# FARMERS TELL BOARD OF HARDSHIPS UNDER PRESENT LOAN TERMS

Voluntary Witnesses at Farm Loan Bank Hearing Paint a Romantic Picture of Trials.

CAN SEE HOPE IN CREDITS

Vision of Intensive Development Along Rural Lines Held Up by New Plan of Financing the Country.

By Marshall N. Dana.

The federal farm loan board granted Thearing in Portland last Thursday, statements prepared at the suggestion of the special committee appointed by the Portland Chamber of Commerce but the bulk of the testimony was impromptu and from farmers whose yearning desire for easier credit and cheaper money had brought them to

It was an experience, unique and thrilling, to listen to the unprepared pleas and to hear the simple stories told by those who, out of their debt and their long hours of inadequately rewarded labor, have lifted up their heads with a new hope.

Burdens Are Recalled.

vas a day of translation The present loan rate of 8 or 9 per cent, the commissions exacted on loans, together with the abstract and attormeet interest dates, shabbily furnished nomes, scrubby cows where good stock would be profitable, crops that could be increased by the use of more power better machinery, undrained, uncleared lands, unirrigated farms, overworked men and women and children that could turn, without a pang, from the old farm to city life.

There came into the hearing an echoed murmur of the evening discursions in farm homes all over this grid northwest, and of the more formai consideration given the expectaof real farm credit in ever gradge, farmers' union or other rural

Conditions Termed Intolerable. Imperceptibly the idea in the minds

of those for whom the national farm loan law is intended, took form with as listeners -after all these years of futile hoping to pay out in spite of unreasonable terms on over-short credit, the greatest power of the nation, the government, has inclined a friendly ear, has agreed that present taken the farmer's side against all the high interest organizations with a positive remedy and an efficient

And when this much progress had been made in appreciation of the farmer point of view, we could understand better what they wanted. They were willing to testify, and that sincerely to the wisdom of creating a Pacific northwest land bank district.

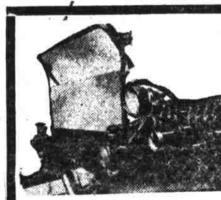
They were ready to speak of Port-land favorably as the proper location of the district farm loan bank because of the convenience of loan distribution for basis of 5 to 40 years with not to klamath People of other forms of trade for the great

Much Interest Shown,

istration will let them do with it from the extended time allowed for re-They wanted to know how to organize the national farm loan associations of The 10 or more farmers, and what the formal steps of organization are.

They wanted to know if their joining with others would create a community liability when loans are made. or if, as is the case, they bear only

their individual responsbility. The questions were a prediction that reports soon will be coming from the are in process of formation, that charters have been applied for and have been granted and that the money asked for has been loaned on the provided-



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KIRK'S ARMY AND NAVY A FULL LINE OF BIG VALUES AT LOW PRICES. END FOR CATALOGUE

# A HOLIDAY ON MT. HOOD SNOW FIELDS





On Eliot Glacier-Above, left to right-Miss Anna Dillinger, Mrs. John G. Seed, Mrs. Ralph Kingery, John G. Seed, Mark Wygant (guide), Benj. Buck, Mrs. Benj. Buck. Below, left to right-Mark Wygant (guide), Mr. and Mrs. John G. Seed, Mrs. Benj. Buck, Mrs. Edwin

Time Allowance Pag While there was a great deal of interest in, and approval of, the clause But most of all they were interested that says the interest rate cannot exwhat the rules of land bank admin- just as much expectation of benefit

> tight—and somehow they get an idea Sproule of the Southern Pacific com-pretty often that money is tight." | 1 any and urge the immediate complefarmer tells the story. At least one from Klamath Falls, 35 miles south going over the falls action will bring protection association, near east to Malin, the Klamath Commercial believe that today's action will bring get the Eugene, has been organized. Others

are in process. The federal land bank board will rural districts of Oregon, Washington find a sheaf of northwest applications and Idaho, and that these associations on file as soon as it has completed its own labors of organization, designation of districts and locating of district

And when these preliminaries are disposed of and the law actually is in peration the benefits to the whole northwest will be recordable in such an impulse to agriculture—the improvement of farms, the clearing, draining and watering of lands, the improving of stock and machinery and the betterment of living conditions as has not been known among us before

### Aztec Excavations Show Use of Cotton

As Result of Explorer's Discovery, San Juan Basin Ranchers Consider Feasibility of Putting in Cotton Plants.

