owner will teach you the business state age, give telephone num-ber. K-944, Journal.

WANTED-A man who can furnish references and invest \$300 with services in a business where owner will guarantee you \$75 to \$100 month Call room 325 Morgan bidg.

