

PORTLAND BEST POINT FOR CENTER OF COAST RURAL CREDIT SYSTEM

Representative Hawley Says One of Farm Loan Banks Should Be Located Here.

NEAREST TO THE FARMS

Oregon Representative Says He Will Borrow Himself, to Show His Confidence in the Rural Credit Law.

Washington, July 12.—(WASHINGTON BUREAU OF THE JOURNAL.)—Representative Hawley expects to be one of the early patrons of the federal farm loan, or rural credits system, by becoming a member of a local association in Oregon and borrowing from the new storehouse.

Mr. Hawley says he is not so much in need of the money, but desires to show his good faith and his confidence in the rural credits law, which he helped to frame. Among his other investments he has an unimproved farm of over 100 acres out from Albany, and he expects to put some improvements upon it with money borrowed from the government.

Will Form Association.
"When I go home this fall," he says, "I hope to be able to form a local borrowing association, and thereby borrow some money to improve that land. The new law will certainly be of great benefit to the farmers of the country, because it will enable them to obtain loans for improvements at a rate lower than they can get from the banks, and at this rate of payment on the amortization plan they can pay off principal as well as interest."

Portland as Central Point.
Mr. Hawley thinks a good argument can be presented for locating one of the farm loan banks in Portland, making it the center of the rural credit system for the Pacific coast and northwestern states. A better case can be presented, he argues, than was advanced in Portland's behalf at the time the location of the federal reserve banks were under discussion.

There are 12 reserve banks, and there are 12 land banks, but the locations will presumably be governed by somewhat different reasons. The object of the land banks will be to serve the convenience of the greatest number of farmers in the producing regions of the country, where the demand for loans may be expected to be most active.

Direct to Farming Sections.
Portland, thinks Mr. Hawley, answers the requirements better than San Francisco or any other coast city, because of its proximity to the farm regions of Oregon, Washington, Idaho and western Montana, and it is believed this region will make greater demands upon the rural credit system than will California.

Easterly from the Sierra Nevada mountains of California, there is comparatively a limited territory for farming until it is reached, and that state may fall into another banking zone. Unlike the case of the reserve banks, where the east naturally hold a heavy claim, it is expected that the need for farm loan banks will center principally in the west and south.

O.-C. TIMBER LAND TO BE PROTECTED FROM FIRE BY GOVERNMENT

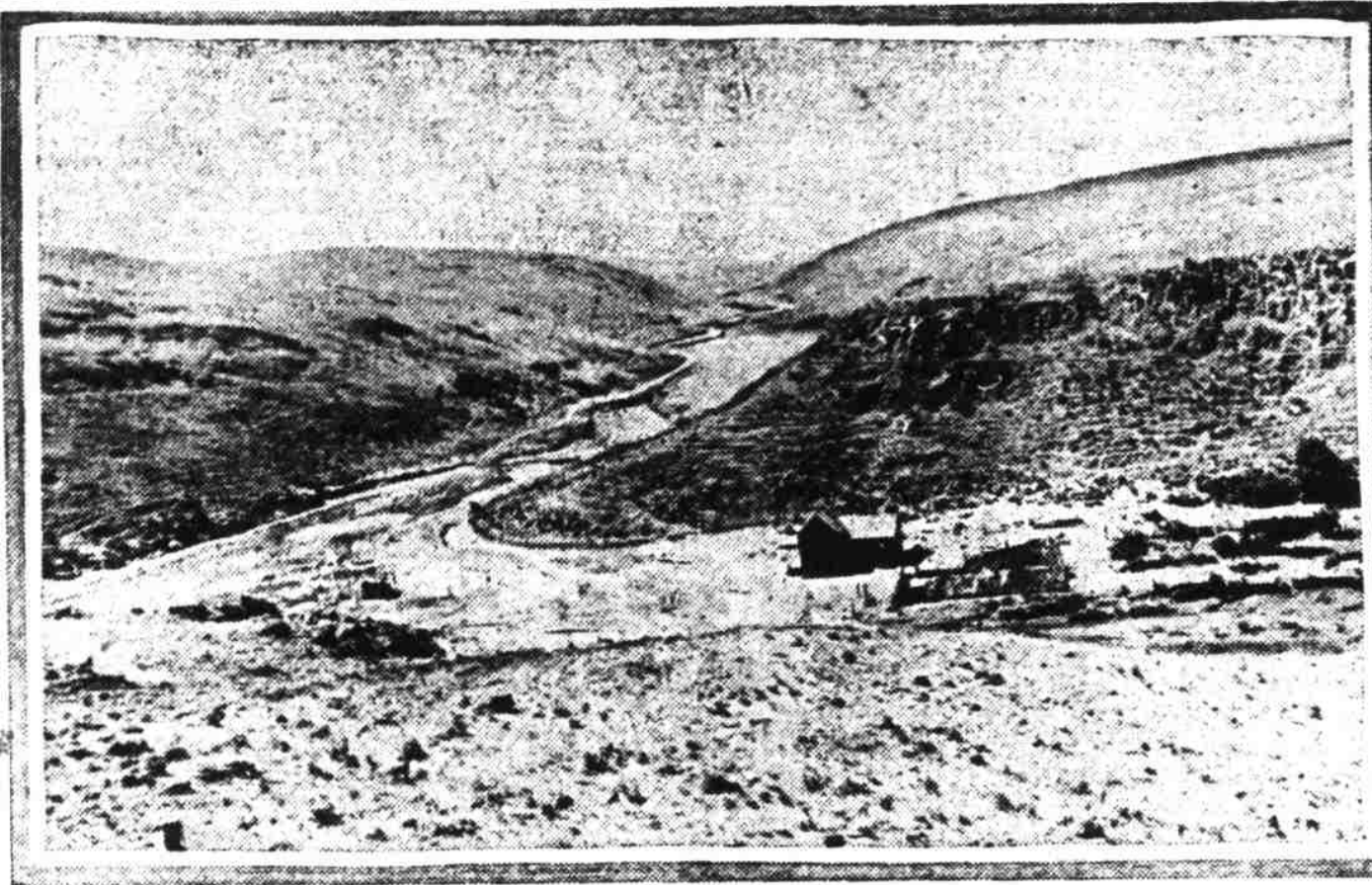
Washington, July 12.—While the language of the clause in the sundry bill appropriating \$25,000 for protection of Oregon & California land grants from trespass and fire is inexact, it is believed that this will be overlooked and the money disbursed for the purpose intended.

