CANDIDATES PREPARE END THIS WEEK

Delegates to Democratic National Convention Center on One Candidate.

REPUBLICANS ARE DIVIDED

Personal Campaign Is Waged Among Democrats Without Marked Pactional Affiliations.

Candidates for delegate to the Demuinto their strides for the finish of the political or factional affiliations, for the reason that the nomination of Woodrow Wilson by the St. Louis con- taxpayers so much. vention is a foregone conclusion, and

The different candidates are, because eratic ranks, not met with the conditions which face the candidates for election to the Republican convention cross whose pathways loom the presidential shadows of Hughes, Burton, Cummins, Roosevelt and the other avowed and dark horse candidates for the Republican nomination. The Democratic candidates for dele- the voters of Multnoman county."

gates at large are: Dr. J. W. Morrow of Portland, for many years a resident of the city and well known as a physician; Thomas H. Crawford, of La Grande, one of the gon: Fred Hollister, a prominent atthe state as a lawyer; W. L. Morgan, in the cotton mills. a prominent business man of Portland; of the women's organizations of the went to night school, where studious

of Siletz.

The candidates for the Second district are: Charles E. Worden of Kla- the firm of J. K. Gill & Co., and for 12 math Falls, well known as county judge of that county; Will M. Peterson of Pendleton, a well known attorney Prineville, for many years one of the J. Holmes of La Grande, and Will R.

are: George A. Lovejoy, of Portland, majority, its greatest task being the manager of the Guaranty Fund Life association: John C. Weich of Portdand, F. C. Whitten, a member of the Portland and Albina. state central committee, and Shirley D. The "Citizens" nor Parker, attorney at law, of Portland.

Former Residents

Annual Meeting Will Be Held at the Auditorium and Grounds at Penin-

At a meeting of the executive committee held Friday evening in the offices of Lon L. Parker, arrangements were completed for the holding of the annual picnic and reunion of the former residents of Douglas county, who now reside in Portland and its

environs.

As has been the custom of this unique association, the annual meet-ing will be held in the auditorium and grounds at Peninsula park, per mission having already been secured from the city for the day, and the session will immediately follow the pioneers' reunion, which is to be held June 22, There are a large number the pioneers who have expressed their desire to attend.

The association publishes a current "Blue Book," and this issue contains several hundred names, giving the address and phone numbers of the members who reside in Portland. The members of this association consist of many favored sons of the southern Oregon hills, who are high in the affairs of the state and

Removed Hot Stove

Memphis Tenn., May 13.-(I, N. S.) -A case that will attract attention on the part of those who patronize the "\$1 down and \$1 a week" concerns is

pending in the courts here. Mrs. Louis Townsley bought a stove on the installment plan and failed to meet one of the payments. Two ne-groes entered her home while she was cooking dinner, set the dinner on the floor, carried the hot stove to a wagon and drove to the furniture house. The lower court has held the negroes exceeded their authority and that Mrs. Townsley is justified in taking legal action against the furniture house. The case has gone to the higher courts.

Will Be Tried Tuesday.

M. A. Stone and D. A. Bowman, salesmen for a local printing house, who were injured when the automobile they were driving overturned at East Sixtleth and Glisan streets Friday night, will be tried on a charge of automobile stealing and driving an automobile while intoxicated, in the municipal court Tuesday. The cases came up yesterday and the two men were released on their own recognizance. pending trial. Bowman was painfully injured about the legs.

When writing or calling on advertisers please neution The Journal. (Adv.)



Save Your Hair With Newbro's Herpicide.

Candidates Give Reasons

Statements Prepared for The Journal by Seekers of Nominations for Election to the State Legislature, Show Why the Candidate Believes He Should Be Elected and What He Expects to Accomplish if Elected.

RED J. BRADY, is a candidate for place. Coming to Oregon in May, 1881. the Republican nomination as rep-sentative from Multnomah county. Himes as a job printer, and later with He has been a resident of Portland for L. Samuel, publisher of the West Shere. the past 18 years. He was born in Brooklyn, N. Y., is married and a taxpayer. Seven years ago he acquired The People Press on Grand son company, of which he was the genavenue. Mr. Brady is a member of the Wood-

men of the World, the Improved to his associates. In January, 1914, he Order of Redmen, the East Side Businessmen's club and the Portland Press He served in the 1909 session of the legislature, favored woman suf-frage, and maintains that the will of the people is paramount to all else in the state and that laws passed by the people should never be changed or altered except by the people themselves.

"I want to go to the legislature to cratic national convention are getting accomplish things I couldn't accomplish when I was there before, and to prevent other people from doing the sort of things they did when I was sons campaign and the outcome will in Salem during the 1909 session, depend upon campaigning ability and Mr. Brady says. "I will block the personal following more than outside schemes of those who would loot the public treasury, and I will stop the endless appointment of futile commissions which are now costing our during his term of office.

"The things I desire to accomplish the main task of the convention will are briefly as follows: To block legbe the formation and adoption of the islation that will hinder the development of Oregon's industry; to secure legislation that will make progress The different candidates are, because the advancement of Oregon labor; to of the lack of contest in the Demo- rid the taxpayers of the state of the burden of useless commissions; to se-cure strict economy in appropriations, and to have the forthcoming session of the legislature a business meeting. and not a political gathering for the swapping of favors among the power-ful. This, frankly, is my purpose in seeking nomination and election; and

JOHN GILL, who is a candidate on the Republican ticket for the two year senate term caused by the resignation of Judge Langguth, was born well known attorneys of eastern Oro- in Yorkshire, England, in 1851, and with the family of his father, Mark Gill, came to America in 1854. Mark torney of North Bend; Frank L. Armi-tage of Eugene, bailiff of the circuit Gill went to work at his trade of car-court there and well known through. court there and well known through- penter and joiner in Worcester, Mass. but Lane county; Judge A. S. Bennett and before the children of the family of The Dalles, well known throughout entered their 'teens they were at work ice to the state by preventing new leg-

for such purpose I ask the support of

mandidacy is being furthered by many he "fed the press," and winter evenings maries." went to night school, where studious apprentices had opportunities to get the state senate, was born in Clay-Gill. In 1879 he became a partner in a graded and small high school. Idaho.

In 1891 Mr. Gill was secretary of the practiced law. The candidates for the Third district city election of that year by a large the state.

lative ticket the next year, and on the judiciary committee. this ticket John Gill was elected to "I desire to be elected

Of Douglas to Meet

Republican ticket, and again in 1914
to the house, receiving the highest
vote given to a legislative candidate.
"I believe every teacher in the public schools should declare his allegiance to the government of the state
and the nation, and that the most important instruction in our schools is
loyalty to law, patriotism, industry, efficiency, obligation." Mr. Gill says.

C. W. HODSON, candidate for the Re-publican nomination as state sen-taxes.' ator, was born at Muncie, Indiana, Oc- "I shall encourage the promotion of

eral manager until seven years ago, when he disposed of his stock holdings chinery and culvert business, now opthe Hodson-Feenaughty erating as

company, on the Pacific coast. In 1902 he was elected a member of he Oregon house of representatives, and in 1904 was elected to the senate. He was the first civil service commissioner named after the adoption of the charter of the city of Portland in 1903. receiving the appointment from the Hon, George H. Williams, then mayor. He was appointed a member of the city executive board by Mayor Rushlight, and served until the commission form of government was adopted by the city. Mr. Hodson served two terms

