

**FARMERS WILL REAP LARGE BENEFIT FROM RURAL CREDIT PLAN**

Annual Mortgage Interest Savings Will Amount to the Sum of About \$532,500.

**SCHEME EFFECTIVE JAN. 8**

**State Land Board Empowered to Sell Oregon Farm Credit Bonds as Basis for Loans.**

The rural credits amendment to the Oregon constitution adopted by the people at the last election, and to become effective by its direct statement on and after January 8, 1917, means that Oregon farmers of approximately \$52,500. At the present time mortgages on Oregon farm land aggregate \$25,000,000, and the average rate of interest is 8 per cent per annum, a total interest outlay of \$2,500,000.

The rural credits amendment provides that the state of Oregon, through the state land board consisting of the governor, secretary of state and state treasurer, shall issue and sell "Oregon farm credit bonds" in a sum not to aggregate more than 2 per cent of the assessed value of all property of the state.

**Bear 4 Per Cent Interest.**

These bonds are to bear 4 per cent interest and are to mature at future periods to be determined by the board. The bonds are to be issued in series of \$50,000 each, and in denominations of \$25, \$100, \$500 and \$1000.

The money secured from the sale of the bonds is to be placed to the credit of the rural credits loan fund and is to be loaned to farmers who actually own and operate their own land, or wish to do so, at an annual interest rate of 5 per cent, and in sums not less than \$200 nor more than \$5000 to any one individual. The loans are to be secured by notes and mortgages based upon an appraised value of not to exceed 80 per cent of the land, or not to exceed \$50 per acre.

In case loan funds are not available at any time for all applications preference is to be given to applications not exceeding \$2000 in amount.

**Aims Are Enumerated.**

The purposes for which the loans are to be limited are: first, the purchase of land; second, the purchase of livestock or other equipment or for the making of improvements that will increase the productivity of the land; third, for the purchase of existing encumbrances which have been incurred for any of the other purposes. The loans are to run for not less than 70 nor more than 35 years and are to be repaid by amortization payments in amounts of \$50 or multiples thereof.

It is further provided that the surplus accumulated by the board from interest on the loans shall be placed in a fund to be known as the "rural credits reserve fund," which shall be irrevocable, except to pay possible losses, and which shall be used to make loans on the same conditions as those made from the "rural credits loan fund."

**Laws to Be Enacted.**

The amendment provides that the legislature shall enact such laws as may be necessary to carry into effect the purposes of the act, and especially to guard against speculative use of the moneys borrowed from the fund. It is further provided, however, that in event the legislature fails or neglects to enact such legislation, the board shall put the amendment into effect under rules adopted by it.

The assessed value of all property in the state will aggregate about \$880,000,000, according to reported estimates of the state tax commission. This sum will permit the issuance of bonds amounting to \$176,000,000, a little more than half the total of present outstanding farm mortgages in the state.

The annual interest at 5 per cent on \$176,000,000 of loans would be \$88,000,000, a savings of \$532,500 to the farmers who are now paying 8 per cent for the same amount of mortgage money.

**World Aids the State.**

It would seem probable that the state amendment would largely be able to take care of existing demands from Oregon farmers. In the first place a large percentage of existing farm mortgages are very probably given by men who are not actively engaged in operating farms owned by them, under which circumstances they would not be able to take advantage of the rural credits amendment, limited as it is to those actively engaged in owning and operating their farms. In the second place, money rates for mortgage loans will surely drop in the face of federal and state rural credits acts, which will make present mortgages slow to renew existing mortgages prior to the maturity and more quick to renew loans in competition with the rural credit rates. At any rate, between the relief afforded the farmers by both the state and federal acts, they are facing a long desired period in which they will be accorded banking considerations which have up to this time been denied them by the money lenders of the world.

**Well Known Grants Pass Resident Dead**

Grants Pass, Or., Nov. 21.—A. U. Bannard, a retired business man of Grants Pass, died here Monday afternoon, aged 84 years. Bannard was here from Brownsville, Or., in 1902, and engaged in the furniture business from that time until 1912. He is survived by a widow and three daughters, Miss Edith Bannard of Grants Pass, Mrs. F. P. Holt of Eugene and Mrs. J. A. Goodall of Baker.