Denver, Colo., Sept. 9 .- (U. P.)-Three thousand years ago cotion was raised in northern New Mexico and woven into cloth by prehistoric Aztecs. Also, they made rope and 'twine, perhaps even thread, of cotton and of the yucca plant, known to an enilghtened nodern civilization as soapweed, or Spanish bayonet, and chiefly used by small boys for the manufacture of toy

The cotton cloth has been discovered in explorations directed by Earl H. Morris of the University of Colorado, acting for the American Museum of Natural History, New York. Mr. Morris began work on July 20, on a four years' excavation of the famous Aztec ruins on the ranch of H. D. Abrams, within an hour's walk of Aztec, N. M. The discovery of the cloth, which has been found teyond doubt to be cotton.

is amazing to scientists. The cotton closely resembles the common upland cotton grown in the southern states today. Already the ranchmen in the San Juan basin are considering the feasibility of putting

#### Married Men Will Get Preference

Willamette Valley Lumber Company Will Give Employment First to Men With Pamilies at Its Plants.

Dallas, Or., Sept. 9 .- The Willamette Valley Lumber company has announced that hereafter married men, or men with families, will be given preference in the matter of employment, both at the company's mill in this city, and at its logging camp at Black Rock. While this company has felt the car shortage to some extent, it has not been seriously hampered up to the present time, and has been able to keep a full crew

in learning how to get the money and ceed 6 per cent, there was evidently Committee Appointed to Take Modoc Northern Proposition Up With Presi- Francisco within the next few days. necessary. Davis is being cared for at

> This observation from a veteran tion of the Modec Northern railway manager of the company, is now here farmer tells the story. At least one from Klamath Falls, 35 miles south- going over the district causes many to club has appointed a committee of R. good results.

A. Johnson, president of the Klamath Manufacturing company of Klamath badly hurt while making a trip to

"The loaners call for their money Klamath Falls, Or., Sept. 9. — To whenever they consider that money is confer with President William the matter be referred to him by his

#### Adams, stockmen of Malin and Mer- stuck on a mountain road and Davis It is expected that the committee chine ran back on him and injured his will confer with Mr. Sproule at San hand so badly that amputation may be

# MULTNOMAH COUNTY TAXABLE VALUATION TO SHOW A DECREASE

Complete Figures Will Give cided by the voters when they cast Amount \$38,000,000 Less

ssessment Rolls to Be Put on Review in Room 270. Courthouse, at 8 o'Clock Tomorrow Morning.

ion for 1916 will show a decrease of certified to yesterday and will be ready for the board of equalization intil the latter part of November, when the state tax commission will omplete its assessment of the public service corporations and apportion Multnomah's share of this class of Assessor Reed estimates that the final valuation of the county will be in the neighborhood of \$703. This compares as follows with recent years: 1915, \$333,600,680 1914, \$335.736.750; 1913, \$341.464.675; 1912, \$335.112.074; 1911, \$324.360,100;

"When the figures are officially compiled later on," said Assessor Reed, yesterday, "the county valuation will be about \$38,000,000 less than in 1913, and slightly above what it was in 1910. The 1913 total showed an increase of \$6,353,000 over the preceding year, due in large part to the great amount of new building construction begun in 1912 and not finished until 1913. I intended to make a cut in the valuation in 1913, but egislative assembly of that year put forward by 42 days the date when the assessment roll should be completed. wing to lack of time, it was not practicable for me to make a satis-factory investigation of the situation the county. Beginning with the 1914 roll, however, there has been a substantial decrease each year in the tinue as they are it will be necessary for us to make another considerable

The assessment rolls will be put on eview in room 270, courthouse, at 8 e open to public inspection until September 18, at 5 p. m. Assessor Reed opes that there will be a large atendance of taxpayers. He will have a clerical force on hand sufficient to

## Tried to Push Truck; Hand Was Hurt

A. J. Davis, Attorney, of Harbor, Is at Inn Between Gold Beach and Port Orford, Under Surgical Treatment.

Marshfield, Or., Sept. 9 .- A. J. Davis, attorney, of Harbor, Curry county, was dent Sproule of the Southern Pacific. Recent intimation by Chief Engineer Arizona Inn, a stopping place between Hood to the effect that he would Gold Beach and Port Orford, it being impossible to move him.