"To the end that the legislative orgles of the past may be brought to an end and their effects overcome, I desire to add my voice and vote as a legislator," Mr. Hodson says. have to be a measure of especial merit which will receive my affirmative vote. Bills to repeal laws passed by former unnecessary and expensive in operation, will find great favor with me. I am violently opposed to the usual extravagances practiced by the legislature itself. Private clerks and stenographers and an excessive number of committee clerks, such as usually are dancing attendance at legislative sessions, will find firm opposition from me. I will heartily join in any move which will result in stopping the flood of useless bills usually presented, and which have to be printed at enormous expense, and will, under no circumstances, favor or consent to the enactment of any special legislation. negative votes than positive, and in so doing will render a more marked servislation than by assisting in the enact-When 13 years old John Gill's school ment of more laws to hamper, befud-Drake C. O'Reilly, a member of the Port of Portland commission and for bright of Portland commission and provided commission and portland commission and many years prominently identified with was bound apprentice to the Franklin will appreciate having them give exthe Portland business world, and Mrs. Printing Office in Worcester for five pression to their views by giving me Helen I. Tomlinson of Portland, whose years. He studied Latin and Greek as their support at the forthcoming pri-

The candidates for election from the a smattering of French, German, music banks, Wis., in 1882, of Swedish and First congressional district are: R. and drawing. After his apprentice Irish parentage; spent the first 18 R. Turner, of Roseburg, receiver of the land office at that place; C. C. Jackson of Halsey, and Emil T. Raddant when he came to Oregon and went Point normal school; obtained a life into the bookstore of his brother, J. K. certificate and was later principal of

He served on the Wisconsin state years traveled in the interests of the civil service commission and finishing ouse over Oregon, Washington and the University of Wisconsin moved to Portland in 1909, where he has since Citizens' Committee, an independent 1910 to Nellie Frost and has one leading attorneys of that county; Fred organization of which the politics of daughter; owns his own home in Portthose days surely was in desperate land and is a taxpayer in Multnomah need. This organization carried the county and three other counties in

ortland and Albina.

The "Citizens" nominated a legis1915 legislature and was chairman of

"I desire to be elected to the senate for the reason that, having had two In 1902 Mr. Gill was elected on the terms in the house, I feel that my ex-

oyalty to law, patriotism, industry, ef- the best I know how for the people of Multnomah county and the state. My

tober 20, 1860. He entered the print- new industries and any constructive ing trade immediately after graduating legislation will receive earnest invesfrom the high school in his native tigation at my hands."

KLAMATH COUNTY HAS THE OFFICE OF SHERIFI

Shrievalty but One With-

drew at Last Moment,

Klamath Falls, Or., May 13 .- The of-On Which Coin, Due lar here, for there are no less than a dozen candidates for the nomination. For awhile there were 13 aspirants, tourette, Joseph H. Page, Cliff R but just before the printing of the Meloney and Harry L. Idleman. ballots John Collman withdrew. Sheriff C. C. Low is out for renom-ination on the Republican ticket. Op-

B. Brewbaker, F. N. Frakes, Justice of the Peace E. W. Gowen, William Hall, William C. Mesner, James B. Moore and Carey M. Ramsby.

A Maddox.

much sought, four Republicans and shown sells in the city jail that they two Democrats being in the race. J. will occupy on repetition of the of-P. Lee, who has been assessor for fenses. several years, is opposed for the Demnomination by Jasper J. Bennett, who served a term as assessor with a fine of \$15. Of the \$183 charged, prior to Lee's election. Republican only \$11 was actually paid, the balcandidates are County School Superin- ance being charged for payment on the tendent Fred Peterson, C. Austin Hay-den, W. S. Slough and John Y. Tipton. and Frank Osbors were juvenile traffic For commissioner, Burrell W. Short offenders, and they were remanded to

and William L. Welch are out on the the juvenile court. Democratic ticket, and the Republican nomination is between John Hagelstein, incumbent; Thad G. McHattan, opposed for the Republican nomination Mehaffey. by C. M. Oneill and Wilson S. Wiley,

with Rollo C. Groesbeck unopposed for Hyndman, Klamath Falls; Republican, the Democratic nomination. The bitterest fight of the campaign is being waged in the circuit court campaign, Vernon; A. Forbes, Crook county. and in the district attorneyship campaign, in which Harold C. Merryman win, Klamath Falls; Republican, W. and Joseph S. Kent are contesting Lair Thompson, Lakeview.

John Irwin's fight for renomination by Circuit court clerk — Democrat. no opposition for the Democratic nom- lican, Clyde K. Brandenburg, ination as prosecutor,

County clerk-Democrat Burt E. (incum Hawkins; Republican, R. C. Cowley, C. Souls. (incumbent); Republican, Dr. A. A.

Employers Indorse Legislative Ticket

List As Backed By the Association Is Announced By Thomas McCusker, Secretary of the Body.

The Employers' association of Oregon, according to the announcement of Thomas McCusker, its secretary, has indorsed the following legislative ticket:

For the senate, John Gill, short For Awhile 13 Aspired to term to succeed Senator Langguth, resigned; for the long term, C. W. Hodson, S. B. Huston, F. H. Ransom, Dan E. Powers, B. D. Sigler, Gus C. Moser and Conrad P. Olson.

For the house, W. H. Chatten. Clackamas-Multnomah joint district, D. C. Lewis, Plowden Stott, John M. fice of sheriff seems extremely popu- Corbett, K. K. Kubil, R. L. Macleay, Mann, Percy E. Arlett, Hamilton F. Albert E. Gebhardt, Stephen A. Matthieu, George T. Willett, John R. Le-

Clipped With Fines

The wings of 10 automobilists and motorcyclists who speeded their ma-Four seek the Democratic nomina-ion, These are J. T. Cartrell, George chines Friday and Saturday were L. Humphrey, R. E. Hunsaker and J. clipped with fines in the municipal Maddox, court yesterday that amounted in all to \$183. Two of the speeders were

> Because he was hurrying to his wife, who was ill, E. S. Shank was let off

R. DeLap incumbent). Jacob Rueck and R. W. Tower. County treasurer — Republican. Circuit Judge D. V. Kuykendall is George A. Haydon (incumbent), A. A.

> Representative-Democrat, Fred W. Albert E. Elder, Wesley O. Smith, Klamath Falls; Denton C. Burdick, Senator-Democrat, George T. Bald-

W. M. Duncan has Géorge Chastain (incumbent); Repub-School superintendent-Republican, Other candidates for nominations Bessie Applegate, Edna I. Wells. Coroner-Democrat, Earl Whitlock LADD ESTATE COMPANY

Save this announcement of the

Ladd Thrift Plan

ORTLAND'S prospective home buyers now have an opportunity such as has never been offered them before. In the original announcement of Ladd Estate Company on March 30 was the statement:

"The fullest measure of assistance, consistent with good business, will be given to the responsible purchaser who comes to us in good faith desiring to build a factory, warehouse or home, but who is without sufficient funds to carry his project to completion, by arranging financial assistance," etc.

Since that time the Ladd interests have established a special fund and worked out a plan based on the same schedules as the famous Pratt Thrift, of Brooklyn, New York; with the same object of encouraging people in the building and owning of their homes by substantially assisting them in the purchasing of homesites and the financing of home construction.

The most prominent features of this plan are:

1st. Lower interest rates-6% interest.

2d. Longer time-up to 10 years.

3d. Increase in percentage of loan—as high as 80%.

4th. Elimination of the usual 3% building loan fee.

Through the Ladd Thrift Plan, sums of reasonable amount will be loaned at 6% interest to purchasers of any of our homesites who desire to build homes for their own occupancy.

The amount loaned will be determined by a loan committee and will be based on the cost of the property and the proposed home, the amount never exceeding 80 per

Loans are repayable by monthly payments. The period which determines both the number of monthly installments to be made and the amount of each payment may be decided by the borrower. Loans will be made for as long a period as ten

The monthly payments, if made as provided for, will fully cancel principal and interest within the term of the loan, and on the payment of the last installment the property will be free from all claims under the mortgage.

\$36.00 a month in Eastmoreland

As an illustration of the working of the Ladd Thrift Plan, say that the price of the lot which you select in Eastmoreland is \$1000, and you want to build a home that will cost \$8000, making a total of \$4000 for the property. By paying \$800 and obtaining \$3200 from the Ladd Thrift Plan you can arrange the advance for 10 years. This will cost you but \$36.28 per month, and includes interest at \$% on the country remaining unpaid. the amounts remaining unpaid. Illustrations, both higher and lower, can be made on Eastmoreland property.

CONSIDERATIONS ABOVE THAT OF MONEY.

The love, comfort and independence of a home of your own and your family's own. The pleasure of living in an atmosphere of refinement and education, the home of Reed College. A home site on property just high enough to be delightful and not monotonous—

EXAMPLE: \$50.00 a month in

Durthorpe

On the opposite side of this announcement is an example of \$114 a month in Dunthorpe. This one at \$60 a month is based on a \$2000 site, with a \$3500 house—a total of \$5500. In this case the cash payment would be \$1100 and a balance of \$4400 obtainable from the ladd Thrift Plan. Ladd Thrift Plan.

On a plan of 10 years the monthly payments, which cover the 6% interest, would be but \$49.85 a month. There are even less expensive sites than this and with a \$2500 building restriction.

CONSIDER THESE FACTS AS WELL.

Living in God's out-of-doors, in a country home district of elegance and quietude. Grounds determined by acres, not lots. A garden of your own. Surroundings endowed by nature that could not be bought with money. All city conveniences.

Detailed Comparison of

Ladd Thrift Plan **Paying Rent**

Suppose you are occupying a house in Portland for which you are paying a rental of \$420 per year, or \$35 per month. The property is worth \$4000. By paying \$800 and obtaining \$3200 from the Ladd Thrift Plan, you could buy a homesite and build as good a house AND TO YOUR LIKING Under the Ladd Thrift Plan ten-year term, the payments would be \$225 a month or \$455,19 per ments would be \$36.26 a month, or \$435.12 per

The cost of taxes and insurance would be about \$60 per year, making a total monthly payment of about \$41.26. That is, by the payment of \$6:25 a month more than you now pay for rent, you would in ten years become the absolute owner of your home, while as a tenant you would have paid your landlord, or landlords, during the same period, almost the same amount of money without becoming the owner of a single lath in the house. An Illustration far more extreme can be made by tration far more extreme can be made by

SCHEDULE OF THE PRATT THRIFT. Table showing monthly payments required for a Ladd Thrift Loan of \$1000—10 years at 6 per cent: Monthly payment \$ 11.33
Total payments, 10 yrs. 1359.60
Amount borrowed 1000.00
Amount of interest paid in 10 years 259.60
Average cost of loan per year Table showing monthly payments required to pay back \$1000 with 6 per cent interest for the periods specified:

еагв.....

Table showing advantage of the Ladd Thrift Plan as compared with other mort-Amount of loan, \$1000; term, 10 years.

Ladd Thrift Usual mortgage At 6% At 8% \$1,700.00 \$1,800.00 \$1,359.60

EXAMPLE \$25.00 a month in Westmoreland

Here another illustration. You are planning to buy a \$750 lot in Westmoreland. The house you are figuring on will cost \$2000. On a total of \$2750 the cash payment would be \$550, leaving a balance of \$2200 to be secured from the Ladd Thrift Plan.

On a basis of ten years it would cost you \$24.98 a month, which includes 6% interest on unpaid balances. If you want a less expensive or a more expensive site or house, the comparison would be corre-

spondingly attractive. CONSIDERATIONS BESIDES THAT OF MONEY Being a property-owner—not a tenant. Getting ahead every month, every year. Giving your wife and children a place to call THEIR HOME. Living near one of the best carlines in the city.

EXAMPLE: \$50.00 a month in

Ladd's Addition

For a case to illustrate the application of this plan to Ladd's Addition, let us take a \$2000 lot on which you are playing to build a \$2500 with a total cost of \$5500, the cash payment would be \$1100, leaving \$4400 balance to be secured from the Ladd Thrift Plan. By paying \$49.85 a month, in ten years the property would be free from all claims under the agreement. Other illustrations, both higher and lower, can be made. MORE THAN JUST AN INVESTMENT OF MONEY.

There's an investment in a happier home life, greater independence and peace of mind. Your dividends from this side of the investment cannot be estimated. Ladd's Addition is remarkably close in. All improvements paid for. Five carlines contribute to a perfect streetcar service.

EXAMPLE: \$24.00 a month in

Fulton Park

selection between these two properties would a matter of personal preference. Home sites be a matter of personal preference. Home sites in both are similar in price.

Take a \$2000 house to be built on a \$600 lot. Out of the total of \$2600, \$520 would be the cash payment. This would leave a balance of \$2080, which in monthly payments of \$22.67 would be repaid at 6% interest in ten years.

Beautiful, convenient, medium-priced view property on the West Side.

REMEMBER, that every time you pay a monthly installment you NO LONGER pay interest on that amount.

The monthly payments are met like rent and so long as they are regularly paid, together with insurance and taxes as they fall due, THE LOAN CANNOT BE DIS-TURBED. This is the great advantage of buying your home under the Ladd Thrift Plan. It is better than the ordinary mortgage, which, when it falls due, must be paid in a lump sum.

If borrowers, from adverse circumstances, are unable to keep up their payments, the Board of Directors will, after three years' payment of installments, entertain an application to suspend further payments for a period not exceeding twelve months and will deal equitably with such applica-

If at any time a borrower wishes to pay off the entire loan he may do so by paying the balance remaining due, together with a sum of money equivalent to three months' interest upon such

HEXAMPLE:

\$77.00 a month in Westover Terraces

Take a \$3500 lot on Westover, on which is built a \$5000 house. That makes \$8500, on which the cash payment would be \$1700, leaving a balance of \$6800 to be obtained from the Ladd Thrift Plan.

At \$77.05 a month, which includes 6% interest, you would be paying yourself rent instead of a landlord, and in ten years the loan would be entirely repaid. Illustrations of larger or smaller amounts are proportionately advantageous.

CONSIDERATIONS OTHER THAN

Having your home situated on one of the choicest view properties in the country, with "10,000 square miles in your front yard."
Your view is not obstructed by the house across the street. On the West Side. Close in to the business district and a property that is sure to increase in value and at a greater percentage than any other hillside property.

EXAMPLE

\$114 a month in Durthorpe

For illustration, we'll take a \$5000 site and a \$7500 home in Dunthorps. With the total at \$12,500, the cash payment would be \$2500, and the balance of \$10,000 would be taken in the Ladd Thrift Plan.
On the same basis of ten years, as we have been figuring, your monthly payments would be \$113.30 a month.
In this property there are sites up to \$14,000—

in this property there are sites up to \$14,000—some of the most wonderful locations for country homes in the Pacific Northwest.

THE KIND OF A DISTRICT DUNTHORPE IS.

In a short time we will publish full details on this sub-division, which is destined to be-come one of the scenic sights of Portland. Save this illustration so that you may know how the Ladd Thrift Plan can be applied to homesites in Dunthorpe.

Tear	off	this	⇒)u	pon
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Check the property in which you are most interested; write your name and address and

MAIL To F. N. Clark & Company, Title & Trust Building.

Please send me your booklet "Speaking of Your Home," as it applies to the property I have checked below: Eastmoreland [] Ladd's Addi-Westover Tertion J races[] Westmoreland .[Duntherpe[] Burlingame[Fulton Park .. [] Unclassified ... [

Name Address

City

This plan also applies to building on homesites already purchased in these properties