**Oklahoma Citizens Pay President Call**

Washington, Nov. 21.—(I. N. S.)—Representative McClintock of Oklahoma yesterday led a delegation of 150 business men from Oklahoma to the White House to congratulate President Wilson upon his reelection. The president could not see them, so they sent their message to him by Secretary Taft. "We, the business men of Oklahoma and we'll boost Oklahoma."

**Denies Sidetracking Empty Freight Cars**

Care Complained of Not the Property of O. W. R. & N. Co., Declares an Official of the Railroad Company.

Published charges that the railroads, while professing the existence of a car shortage, still have sufficient cars to allow the sidetracking of 100 empties just east of Montavilla, were denied yesterday by C. G. Sutherland, assistant to the general manager of the O. W. R. & N. Co., who declared the company is exhausting every resource to secure the fullest use of what cars may be available.

The cars reported to as having stood idle all summer east of Montavilla are not our cars," said Mr. Sutherland. "They are evidently worn out cars that have been stored on the tracks of the Twoby Bros. Co. pending dismantling for salvage."

It was explained that the cars in question are so far gone that they would not be used in the hauling of freight and are to be scrapped for what steel, iron and timbers may be worth saving.

**Alleged Violators Of Dry Law Indicted**

Arthur Lea, head of the Lea Taxicab company, was indicted yesterday by the Multnomah county grand jury on charge of violating the prohibition law. John Lesher, cook, and Harry Hubert, watchman, on the steamer Breakwater, also were indicted for violating the same statute.

They were arrested late Thursday night by deputy sheriffs as they were being held in the hauling of bottled whisky in potato sacks from the steamer.

**ANTI-SALOON LEAGUE SPENT \$4619.40 TO THROTTLE BEER BILL**

This According to Statement of Expense Filed With Secretary of State Olcott.

Salem, Or., Nov. 20.—The Anti-Saloon league of Oregon spent \$4619.40 opposing the brewers' amendment, according to a statement filed with Secretary of State Olcott.

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trict, \$51.22; C. M. Huddleston, district attorney, Sherman, \$30.95; L. G. Boyd, state senator, Thirteenth district, \$11; Arthur W. Grinn, state senator, Thirteenth district, \$11; Victor J. McCone, representative, Eighteenth district, \$11; F. M. J. McKee, representative, Eleventh district, \$11; J. M. Calkins, circuit judge, First district, \$40; R. M. Stanfield, representative, Twenty-second district, \$11; Luther D. Cook, representative, First district, \$2.15.

**For District Attorney.**

Grant Corby, district attorney, Marion, \$53.60; George E. Bagley, circuit judge, Nineteenth district, \$10; H. M. Patton, state senator, Fourteenth district, \$15; Oliver Jory, representative, First district, \$11; J. K. Howard, representative, Ninth district, \$25.80; Grover J. Duffey, district attorney, Sherman, \$15; L. A. Liljquist, district attorney, \$55.70; O. Laurgaard, representative, Eighteenth district, \$11; Democratic congressional committee, First district, in behalf of Mark V. Weatherford, \$18.80; H. J. Taylor, chairman of committee opposing single tax amendment, \$101.50; Linn county dry club, opposing brewers' amendment, \$164.95; Errett Hicks, district attorney, Grant, \$27.70; Madras County Seal club, advocating Madras as county seat of Jefferson, \$82.20.

**Incorporations Are Filed.**

Salem, Or., Nov. 21.—Articles of incorporation were filed with Corporation Commissioner Schuelderman Monday by the American Bottle, Bag & Metal company, Portland, capital stock \$40,000; Siskiyou Orchards, Incorporated, Medford, \$50,000; McCubbin & Craig Ditch company, Enterprise, \$100,000; Hood River Garage company, Hood River, \$25,000.

**Oregon Makes Many Bricks.**

Salem, Or., Nov. 21.—Sixty-eight plants make brick in Oregon, statistics compiled by State Labor Commissioner Hoff show. There were 154 skilled and 504 unskilled workmen employed on an average this year. In

addition, 71 firm members worked around the plants. The plants have a daily capacity of 1,168,880 bricks. Skilled labor averaged \$3 per day and unskilled \$2.50. The total output this year was 173,994,240 bricks. The output of the state prison was not included in this total.

**U. S. Officials Watch Holding Up of Grain**

Movement of Growers to Deplete Market Is Said to Have Spread Into Northwestern U. S. From Canada.

Washington, Nov. 21.—(I. N. S.)—The department of justice is watching the "hold your grain" movement that has spread into the northwestern United States from Canada.

United States District Attorney Cline at Chicago has forwarded a preliminary report to the department, deeming that the propaganda in its own degenerate for the raising cost of flour and bread.

**Democrats Control Next House—Clark**

Chattanooga, Tenn., Nov. 21.—(I. N. S.)—Speaker Champ Clark asserted today that the Democrats would control the next house of representatives.

"I think the Democrats have a majority of one, two or three, besides the six independents," he said, "and although the race is very close, it is not nearly as bad as some believe. I fully believe we will organize the house."

**W. BREYMAN, PIONEER, IS DEAD AT AGE OF 87 IN HIS SALEM HOME**

Wealthy Resident of Capital City Born in Germany; He Came to Oregon in 1850.

Salem, Or., Nov. 21.—Werner Breyman, one of the wealthiest residents of Salem, died Monday afternoon at his residence, 862 State street, at the age of 87 years. Death was due to a stroke of paralysis suffered two weeks ago.

The funeral services will be held Wednesday morning at the residence. The body will be cremated. Mr. Breyman is survived by three daughters—Mrs. William H. Eldridge and Mrs. William Brown of Salem and Mrs. R. F. Prael of Portland.

**Born in Germany.**

Mr. Breyman was born at Bokenhem, Germany, his father being a lieutenant in the Hanoverian troops who was wounded in the battle of Waterloo. He came to the United States in 1846 with his brother, and worked as a clerk in Milwaukee until 1850, when he crossed the plains. On the trip the party was twice attacked by Indians. He settled at Lafayette, Yamhill county, and opened a hotel.

In 1852 he opened a general merchandise store and operated it 10 years. Later on, he operated a store at Amity, with his brother, Eugene, now dead. In 1864 he came to Salem and opened the well known White Corner store, at Court and Com-

mercial streets. In 1881 he sold the store and retired from active business. While in Yamhill county, he held the office of county treasurer eight years. For several years he was a councillor in Salem. He was a member of the Salem Masonic lodge, Oregon Pioneers' association and Oregon Historical society.

**Allen Unshaken in Baker Murder Trial**

District Attorney Godwin Tries Rigid Cross-Examination But Defendant and Wife Maintain Their Stories.

Baker, Or., Nov. 21.—Taking testimony in the trial of John Allen for killing Lewis Butts last August was concluded Monday. Arguments now are under way.

District Attorney Godwin, in rigid cross-examination, was unable to break the defendant's story. Allen maintaining without qualification his claim of self-defense, saying he shot only to avoid being shot.

Several witnesses were called by the state to impeach the testimony of Mrs. Allen, whose statements at the time of the killing were different from her recital on the witness stand. She pleaded inability to remember what she said at the time of the crime. The anesthetic administered by the doctor who dressed her hand dashed her, she said. Allen's bullet, which killed Butts, hit her fingers.

**Rates on Oil Barrels Increased.**

Washington, Nov. 21.—(I. N. S.)—The Interstate Commerce commission today authorized an increase of 30 to 100 per cent in the freight rate, on empty oil barrels from St. Louis to the Oklahoma oil fields. Permission for similar increases proposed from Kansas City to Oklahoma was refused.

**Democratic Victory In California Sure**

Chairman McCormick of National Committee Is Assured That All 13 Electors of Golden State Are Returned.

New York, Nov. 21.—(I. N. S.)—"All 13 California Democratic electors are surely elected on the all but complete count," said Chairman McCormick of the Democratic national committee today. "That being the case, why don't the Republican managers concede the president's reelection?"

Mr. McCormick had just received a telegram from National Campaign Manager McNab reading: "San Francisco count completed. All California electors absolutely safe."

**Submarine Problem Assumes New Phase**

Threat of Entente to Arm Bow as Well as Stern of Merchants Would Reopen the Whole Question Again.

Washington, Nov. 21.—(U. P.)—The submarine cruiser warfare problem is assuming a stage of "double-barreled perplexity," officials said yesterday.

The situation took on a new phase when unofficial reports were received from abroad that the entente allies are considering putting armament in the bow as well as at the stern of merchant ships, because of the increasing destruction by German submarines.

**WOMAN EXPERT FROM FACTORY WILL DEMONSTRATE DUPLEX ALCAZAR RANGE TOMORROW—2 TO 5 P. M.—SIXTH FLOOR**

**Our Special Offer on The "Delineator"**

A very special offer that will interest old and new subscribers to the "Delineator." Full particulars upon inquiry at our Pattern Shop. The most complete and authentic forecast of all newest fashions. —Second Floor.

**Special Display and Sale Venetian Laces**

We have the Pietro Cattadori collection of real Venetian laces and linens which was awarded the grand prize at the Panama-Pacific Exposition. Center pieces, luncheon sets, lingerie, etc. See them. —Seventh Floor, Sixth Street.

**Bring the Children in Santa Claus Is Here**

The jolly old saint has a house here and receives little folk and their elders from 10 till 12 and 2 till 5 every day. Let the little folk write him what they want and mail the letters here in Santa's own box. —Sixth Fl., 6th St.

**We Are Now Ready With Every Homefurnishing and Thanksgiving Need**

**These Ties at Only 25c**

LOOK TO BE WORTH ALMOST TWICE THE PRICE!



—Another big shipment of those famous "quarter" ties for men, which we sell in greater numbers than all other Portland stores. That's because we put more value into them at the money than other stores can afford to do, inasmuch as we purchase in tremendous quantities for cash. These new arrivals are large, generously cut, flowing-end ties in an endless variety of smart new patterns and colorings—stripes, brocades, dots, plaids, all-over patterns, ombres and two-tone effects. Buy tomorrow for personal wear and for gifts!

—Men's Furnishings Shop, Main Floor

**Needlework, Flowers, Etc., 1/2 and Less**

—An excellent opportunity to buy small gifts for holiday presents at about half price or less! Articles that are easily and quickly embroidered and very effective.

**PIN CUSHIONS, 1/2**

—Muslin and satin cushions in different colors and sizes. Broken lines—some slightly soiled from display or handling. Wednesday at 1/2.

**LUNCHEON SETS, 29c**

—14-piece luncheon sets, stamped on white linene, to embroider in simple conventional patterns. Japanese effects in cross-stitch designs.

**Artificial Flowers Were 12c to \$2.00 1/2**

—A big assortment of beautiful artificial flowers for decorative purposes. Included are roses, poppies, dahlias, chrysanthemums, etc. There are also a number of dainty filled flower baskets, pretty for table decorations. While the lot lasts, Wednesday—1/2 price!

**EMBROIDERY THREAD, 1/2**

—Broken line of Royal Society and D. M. C. embroidery cotton in staple colors and odds and ends of crochet thread of standard make at 1/2.

**COLORED FRINGE, 1/2**

—Brown and green fiber silk fringe. Broken lines of various shades and widths, selling originally at 65c to 75c per yard. Wednesday at 1/2.

—Art Needlework Shop, Second Floor.

**Wm. Rogers' "Grecian" Silver**

—We are exclusive agents for Wm. A. Rogers' silverware—heavily silver plated on an 18% pure nickel silver base and GUARANTEED FOR 25 YEARS. We have ready for your choosing tomorrow a complete assortment of pieces in the beautiful "Grecian" pattern illustrated. Ideal for holiday gifts.

**Set of 6 Teaspoons at \$1.25.**

**Set of 6 Tablespoons, \$2.50.**

**Set of 6 Soup Spoons, \$2.50.**

**Set of 6 Dessert Spoons, \$2.25.**

**Set of 6 Coffee Spoons, \$1.25.**

**Berry Spoons priced, each \$1.25.**

**Cream Ladles priced, each 75c.**

**Sugar Shells, priced, each 35c.**

**Set of 6 Medium Flat Forks, \$2.50.**

**Set of 6 Medium Flat Knives, \$2.50.**

—Silverware Shop, Main Floor.

**New Chin Chin Collarettes \$2.50 and \$3.00**

—The newest conceits in real ostrich and marabou collarettes. Some are trimmed with black satin strings, others have bows of satin with marabou and ostrich tips. In black and natural color—they're very beautiful at \$2.50 and \$3.

**NEW MARABOU CAPES AND STOLES**

—Real ostrich boas in the becoming new styles are growing more and more fashionable every day. These have very long flues and are large and fluffy. In white, black and natural colors, either solid or in combination—they're priced from \$2.75 to \$15.

**\$7.50 BOAS AT \$4.38**

—Large, fluffy boas, in black, white and color combinations. Extra values and limited quantity—so early shopping is advisable.

**ANGORA WOOL SCARFS**

—Separate scarfs in all newest shades and color combinations. A large assortment of styles priced from 95c to \$5.00.

**\$27.50-\$39.50 Silk Dresses \$23.65**

—Some most attractive little dresses for afternoon and street wear, fashioned of taffets, satin, marquisette and novelty silks. All are made on the

**New Long Lines With Modified Bodice and Full Flaring Skirt.**

—The colors are navy, green, gray, beige, black and combinations. All sizes are here—and you will agree that they're exceptionally charming frocks at \$23.65.

—Apparel Shop, Fourth Floor.

**12c to 18c Yard Laces 10c**

—French Val and round-mesh laces for holiday work. Widths 1 to 2 1/2 inches. Very specially reduced Wednesday, yard only 10c instead of 12c to 18c.

**\$1 "Nevvatare" Dress Net 79c**

—Black, white, evening and street shades in wanted, durable "Nevvatare" net. 40 inches wide. The yard reduced from \$1 to 79c.

**Holiday Chiffons**

—40-inch, twenty shades, yard \$1. Chiffon cloth, 40-inch width, regularly \$1.25, priced, yard \$1.25.

—Lace Shop, Main Floor.

**Royal Baking Powder at 39c**

Purest and best; 5-lb. can \$1.85; 2 1/2-lb. can 95c; 1-lb. can 39c

**\$2.75 Curtains \$2.15**

—Well made Marquisette curtains with edgings and insertions. Desirable for living-room, dining-room or bedroom. Pair \$2.15.

**40c-50c Cretonnes 33c**

—Foliage cretonnes, very attractively colored—many in the popular bird patterns. Excellent materials for overdraperies. Yard 33c.

—Seventh Floor, Sixth Street

**\$4 Doz. Cut Glass Tumblers Set of 6 Wednesday for 99c**

—LESS THAN HALF PRICE tomorrow for these thin blown water tumblers in dainty "Daisy" pattern cutting, as illustrated. Articles of everyday utility in the home and very suitable for holiday gifts. The quantity is limited at this great price reduction—better arrange to be here early. Regularly dozen \$4.00, set of 6 for 99c.

—Basement.

**40c Sheeting Remnants Yard 35c**

5 to 15-Yard Lengths

—Remnants of best quality 9-4 bleached sheeting in 5 to 15-yard lengths. None will be cut.

**20c Cases 15c**

—Good pillow cases in 45x36 size. Each 15c. Dozen \$1.75.

**\$1 Cloths 75c**

—Hemmed table cloths of mercerized linnet, 64x64-inch, good wearing qualities, launder splendidly. Tomorrow reduced to 75c.

—Second Floor, Fifth Street

**\$22.50 Genuine Walrus Bags \$17.45**

—A delight to the traveler! A special group of 18-inch genuine mammoth walrus bags, absolutely genuine walrus. In russet and black, with heavy leather lining, spring catches and hand-sewed frames and corners—bags that will last a lifetime—and longer. Special for Wednesday only at \$17.45.

**\$6.50-\$7.50 Bags \$5.35**

—Traveling bags in tan and black leathers. Leather lined and well made. In 16, 17 and 18-inch sizes. Wednesday only at \$5.35.

**\$8.50 to \$11 Bags \$6.00**

—Suit and week-end cases for women and children. 18, 20, 22 and 24-inch sizes, in black, well made, and silk lined, with pockets. Slightly shewn worn, but excellent Wednesday values at \$6.

—Luggage Shop, Sixth Floor