> You Have to Have it! Do not delay in laying in your winter's fuel —it may prove costly. In ordering now, you profit by good service and better prices. To in touch with reliable fuel dealers, read "Prepare for Winter" feature in today's

# Clothes all ready for service it's a big advantage to the busy business man. **Dvercoats**

# St. Louis May Oust Party Designations

Voters To Decide Question at Munici. Party Balloting at Civic Primaries,

St. Louis, Mo., Sept. 9 .- (U. P.)-Whether St. Louis' municipal elections shall continue under the present partisan poltical systems will be detheir ballots in the general elections

Than for the Year of 1913, by the board of aidermen, St. Louis' legislative body, giving voters a chance to decide a clause to the city y designation from the primary bal ot. Thus a citizen could cast a mixed allot, which is not possible under the present primary system, under which a straight party ballot must be

the election of three municipal offi-cers by the city at large—the mayor, omptrofler and president of the board of aldermen

Road Districts Changed,

court having recently held that the vote of the people of Dalias and Monmouth amending their charters so as to create separate road districts of amount of decrease will not be known those municipalities was invalid, the Polk county court, at its session yesterday, abolished these special districts and consolidated the city of known as No. 20, and Monmout: with day district No. 8.

### YOUTH IS HOST AT A BIRTHDAY PARTY

In honor of his young friends, R. A. Phillips, 11 years old today, is giving Pallas with the country road district a party tonight to celebrate his birth- terday bagged a four-point buck of un

he youngsters have already assure their host that they are certain enjoy the occasion immensely, boy is the son of Dr. and Mrs. R Phillips, 31 Lillian apartments, and Montgomery streets. In the party tonight will be four couples, Luia Warnock, Amy Margullies, Opal and Audrey Warnock and Harry Brown, Robbie Warnock, Calman Margulies and R. A. Phillips.

# Bear, Woman Says, Camped on Porch

Hood River, Or., Sept. 9 .- Mrs. P. Clancy, wife of Conductor P. A. Clancey of the Oregon-Washington Railroad company, in company with Miss Margaret Barrett, is spending the summer on the Clancy ranch near Fir, met tace to face with three bears near the Clancy home, yesterday, and the animals expressed a determination to hold the right-of- ay. Mrs. Clancy proceeded to return homeward as fast as possible, falling several times en route. She notified Mark Cameron at he Fir mill, who has a number of blooded bear bounds. Mr. Cameron responded promptly and took up the chase, but the bears gave the dogs the slip. Mrs. Clancy says a bear had, been on her back porch the night

Buck Was a Big One.

Dallas, Or., Sept. 9 .- Bedt Wells, of miles west of this city in the vicinity of the headwaters of the Lacreole, yesday. The lad will have a box party at usual size. The animal weighed 186, the Hippodrome theatre for them and pounds, dressed.

Portland Agents for Butterick Patterns and Publications-Latest Fall Styles Now Shown

Store Opens Daily at 8:30 A. M. Saturday at 9 A. M.

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at 6 P. M. Home Phone: A-2112 The Most in Value-The Best in Quality



New White Tailored Waists - Styles With Long Sleeves and Large Collar, \$1.25

# A Sale Without a Parallel!

# Shipment of Pongee Silks

JUST RECEIVED! Over 300 bolts-more than 15,000 yards of these popular hand loom silks sacrificed at extraordinary price reductions! Thoughtful, careful buying women will not fail to purchase for both present and future needs at the magnanimous savings made possible by this great sale—Every yard is pure silk and you have choice from three standard qualities in perfect weaves and full widths. They are service-giving silks, suitable for women's and children's coats and dresses—men's shirts, and draperies. It is a silk buying opportunity that has never been equaled outside of this store. THREE GREAT LOTS TO SELECT FROM: You Pay Only

You Pay Only 39caYd. 69caYd. 89caYd.

