

HAWLEY PREPARES ARGUMENT IN FAVOR OF PORTLAND BANK

Oregon Representative Would Have Farm Loan Institution in This State.

DATA TO BE PRESENTED

Many Inquiries Have Been Received as to the Prospects of Securing Loans on Farm Property.

Washington, Aug. 28.—(WASHINGTON BUREAU OF THE JOURNAL).—Representative Hawley is engaged in working out an argument in behalf of Portland, Or., as a location for a farm loan bank, to be submitted to the farm loan board. If congress adjourns in time he will attend the hearing in Portland, but this does not now seem probable.

The Oregon congressman is seeking facts and figures to fortify the claim that at least three of the 12 farm loan banks should be located in the far west. He does not think it possible to secure more, but believes this number may consistently be asked, and that under such an arrangement, Portland will become the logical location for the northwest section of the country.

Portland as Largest Center.
The states of Washington, Oregon, Idaho and Montana may best be served from a bank at Portland, he contends, leaving California and Nevada for another district centering at San Francisco, with Arizona, New Mexico, Utah, Colorado and Wyoming for a third far western district, having Denver as a logical location.

Cities contending for the bank in the suggested northwestern district are Portland, Spokane, Boise, Great Falls and Billings. The latter is "over the divide," and for manifest geographical reasons it would appear that Portland and Spokane are the cities most likely to be considered.

Spokane relies on its location with reference to the inland empire and the state of Montana. It will claim that the disadvantage to western Oregon and Washington of going to Spokane would be less than the disadvantage of sending the inland empire and Montana to Portland.

Value Not Best Gauge.
Mr. Hawley is concerned over the possible weight that may be given to statistics showing the value of farm lands. Such states as Iowa will be able to make a great showing on that basis. This is not the best gauge, Hawley argues, because the demand for loans may be comparatively small in a well developed state, and also because a district that is territorially large will be handicapped by undue administrative expenses.

He points out that appraisers of the farm loan banks, making trips of investigation to points where loans are desired, will run up the expense of a bank where long distances have to be traveled. This, in turn, will increase administrative costs and add in proportion to the interest rate that the farmer will have to pay. For this reason the placing of Oregon and Washington in a district with San Francisco, as was done in the case of the reserve bank, would have a serious effect on the northwest.

Many Oregon Mortgages.
It is estimated that there are \$30,000,000 worth of farm mortgages outstanding in Oregon, and the average rate of interest is 8 1/2 per cent. It is expected that the great bulk of these mortgages will be refunded under the rural credits system, so that under a long term loan the interest rate may not exceed 6 per cent. Exception should perhaps be made of the loans from the state school fund, which now stand at 6 per cent, representing, it is understood, over \$5,000,000 of the Oregon total.

In one of the early hearings of the farm loan board at Concord, N. H., testimony inclined to the belief that such an institution would find only a limited patronage in New England. The farm loan rate is reported to be lower in New Hampshire than in any other state, somewhat under 6 per cent. That is the section of the country from which much of the money comes, and will continue to come, for loans in the west and south. If the board finds that a bank is not needed

DAINTY DAIRY MAIDS WERE POPULAR



Tillamook girls who made hit at the county fair.

Tillamook, Or., Aug. 28.—Tillamook dairy maids made a decided "hit" in the grand parade last week in connection with the county fair. The dairy maids wore costumes of yellow of the same shade as the famous Tillamook cheese. They carried buckets and milk-stools, and drew a large facsimile of a cheese.

The county fair closed Friday with a banquet attended by 150 persons. The banquet was in the nature of a

get-together meeting between the farmers and town people and cemented a bond between the Holstein Breeder's association of the county and the Tillamook Commercial club. Besides local people, State Senator Houston and W. S. Baker, of Portland, made addresses.

The county fair was successful, both from the standpoint of exhibits and financially. In New England, it follows that the area of western districts can be decreased.

Ready to Borrow Money.
Mr. Hawley says he is receiving numerous inquiries concerning rural credits from Oregon. Most of the writers want to know how soon they will be able to borrow money. No exact time can be stated, but it is thought that after the countrywide tour to decide on the location of the banks has been finished in October, the organization can be completed, subscriptions to the various banks made and the banks opened for business early next year.

Some inquiries have come from men with limited capital who are not farm owners, but would like to borrow money from the land bank for farm purchase and improvement. As the applicant for a loan must hold title to the farm in fee simple, the only suggestion that can be made is that in some cases arrangements may be made with some farm owner whereby the prospective borrower may be given a deed, upon which title a loan can be made, under the understanding that case could use part of the money thus obtained to make a first payment on the land, and could give a second mortgage for the remainder. The government mortgage in all cases being a first mortgage.

Personal Credits Bill.
Under such an arrangement the purchaser, unless he possessed a fair sum of money to make his start, would be handicapped by the demand for loans may be comparatively small in a well developed state, and also because a district that is territorially large will be handicapped by undue administrative expenses.

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LIVESTOCK WILL BE PERMITTED TO GRAZE IN NATIONAL PARKS

Washington, Aug. 28.—Differences between the two houses of congress over the national park service bill have been settled in conference and within a short time the national parks and monuments will have their management concentrated in the department of the interior.

This result is expected to add immensely to the value of the parks as a national asset, by bringing about harmony of administration and by enabling advertising and exploitation, using that word in a publicity and beneficial sense, to be carried forward as never before. It is a measure long urged by Secretary Lane, by Stephen T. Mather, assistant to the secretary, and by park lovers throughout America.

The question of permitting grazing on lands of the national parks provoked some discussion. The conferees said that grazing should be authorized, except in the Yellowstone, where it was deemed best to prohibit it. The conferees said in their report: "It has long been recognized that live stock grazing in the mountains protects forests from fire. Again, it is well established that there are certain remote sections of the various parks which are not used for any purpose now. It is believed that in these sections of the parks live stock should be permitted to graze upon the payment of reasonable fees. Certain provisions would thus accrue to the park administration, as well as providing an additional protection against forest fires. Whenever the nature of tourists inadvisable, the secretary of the interior would, of course, deny admission of live stock to the park. It is possible that this declaration of policy as to grazing in the parks will tend to remove some of the objections that have been made to the proposed bill. Hood park in Oregon, Stockmen have feared that grazing could be prohibited if the park were created, and were not willing to trust to departmental assurances that such fears were unfounded.

SINNOTT CRITICISES LAX WORK OF OREGON POSTAL INSPECTORS

Washington, Aug. 28.—Congressman Sinnott, somewhat disturbed in mind by the frequency of notices he has received of the threatened discontinuance of small postoffices in his district, has made protest to the post-office department against what he believes to be lax work on the part of postal inspectors.

When a postmaster at a fourth class office resigns, an inspector is sent out to see if some other competent person can be found to serve. If he reports that no one else is available, the department proceeds to close the office, after giving notice to the congressman from the district in which the office is located.

Sinnott inclines to the belief that the work of the inspectors is not always diligently done. He thinks they may not tarry long at a place where hotel accommodations are lacking.

FRAMING OF REVENUE BILL ACCOMPANIED BY GREAT DEAL OF GRIEF

One Now Before Congress, Designed to Raise \$200,000,000; Is No Exception.

MANY PROTESTS ARE MADE

Many of Those Pouring in Deal With Matters Already Changed or Eliminated; Portland Voices Heard.

Washington, D. C., Aug. 28.—(WASHINGTON BUREAU OF THE JOURNAL).—Vexation most vexatious follows the framing of every revenue bill. The present bill in congress, designed to raise a little more than \$200,000,000 to carry the government along with its preparedness program, is no exception.

The senate finance committee has made numerous changes in the measure as it came from the house, and the bill as reported to the senate is somewhat different from many of the reports that went out concerning it during the making. This has caused some confusion in the public mind, and some of the protests pouring in upon congress with matters already changed or eliminated.

Changes Mostly in Detail.
Changes made in the senate are mostly in details, leaving the subjects of increased tax about the same as the house bill. The income tax is made to bear a little more heavily on large incomes, those above \$500,000, while the munitions tax is lowered, speaking in general terms, from 10 per cent to 5 per cent on excess profits, but extended to cover all products entering into the manufacture of war materials.

Protests received by the Oregon delegation deal principally with certain of the stamp taxes, the munitions taxes and the license tax on banks. The bankers are already clamoring, however, as the bill carries no special tax on that business. A proposed special tax was stricken out in the house.

Insurance Men Protest.
Insurance companies are protesting against the documentary stamp tax on insurance policies. Misapprehension exists on the part of some of the mutual companies, as they are expressly exempted from the tax. The house representatives from Oregon filing protests are Paul C. Bates, James N. McCune, as secretary of the underwriters' equitable rating bureau, J. L. Vorse, for the Oregon Engineering Society, and Henry Hewitt & Co.

The main insurance section of the bill, section 69, is as follows:
Text of Insurance Section.
"Every policy of insurance or other instrument by whatever name the same shall be called, by which insurance shall be made or renewed upon property of any description (including real estate), whether against peril by sea or by inland waters, or by fire or lightning, or other peril, made by any person, association or corporation, upon the assumption of premium charged, one-half of one per cent on each dollar or fractional part thereof;
"Provided, that purely cooperative or mutual insurance companies, the assets of which are held for the members thereof solely for the protection of their own property and not for profit shall be exempted from the tax herein provided; and provided, that the policies for reinsurance shall be exempt from the tax herein imposed by this paragraph."

The next section provides a tax of one-half cent on each dollar of premium for indemnity and casualty companies, and also policies of title and fidelity insurance.
Druggists Are Complaining.
The proposed stamp tax on certain classes of proprietary medicines is another point of attack. Druggists complain that their business is one particularly affected by war prices. Taxing taxes have been revised in the senate bill on the basis of seating capacity, beginning at \$25 for a seating capacity up to 500, \$50 for those seating from 500 to 1,000, \$75 for those seating more than 1,000. In towns of less than 5,000 people the tax is to be one-half of the amounts above stated, and it is provided that the license shall pay where property is now under lease, unless the lease itself stipulates otherwise.

Pension for Mrs. Bronson.
Washington, Aug. 28.—Representative Sinnott has been advised of the granting of an original pension to Marion M. Bronson, widow of Dwelly Bronson, of Pendleton, Or., at \$12 per month, with \$2 per month additional for each of two minor children.

New Guardian for Hillman Children
J. M. Sibley of Dallas Appointed by Court to Look Out for Interests of Youngsters Fighting for Estates.
Dallas, Or., Aug. 28.—Another chapter was written in the famous Hillman probate court in the absence of County Judge Teal, who is ill. Saturday removed J. C. Hillman as guardian of the four minor Hillman children, who are fighting for possession of their father's estate. J. R. Sibley, a Dallas attorney, was appointed as the new guardian.

Howard Hillman, on last Thanksgiving day, shot and killed his wife at their farm home in Polk county. He then committed suicide. His will left his entire estate to the wife whom he murdered, with the exception of one dollar each to the children of a former wife. These children, accompanied by their mother, appeared on the scene soon after the tragedy and set up their claim for the entire estate, claiming that the will was of no effect, as Mrs. Hillman had died before her husband.

J. C. Hillman, a brother of the deceased, was appointed guardian of the Hillman children, but he has since removed from the state, and it was alleged, in the petition for his removal, was not properly protecting their interests.

Party Climbs Mount Ashland.
Ashland, Or., Aug. 28.—Two hundred and fifty climbed Mount Ashland, 8,000 feet, yesterday. Motion pictures were taken at the summit. Automobiles made the trip to the end of the road, five miles from the summit. Fourteen miles from Ashland the hikers were caught in a thunder storm.

Swift Plant Has Fire.
Chicago, Aug. 28.—(U. P.)—Fire Saturday destroyed a storage house of Swift & Co., located at the stockyards, with a loss of \$150,000. The building was the first market house in the city of Chicago, and was a landmark of the yards.

Mark V. Weatherford Looks After 'Fences'

Congressional Candidate of Democrats and Prohibitionists Visits Albany; Lion Democrats Have Formed Club.

McMinnville, Or., Aug. 28.—Mark V. Weatherford of Albany, congressional candidate for the Democrats and Prohibitionists, was here last week looking after his political fences.

County Democrats have formed a Woodrow Wilson league and are planning an active campaign. Officers of the club claim Republican accessions to the Wilson club. The officers of the Woodrow Wilson league are: President R. L. Harris of Dayton; vice president, Leroy Lewis of McMinnville; secretary, Roy Sparks of McMinnville. The club is willing to meet any Hughes club to discuss jointly the political issues of the campaign.

Fishboat Seized by Canada; U.S. Objects

Washington, Aug. 28.—(U. P.)—The state department is preparing a protest to Great Britain against the seizure of American fishing vessels off the coast of Iceland and the refusal of Canadian port authorities in the Pacific to provide American fishing vessels with supplies.

The department has not yet received official information that American fishing vessels are refused supplies in Canada unless these vessels bring their fish to Canadian ports. It has been officially informed that one American vessel was seized off the Iceland fishing banks.

Earthquake in Chile Reported.
Buenos Aires, Aug. 28.—(U. P.)—Inhabitants of the Chilean port of Tocopilla are fleeing to the interior because of a damaging earthquake, according to delayed dispatches received here.

HUGHES TAKES REST IN HEART OF ROCKIES CAREFREE AND HAPPY

Accompanied by Wife and Guide, Republican Nominee Climbs Mountain.

GATHERS NEW ENERGY

Net Result of Campaign So Far Regarded as Indicative of a Hard Fight, to Cope With Wilson.

Estes Park, Colo., Aug. 28.—(U. P.)—More than 8,000 feet in the air in the heart of the Rockies and buried away 50 miles from civilization, with only a single telephone wire uniting him with the outer world, Charles E. Hughes has thrown aside the cares of his presidential campaign and embarked upon four days of rest.

Governor Hughes and Mrs. Hughes had their first taste of mountain climbing here today. They auto-motored to within two miles of Bear Lake and Flat Top mountain and then, absolutely alone save for a guide, climbed on to Bear Lake, a trifle under 10,000 feet in the clouds. The Republican nominee had weather made to order for vacationists—brilliant skies with just enough tang in the air to make it bracing.

Mr. Hughes brought with him the pleasant memory of Saturday's demonstration in his honor at Denver, which in numbers and enthusiasm reached the high water mark for three weeks of his tour ending with last night's big meeting in the auditorium. "Punch" in His Speech.
At no time since he left New York has the candidate been better received and on no occasion has he delivered a more mark-hitting speech. It was substantially the same speech he has been delivering all through the far west, but Saturday night he put the "punch" in it.

Mexican Delegates Off to Washington

International Commission to Seek Means of Settling Disputes Between U. S. and Mexico at Coming Session.

Mexico City, Aug. 28.—(U. P.)—The Mexican delegates to the international commission, which will discuss means of settling the disputes between the United States and Mexico, left here Sunday for Washington.

Luis Cabrera, minister of finance, accompanied by Juan B. Ruge, who will act as secretary of the commission, and Special Consul Agostin Rogers left for Vera Cruz, where they will board the United States cruiser Dixie for Havana. From there they will proceed to Key West and by rail to Washington. Alberto Pardo, managing director of the Mexican railways, accompanied by Ygnacio Bonillas, minister of communications, and their families, departed on a special train for Laredo, Texas.

San Franciscans on Way.
Ashland, Or., Aug. 28.—Loaded with baskets of roses and boxes of immense peaches, the San Francisco special left Ashland Saturday night, highly pleased with its reception throughout Oregon. The party was met at Medford by 20 Ashland autos and was brought over the highway through the park, under water and a sulphur plunge were enjoyed.

Ahumada, Refugee, Dies in El Paso.
El Paso, Aug. 28.—(U. P.)—Miguel Ahumada, former governor of Jalisco and Chihuahua, died here Sunday, a political refugee. He was 71 years old. He was a prominent political figure in Mexico during the 30 years of the Diaz regime.

Pacifist Sentiment Is Strong.
This condition is always favorable to the administration in power. Coupled with this is a strong pacifist sentiment, and as women voters are closely allied to the peace propaganda, and most of the states so far visited have extended the suffrage to the women, the latter element will play a prominent part in deciding the issue. The union of the two elements, therefore, seems to divide the two contending parties so evenly that the nation is likely to witness such a close contest as that which elected Cleveland over Blaine in 1884 or which elected Harrison over Cleveland in 1888. Mr. Hughes, of course, is contented.

Great Western Travel Bureau—First Floor
FREE Service and Information on all Auto, Train and Steamer Trips—Taxicab and Touring Car Service

Last 3 Days August Clean-up Sales

Madam Richet
Will Commence Monday
September 11th
New Dressmak'g School
20 Lessons for \$1.00
Register Now, Pattern Dept.
—Second Floor—

Sipman Wolfe & Co
Merchandise of Merit Only

All Goods Purchased Tomorrow and Balance of Month Charged on October First Bills

Inlaid \$1.50 and \$1.75 Linoleum Clean-up 88c

BLANKET SALE A SUCCESS BECAUSE

—These prices were so convincingly attractive that it required no great judgment in recognizing at once, the advisability, the economy, the benefit of buying blankets NOW, in this sale. But three days more remain, after which prices must be advanced.
—Owing to the high cost of wool, and the scarcity of labor, conditions are such that these prices, for a year at least, cannot be duplicated.

5-Lb. White Wool Blankets, 66x80 inches, \$3.35
5-Lb. White Wool Blankets, 70x80 inches, \$4.25
5-Lb. White Wool Blankets, 70x80 inches, \$4.45
5-Lb. White Wool Blankets, 66x80 inches, \$4.95
5-Lb. White Wool Blankets, 70x80 inches, \$5.95
5-Lb. White Wool Blankets, 72x84 inches, \$8.35
4 1/2-Lb. Fancy Plaid Wool Blankets, 66x80 inches, \$4.95
4 1/2-Lb. Fancy Plaid Wool Blankets, 66x80 inches, \$5.45
5-Lb. Fancy Plaid Wool Blankets, 70x80 inches, \$6.65
5 1/2-Lb. Fancy Plaid Wool Blankets, 72x84 inches, \$8.35
—Fifth Floor—

75c Linen
—Pure linen, of extra heavy quality, size 21x39 inches, neat hemstitched ends, plain centers with figured damask borders and space for monograms.
—Buy now, embroider your initial, and a Xmas gift is ready.
—Second Floor—

75c Flannels 35c
—All our finest silk and wool flannels for men's and boys' shirts, waists, etc., an unusual variety of stripes. Also our finest French flannels in floral stripes and plain colors, as well as genuine Scotch flannels in light and medium grounds, in the best weight for shirts, pajamas, children's wear, etc.
—Second Floor—

35c Box Paper 19c
—In white and delicate tints, best linen cloth finish, 24 sheets and 24 envelopes in each box.
—First Floor—

25c Diving Caps 17c
—Tight fitting style, in reds, greens, blues, tans, blacks, violets. Limit 2 caps to a customer. No phone orders.
—First Floor—

\$2-\$2.50 Bags \$1.27
—Latest shapes and leathers for Fall, mounted on metal or leather frames, lined and fitted with coin purse and mirror.
—First Floor—

Clean-up Porch Dresses
Lawns Gingham Percales
Selling Regularly at \$2.00 to \$2.39
\$1.50
—New models this season, in a variety of pretty styles. Collars and cuffs of sheer embroidery, crepe, plaids and plain colors. Hemstitched, black velvet ribbons, piped and belted waist lines. All with full skirts. All sizes, 18 years to 44 bust.
—Fourth Floor—

RINGS 25c Sterling
—An assortment of 500 sterling silver shirt-waist and novelty rings, in gray and gold finishes, set in various styles with colored stones.
—First Floor—

Every Day Our Special 25c Lunch Is Satisfying
—Basement—

Economy Basement Store
"Where You Spend the Least and Get the Most For It"

Demonstration Under Direct Supervision Of the Factory Representative
—Aladdin aluminum represents the highest accomplishment in cooking utensils. Learn about it. To know Aladdin aluminum is never to use any other.
—All this week we shall tell about the advantages of Aladdin aluminum over all other makes.

3 Days Clean-up Sale
Odds and Ends, Odd Lots
Wash Goods, Silks, Undermuslins, House Dresses, Knit Underwear, Hosiery, Corsets, Embroideries, Aprons, Millinery, Waists, Wash Skirts, Parasols, Etc.
PRICES QUARTER to HALF OFF

MEN
Last Call of Athletic Union Suits 39c
—Extra fine men's athletic union suits, made of an extra quality, serviceable, plain and checked cotton, in the newest and most approved fashion. All sizes.
—An exceptionally low price.

Sport Shirts
Up to \$1.50
79c
Fancy Foulard Neckties 40c
Newest Patterns, Smartest Colors
—The snappiest lot of the season. When you see them you'll want half a dozen.
—First Floor—

Largest Boys' Store On the Coast
—Outfit your boy here—we are ready with everything—suits, hats, shirts, neckwear, underwear, blouses and furnishings of all kinds.
—Every new style is here—every new material is here—it simply remains a matter of individual taste to dress your boy in the correct fashion for school and "best"—qualities the best made.
"Armor Clad" Suits With Two Pairs Pants \$5.00
—Fourth Floor—

Ice Cream Parlors and Soda Fountain
Afternoon Tea Served
—Basement—

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FAR VISION
Without Lines in the Lens

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made by us cost no more than Kryptoks made by other opticians, but the Kryptoks supplied by us are better, being finished on specially made machines and in the finest, most completely equipped retail optical factory in Portland.

Besides, we do all the work under one roof, from the examination of your eyes to the accurate fitting of the finished glasses.

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