The clause referred to describes the lands as those involved "in the case of the United States versus Oregon & California Railroad and others, and numbered 3349, in the district court for the district of Oregon, now pending on appeal in the supreme court of the United States."

As a matter of fact the case is not now pending on appeal. The railroad company's attack upon Judge Wolverton's decree has been certified to the supreme court as to certain specific questions by the circuit court for the ninth circuit.

The language used was "picked up" from former sundry civil bills, where an appropriation was annually been made for the same purpose while the case was pending on appeal. Despite the inaccuracy of the language as ap-

SCENE OF RECENT HEAVY RAINSTORM IN SHERMAN COUNTY



Photograph shows point where Hay Valley and Grass Valley Meet.

Grass Valley, July 12.—The terrific hail and rain storm that swept over portions of eastern Oregon at noon on June 26 was heaviest at the point

where Hay valley and Grass valley meet. There the deluge was the worst, it appears after summing up reports from the various districts. In Mor-

row county many farm houses and barns were swept away, but no lives were lost. The creeks rose rapidly over their banks and carried off bridges in many places.

transplanting of humpback salmon from the Pacific coast to the rivers of Maine, small runs of breeding fish have appeared in several places.

"indicating," says the department, "that the nearly exterminated Atlantic salmon may be replaced by a worthy successor, better able to cope with the new conditions in the streams incident to industrial development."

Want to Serve as Officers.
Washington, July 12.—Since the national guard was mobilized and there has seemed a prospect of active service on the border or in Mexico, members of the Oregon delegation have received letters from a number of officers of the national guard and from civilians who would be glad to receive commissions if volunteers are called for.

The war department has given little encouragement to such requests, which have been merely "placed on file" in case there should be a call for volunteers, an event which now seems remote.

Congressman McArthur has received a number of requests from men seeking places as government horse and mule buyers. This matter, he is informed, is not handled in Washington, and such applications should be addressed to the depot quartermaster of the army at the Presidio in San Francisco.

Sinnott Will Ponder Awhile.
Washington, July 12.—Congressman Sinnott has received from Ben W. Olcott, secretary of state of Oregon, three certificates of nomination for congress, by the Republican, Democratic and Progressive parties. Owing to the unusual circumstances under which the Democratic nomination was awarded to him, he says he will "look the matter up" before acting in the way of formal acceptance.

Under his correct name he received more votes in the Democratic primary than James Harvey Graham, whose name was also written in, received. Counting all votes cast under mistaken initials, Sinnott and Graham were tied.

From statements in eastern Oregon newspapers purporting to come from Graham since the primaries it appears that Graham raises some contentions as to the issuance of the nomination certificate to Sinnott and the congressman will ponder the matter while awaiting further information.

Johnson Stands on Record.
Washington, July 12.—Congressman Albert Johnson of the Third Washington district, formally announcing his candidacy for another term, informs his constituents that he will visit all counties in the district before the primaries, which will be held September 12, if congress adjourns in time.

Mr. Johnson bases his claim to another term in part upon the statement that if renominated and reelected, and should the next congress be Republican, "I shall receive an important committee chairmanship through my length of service. There are but 25 important chairmanships and there are 435 members."

"As chairman of a committee," he adds, "I feel that I can still better serve the people of the district and state. No far western man now holds a chairmanship."

Mr. Johnson declares he belongs to no ring or faction, subsiding and to the Republican state and national platforms, and stands on his record in this and previous terms.

Transplanted Humpbacks Thrive.
Washington, July 12.—The department of commerce states that good results are being noted from the

store business, all of whom had access to the premises, and any of whom, by inference, might have brought in the opium.

The opium was found in a tin box beneath the door sill of a room above the store last March by Deputy Customs Inspectors Crowdon and Logan, who testified to its finding and seizure.

Other witnesses were Patrolman W. L. Miller and H. McGrath, deputy collector and chief inspector of customs.

Robert R. Rankin, assistant federal attorney who handles opium cases, some time ago announced that the policy of the office in opium cases, that of recommending a fine on plea of guilty, would be discontinued, and that prosecutions would be vigorous to the end that jail sentences be given and the opium traffic in Portland discouraged.

Fire Considered License.
Offenders against the laws relating to opium, mostly Chinese, have heretofore been willing in most cases to plead guilty and pay the minimum fine of \$50, which the government officials say they came to regard as being in the nature of a license fee, or part of the overhead expense of continuing in the business of selling opium.

Such offenders, however, usually have a horror of imprisonment, and Mr. Rankin says he intends to send as many of them to jail as possible in future.

Fire at Adna, Wash.
Chehalis, Wash., July 12.—Fire at Adna early today burned R. B. Haley's general merchandise store. The loss is \$9000, with \$6000 insurance on the stock. The building was owned by W. A. Curtis. The loss on it was \$2500, partly covered by insurance.

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

Has Nine Partners in Store.
Speaking through an interpreter, Said Galt, Louis said that he had one active and eight inactive partners in

Ask Any Man or Woman Who Wears Them

They will all tell you the same thing, "they are great"; that's what they all say. Get lined up and get rid of your foot trouble. We are able to give you something that no other shoe house can give. The best of service and comfort.

Call in and try them on and get a booklet on the feet.

Ground Gripper Shoe Shop
381 1/2 Washington
Sole Agents

BUFFUM & PENDLETON STORE REORGANIZED; HAMMOND BUYS IN

Well Known Merchant Obtains Large Share in Company's Business.

PENDLETON IS PRESIDENT

Both Mr. Pendleton and Mr. Hammond Will Give Their Personal Attention to the Business.

The purchase of a large interest in the Buffum & Pendleton store, 311 Morrison street, by Winthrop Hammond, has been followed by reorganization of the company which has just been completed.

Under the new arrangement, Mr. Pendleton retains the presidency and Mr. Hammond becomes vice-president. Both will give their active attention to the business.

Since the retirement of Mr. Buffum a year ago Mr. Pendleton has directed the business alone. The new board of directors include Mr. Pendleton, Mr. Hammond, his son, J. W. Hammond, and J. M. Pendleton.

Mr. Hammond occupies a high place in merchandising circles, both in Oregon and in the New England states, where he formerly resided. Prior to coming to Oregon, six years ago, in search of health, he operated several stores in Massachusetts, including one at Woburn, Mass., which had been established by his father in 1851.

Mr. Hammond still retains an interest in the store which is in a flourishing condition. He has operated several stores in Portland and other Oregon cities, including the "Toggerly" at Salem, which he owned for two years. He is also president of the Hammond Mortgage company.

Buffum & Pendleton's is one of Portland pioneer stores. It was established 32 years ago, and for the last 13 years has occupied its present location on Morrison street.

time we are amending the navigation chart, removing obstructions to navigation and generally making travel safer."

Mr. Sweet's jurisdiction covers the coast survey, lighthouse service, steamship inspection and fisheries. He is enthusiastic about all, but said the fish interest him possibly most because of the correlative problems of protection and propagation.

Interested in Inspection Fight.
The secretary also expressed interest in the fight Portland shipping interests are making to resist the proposed separation of the advance inspection district into two, with Portland reporting to Seattle rather than to San Francisco. He was told that the feeling here is that such a division, if the Columbia river is to be included in the northern district, would be ex-

SWEET WILL RETURN TO CAPITAL WITH NEW CONCEPTION OF WEST

(Continued From Page One.)

journey to Alaska, where the government is building a great new lighthouse at Cape St. Elias. But the trip, they said, had to be deferred because of business awaiting the secretary on his return to Washington.

No New Activities Now.
"I am not out here to establish any new activities of the department of commerce," said Mr. Sweet. "We already have a program of improvement in the aids to navigation and are working it out as rapidly as our funds will allow. The new lighthouse in Alaska is probably the most ambitious of these activities, but all the



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tremely burdensome, as the coastwise shipping from the Columbia is all southbound rather than northbound, with ownership divided between Portland and San Francisco rather than between Portland and Seattle.

Mrs. Castle's Dog Is Dead.
Ithaca, N. Y., July 12.—(U. P.)—When writing or calling on advertisers, please mention The Journal. (Adv.)

Mrs. Vernon Castle is prostrated at the death of her favorite lap dog, and went into mourning. She cabled the dreadful news to husband Vernon.

Lebanon Couple Married.
Lebanon, Or., July 12.—Miss Bessie Parrish, daughter of Mr. and Mrs. Frank Parrish of this city, and Curtis L. Churchill, a young farmer of Tangent community, were married by County Judge D. Bruce McKnight in Albany Tuesday.

How Absurd

TO PAY the same price for an old unimproved model automobile as for a 1916 model with all the up-to-date improvements, and yet you are doing just that when buying an old model or used piano and paying (with the 8% interest charged elsewhere) the same price at which you can buy, during make-room sale

This Improved 1916 Model

Your paying no interest here means additional saving of \$39.64, therefore you are actually (less 8% you pay elsewhere) paying but \$175.36 for this piano, since we give you two and one-half years' time without interest to pay for it.



Really, we know of piano stores selling cheaper grades used pianos than our new 1916 models and calling them "good old used pianos," charging higher prices than the prices at which we sell better grade grade new 1916 models with 50% more tone and efficiency.

Investigate the present piano market, compare and you will learn to appreciate our 1916 model piano propositions.

Come, this is the logical time to buy your piano, let your children begin their musical training.

A \$325 Grade at \$215 \$5 Cash \$1.25 Weekly

We Include Three Months' Lessons—\$5 Cash Secures Both Piano and Teacher

USED PIANOS REDUCED TO \$25, \$45, \$65, \$95

You can afford to pay \$5 cash and \$1 weekly, you can therefore afford to buy now.

Out-of-Town Buyers This is your opportunity, as we pay freight and deliver to your home at our expense during time of this sale.

It is safe and satisfactory to buy any one of these pianos by mail or phone, particularly since our proposition to exchange within one year and allow all paid, virtually gives you a one year's trial of the piano.

Every Piano or Player Piano purchased carries with it the Schwan Piano Co. guarantee of satisfaction, as also the usual guarantee from each manufacturer of these new musical instruments. Open Monday, Wednesday and Saturday evenings during this sale.

THE STORE THAT CHARGES NO INTEREST.

Manufacturers' Coast Distributors, **Schwan Piano Co. \$12,000,000** Warrantee Backed by 111 Fourth Street at Washington.



LADD & TILTON BANK

Washington and Third

A CHECK designating a strong banking connection is prima facie evidence of good business judgment. Accuracy, safety and convenience are combined in your favor when you educate yourself to pay in this manner. Entrusted with the handling of thousands of checking accounts, this bank, financial pioneer of the Northwest, bids well for your consideration of its exceptional facilities and service.

LADD & TILTON BANK

Washington and Third

Sunday Excursions

To Points Along the

Columbia River Highway

at Low Round-Trip Fares Via

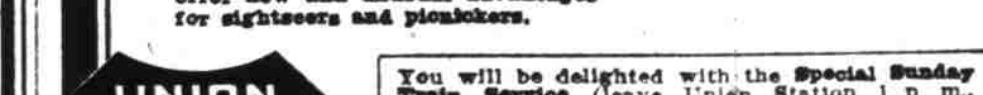
O.-W.-R.-R. & N.

Union Pacific System, offer new and unusual advantages for sightseers and pleasure seekers.

You will be delighted with the Special Sunday Train Service (leave Union Station 1 P. M., return 8:10 P. M.) and surprised at the small trip cost.

Call at or phone the O.-W.-R.-R. & N. City Office, Washington at Third Street—A-6121 B Dway 4500, for Information and Tickets.

Refreshments and Lunch Accommodations at Multnomah Falls, near Walling Station.



UNION PACIFIC SYSTEM

Call at or phone the O.-W.-R.-R. & N. City Office, Washington at Third Street—A-6121 B Dway 4500, for Information and Tickets.

Refreshments and Lunch Accommodations at Multnomah Falls, near Walling Station.

Keep Cool in Summer Wearables

500 New White Tub Skirts Underprice!

The biggest offering of White Skirts known this season, or any season that we can remember! Three stunning sports models, in splendid tub materials. Everyone needs one or more white skirts for Summer. Be here tomorrow.

<p>Lot No. 1 White Sports Skirts, one model just as illustrated. Pique, Indian Head and Gaborline. The kind you would pay more for. Sale price tomorrow—95c</p>	<p>Lot No. 2 Note the swagger lines of this style illustrated. Cotton poplins, honeycomb and waffle cloths—the very newest materials. Pockets and separate belts on some—Sale price, \$1.15</p>	<p>Lot No. 3 Extra fine materials. Very latest models. Separate girdles, distinctive patch pockets, large pearl button trimmed. Beautiful White Skirts—great values, at \$1.45</p>
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Middy Dresses Jaunty Middies \$1.00

Just as practical as they are smart! One style as illustrated. Norfolk coat and separate skirt. All misses' and women's sizes, 34 to 44. The ideal dress for Summer outing wear. Special **\$2.25, \$3.25 and \$3.95.**

Striped Middy Sports Coats, \$2.95
New—just arrived. Blazer striped Middy Coats, with patch pockets, pearl button trimmed. Awfully smart and practical. Special **\$2.95.**

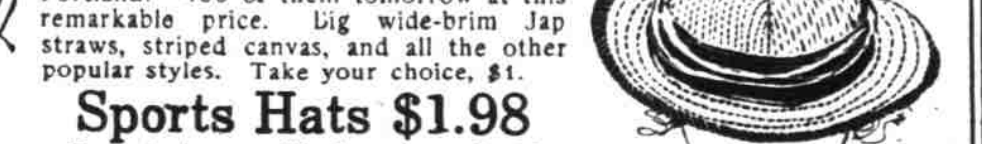
100 Wool Topcoats and Sports Coats—for beach and mountains. Coats up to \$12.50 at \$7.95. Coats to \$17.50 at \$9.95.

400 Sports Hats at \$1.00!

On Our Third Floor
Come up to the Third Floor and see the biggest showing of Sports Hats in all Portland! 400 of them tomorrow at this remarkable price. Big wide-brim Jap straws, striped canvas, and all the other popular styles. Take your choice, \$1.

Sports Hats \$1.98
Peanut straws, silk jerseys and felts. Hats selling up to \$3.50. For tomorrow, your choice **\$1.98.**

Beach Hats 50c
All the picturesque colored stripes in golfines. Extra special values, **50c.**



FELTS
All the new colors—Trimmed Felts, **\$2.98 and \$3.98.** Untrimmed at **\$1.98.**

EMBORED PORTLAND'S FIFTH AVENUE
124 & 126 Sixth St., Just off Washington

The Best Toast--

The REAL test of bread is the toast it makes. ROYAL TOAST tells the tale of ROYAL BREAD SUPERIORITY. Whether you like toast plain or buttered, you'll agree that ROYAL TOAST is better toast—that it is different—deliciously different. Try it tomorrow for breakfast.

You Can Have Royal Bread Baked to Your Special Order by Phoning Your Grocer

You can have ROYAL BREAD (ANY KIND) baked to your special order if you will place your order with your grocer—just phone him—tell him you want a loaf of ROYAL BREAD (Table Queen, Rye, Home Made, French, Pumpernickel, etc.), and the moment it leaves the ROYAL OVENS it will be on its way to you.

Royal Bakery and Confectionery