For Pongee Silks For Pongee Silks For Pongee Silks

Of 75 Quality In 25 inch width.

Of \$1.00 Quality In 33-34 inch widths

You Pay Only

Of \$1.50 Quality In 33-34 inch widths

All are in natural color and all are Brand New Silks. See the display in our Morrison St. Window.

#### New Fall Weight WashGoods An extensive showing of the New

Pall and Winter Weight Wash Goods at prices that will please you for their lowness. Cotton Suitings at 25c Yard

A desired fabric for school dresses and women's house garments; comes in all wanted plain colors and in neat colored checks, plaids and stripes—a fabric of reliable colors at a moderate price. 25c Half Wool Suitings at 35c Yard 

New Ginghams at 121/2c Yard The best standard quality Ging-hams shown in both light and dark colored styles; a wash fabric unsurpassed in durability 121/2c

Devonshire Cloth at 22c Yard Our new rall stock includes an un imited variety of styles in fast col orings-guaranteed colors-a fabric that will prove satisfactory in every way; specially priced 22c

An Endless Assortment of Woolen Dress Goods At Prices You'll Be Pleased to Pay

The advantages of an early selec-tion should prompt you to inspect our New Fall Lines of Woolen Dress Goods; we have many sur-prises for you in value-saving. See the New Coatings at \$2.25 to \$4.00 a yard. The New Storm Serges at 65¢ to 83.00 a yard.

New Flaid Novelties at 69¢ to 82.00 a yard. New Poplins, New Henriettas, New Garbardines New Granites, etc. An endless variety in all weaves, weights and colors, and all of-fered at our usual moderate

## Tempting Values in Fall Trimmings and Laces

Extensive assortments in dependable qualities and the lowest possible prices are the trade winning inducements we offer for you to select your Fall Trimmings and Laces now and here. GEORGETTE CREPE AT \$1.25

TO \$1.95—Both imported and domestic Georgette Crepes shown in all wanted street and evening shades.

SILE NETS 95c TO \$2.00—All the popular evening shades in 40 and 72-inch widths; the most fashionable meshes in silk nets.

Radium Trimmings at a yard.

CHIFFON CLOTHS AT 50¢ TO \$1.15—Fine Chiffon and Chif-fon Cloths in a complete range of the best colors.

Radium Trimmings at, a yard,
25¢ to \$2.50.
Flower Trimmings at, a yard,
15¢ to \$1.50.
Metal Edges and Bands at, a yard,
10¢ to \$1.48.
Metal Emb. Edges and Bands at,
yard, 65¢ to \$3.50.
Metal Emb. Flouncings at, yard,
65¢ to \$3.50.

# Complete New Lines of Men's Underwear

We are splendidly ready to supply your every need in correct Fall and Winter Weight Cotton and Wool Underwear with our usual moderate prices prevailing. Come make selections while assortments are AT \$1.00 GARMENT - Natural

AT 50¢ A GARMENT-Standard Gray Wool Underwear.

AT \$1.25 GARMENT — Natural
Gray Wool Underwear. Fleeced Shirts and Drawers. AT 50¢ A GARMENT — Derby Ribbed Shirts and Drawers. AT 75¢ A GARMENT — Medium

Gray Wool Underwear.

Gray Wool Underwear. Weight Merino Underwear.
AT \$1.00 A GARMENT - Super Weight Mering Underwear.

FINE TRIMMINGS 25¢ TO

86.50 — Widths and qualities suitable for all purposes—both novelty and staple fur trim-

mings in a complete assortment

Ribbed Union Suits.

81.25 A SUIT — Heavy Cotton

Union Suits.
Suit - Heavy Cotton 81.50 A SUIT - He Ribbed Union Suits.

81.50 & SUIT—Heavy Worsted Ribbed Union Spits.

S1.98 A SUIT—Heavy Worsted Ribbed Union Sults. S1.98 A SUIT—Light Worsted Ribbed Union Sults. Ribbed Union Suits.

82.50 A SUIT—Heavy Worsted
Ribbed Union Suits. \$3.50 AND \$4.00 A SUIT for All-Wool Union Suits.

#### Underpriced List of School Supplies At our Motion Counter we have arranged a special sale and display of School Supplies. Here is a partial list: