

WAR SAVINGS PLAN OPPORTUNITY FOR SMALL INVESTORS

Sale of War Savings Stamps and Thrift Stamps to Be Begun December 3—Organization Is Perfected.

District and State Chairmen Named to Launch Department of Treasury Department in War Finance.

"The money end of the war savings campaign is the least important. The great thing is the spirit of cooperation that can be aroused between the people at home and the men at the front."

So reads a telegram received Saturday by C. S. Jackson, war savings campaign chairman for Oregon, from W. B. Ayer, who represented Mr. Jackson at the Washington conference of the committee, district and state directors with Secretary McAdoo last week.

In these words Mr. Ayer expresses in part the message conveyed by President Wilson in a recent utterance which he emphasized the impetus towards nationwide saving that the campaign will stimulate.

Valor, Alone, Not Sufficient

Valor, alone, will not deter Prussian despotism. The intelligent mobilization and use of America's great resources are factors as essential to victory. The immense financial operations necessary for the successful conduct of the war require the cooperation and support of the small investor and the man and woman of limited means.

Such is the gist of a recent statement made by Secretary of the Treasury McAdoo in addressing the directors and many of the state chairmen of the war savings committee who constitute the personnel of an organization which, through the sale of war savings stamps and certificates, brings the opportunity of sharing in financing the war within reach of all.

During the two Liberty loan campaigns, when the smallest amount that could be invested was \$50, frequent expressions of regret were heard from patriotic men and women, ready and anxious to do their part, but who could not afford to do so. The general use of war securities in smaller denominations was expressed in a recent letter addressed to the Journal by Mrs. C. C. Van Ordal, grand exalted ruler of the Neighbors of Woodcraft, who declared, "I wish it were possible for future Liberty loan bonds to be issued in denominations of \$5, \$10 and \$25, so that the people who have to do considerable scrimping to make their weekly expenses could gratify their patriotic ambition to assist the government by buying Liberty bonds."

War Savings Plan Devised

Through the war savings certificate plan which will be put into operation throughout the country beginning December 3, this demand will be met. Congressional action, approved September 24, authorizes the secretary of the treasury to borrow sums and issue therefor war savings certificates providing that the entire sum of such certificates outstanding at one time do not exceed \$2,000,000,000 and providing that no person shall be allowed to purchase more than \$100 worth of such certificates at any one time or hold an aggregate amount exceeding \$1000, these certificates to be obligations of the United States Treasury bearing a 4 per cent interest and exempt from taxation.

A war savings committee was organized with Frank A. Vanderlip of New York as chairman.

During the past week district and state directors have been named. District directors for the western states include: E. J. Brady of San Francisco, in charge of the work in Arizona, California, Idaho, Nevada, Oregon, Utah and Washington, and Colonel Fred W. Fleming of Omaha, Nebraska, in charge of the work in Arkansas, Colorado, Kansas, Missouri, Nebraska, New Mexico, Oklahoma, Texas and Wyoming.

State Directors in West

State directors in the west have been named as follows: California, G. A. Davidson, San Diego; John S. Drum, San Francisco, Idaho, ex-Governor James H. Hawley, Boise; Nevada, Fred J. White, Reno; Oregon, C. S. Jackson, Portland; Washington, Daniel Kelleher, Seattle; Arkansas, Moorehead Wright, Little Rock; Colorado, John Evans, Denver; Kansas, P. W. Goebel, Kansas City; Missouri, Festus J. Wade, St. Louis; Nebraska, Ward M. Burgess, Omaha; New Mexico, Hallet Raymond, Las Vegas; Oklahoma, Ramsey Oklahoma City; Texas, Louis Lipsuch, Dallas; Montana, H. W. Turner, Butte, and Wyoming, H. G. Knight.

The sale of the war savings certificates will begin December 3. These government obligations will be evidenced by stamps of two denominations, war savings stamps and thrift stamps. The war savings stamp will cost \$4.12 each if purchased prior to February 1, 1918. Each month thereafter the stamps will cost 1 cent more. They will have a 45 maturity value January 1, 1923, the difference between \$5 and the purchase price representing the interest paid by the government.

The thrift stamps, costing 25 cents each are to be affixed to a thrift card. The card when filled at a cost of \$4 may be exchanged for a war savings stamp by paying the difference between \$4 and the current price of a war savings stamp.

War savings and thrift stamps will be on sale at war savings stamps and other authorized agencies and exchanges of thrift stamps will be made at the same places.

Surrender Privilege Allowed

Upon the purchase of his first war savings stamp the buyer will receive a certificate having spaces for 20 stamps.

If the certificate is filled with stamps before February 1, 1918, for example, the cost will represent \$4.42. This certificate can be redeemed January 1, 1923, for \$100, this amount representing the principal sum and accrued interest at the rate of 4 per cent compounded quarterly.

The privilege of surrendering a certificate before maturity is provided for those who, after investing, may find themselves in need of funds. Upon 10 days written notice after January 1, 1918, certificates will be redeemed at cost plus an increase of 1 cent a month on each certificate surrendered. This redemption is rendered impossible.

Place Your Order Now for Personal Greeting Cards

Our stock is complete with all the approved forms for Christmas and New Year. Many original designs, some exclusive to us. All work executed in the best of taste on highest quality card stock. Special cards for the soldier boys. —Stationery Shop, Main Floor.

Now Ready—The New Advance "Butterick" Patterns

December advance Butterick Patterns are in; also December advance Fashion Sheets for free distribution. Winter "Butterick Fashions" here at 25c copy and any 10c or 15c Butterick Pattern included free. —Pattern Shop, Second Floor.

The Quality Store of Portland

Meier & Frank Co.

THE QUALITY STORE OF PORTLAND

7th St., North, Portland, Ore.

Lb. Can Baking Powder 39c

Royal Baking Powder, \$1.90.
Coffee, M. & F. special blend, 40c grade, tomorrow, lb., 29c.
Elbow-cut Macaroni, best quality, Portland-made, 5-lb. pkg., 35c; 2-lb. pkg., 18c.
Sunbrite Cleanser, Swift's, 3 cans, 13c.
—Ninth Floor, Fifth Street.

TOYTOWN

Is ready for the thousands of little ones who will come to Meier & Frank's for Christmas toys and dolls and games. Greatest toy store in the West. Bring the children to Toytown when in the store—and it's worth a special visit from grown-ups as well as little ones. —Fifth Floor, Sixth Street.

With Thanksgiving Only 9 and Christmas 30 Shopping Days Away—There Will Be Intense Interest in This Great Sale of Handkerchiefs for Men, Women and for Children

ALL at Worthwhile Reductions Some Less Than Present Wholesale!



Great New Stocks at Big Savings Buy Liberally for Self and Gifts

TOMORROW begins what is, perhaps, everything considered, the greatest sale of handkerchiefs ever held by this or any other store in the West. An immense selection representing many thousands of dollars of the finest handkerchiefs for the whole family. All new, crisp, fresh, perfect merchandise and assortments lack nothing in completeness or variety. Purchased advantageously by us, many months ago, and all reduced for this sale to prices that cannot be equalled for lowness.

Men and Women! Here Are Wonderful Savings!

Owing to great reductions in prices we cannot fill phone orders from this sale. See our Fifth street window displays today. Come with the thousands who will be here to buy handkerchiefs from the time that our doors open tomorrow. Our entire Center Aisle Bargain Square is given over to this sale.

MEN'S

MEN'S INITIAL KERCHIEFS 12½c

Regularly 17c. Men's fancy wraith initial Kerchiefs. Conventional design, with block initials on fine, sheer cloth. Plain white, ¼-inch hemstitched hem; full regulation size.

MEN'S LINEN KERCHIEFS 17c

Men's PURE LINEN Handkerchiefs. Plain white. 3 for 50c.

MEN'S INITIAL KERCHIEFS 17c

Regularly 25c. Men's fine, sheer Kerchiefs in all white; neatly embroidered wreaths; small block initials; ¼-inch hemstitched hem; 3 for 50c.

MEN'S LINEN KERCHIEFS 25c

35c values. Men's ALL LINEN Kerchiefs, finished with ¼-inch hemstitched hem. Medium weight linen in plain white. Suitable for initialing. Full regulation size.

MEN'S INITIAL KERCHIEFS 25c

Regularly 35c. Fine, sheer Kerchiefs in satin stripe cord effect borders with plain block initials in hemstitched circular designs; ¼-inch hemstitched hems.

MEN'S LINEN KERCHIEFS 39c

Regularly 50c. Men's PURE LINEN Kerchiefs, MADE IN IRELAND. All have the new turned hem and woven corded border. Large block initials, hand embroidered, also plain hemstitched Kerchiefs without initials. Limited number.

WOMEN'S

WOMEN'S INITIAL KERCHIEFS AT 10c

Women's initial Kerchiefs, with white and colored embroidered corners in many designs. Hemstitched and rolled edges. Colored rolled hems and colored initials. Hemstitched border, with white initial.

WOMEN'S LINEN KERCHIEFS AT 13c

Women's PURE LINEN embroidered Kerchiefs, sheer and medium weight. Dozens of styles to choose from, both white and colored; 6 for 75c.

WOMEN'S LINEN KERCHIEFS AT 14c

Women's ALL LINEN initialed Kerchiefs, in sheer and medium weight. Almost every kind of initial. White and colored styles of embroidery; ¼-inch hemstitched hem; 6 for 80c.

WOMEN'S LINEN KERCHIEFS AT 17c

Women's ALL PURE LINEN Kerchiefs of a fine, sheer quality. A few in medium weight. Embroidered spray and wreath initials. White and colored embroidery. Many styles; 3 for 50c.

CHILDREN'S

BOX OF TWO KERCHIEFS 4c

Regularly 12½c. Japanese hand-painted boxes, containing two children's handkerchiefs, white and colored hems.

WOMEN'S, MISSES' KERCHIEFS AT 5c

Women's and misses' initialed Kerchiefs. Dozens of white and colored styles of initials. Plain and wreath designs.

CHILD'S SILK KERCHIEFS 5c

Regularly 10c. Children's white silk Kerchiefs with colored designs of characters printed in the corner.

THANKSGIVING SALE OF Hats \$15.00 to \$35.00

Hats

Imported Models ¼ Off

This sale of beautiful dress and semi-dress Hats from famous importers offers a wide choice of distinctively handsome and many exclusive models. Good values at the regular prices of \$15 to \$35—tomorrow, ¼ off.

Our \$5 to \$12 Untrimmed Shapes Also ¼ Off

All untrimmed shapes in Lyons and Panne velvet and Hatters' Plush materials.

All Flowers and Fancy Feathers ¼ Off

—Millinery Shop, Fourth Floor.

THANKSGIVING Linens in finest qualities and broad selections at good savings—many at "old" low prices—Second Floor.



The Meier & Frank Store Announces for Tomorrow

A Sale of MODEL GOWNS

From America's Most Famous Designer—FIVE ILLUSTRATED

MOSTLY ONE OF A KIND ON SALE AT TWO PRICES SALE BEGINS AT 9 A. M.

These are models from the same famous artist-designer whose creations never fail to delight the women of Portland. These gowns are the equal of, if not superior to, those from the same renowned house we have offered in any previous sale. Dresses for street, afternoon, evening and dinner wear. In jersey, serge, Duvetynne, chiffon velvets, satin, crepe meteor, Georgette, laces and nets.

Black, navy, brown, old blue, dark rose, beetroot, plum, taupe, gray, green, tan, silver, white, exquisite evening shades. We can assure our patrons that for quality, distinctiveness, style authenticity and beauty of line, fabric, trimming and color, this collection of high-grade dresses is unsurpassed.

If bought in the regular way, these dresses would cost from \$65.00 to \$150.00 and more. As there is mostly one of a kind we advise early selection tomorrow.—Apparel Shop, Fourth Floor.

Entire Bargain Square, Main Floor, Given Over to This Sale

Dining-Room Furniture

A few suggestions in excellent Thanksgiving furniture, suites and separate pieces at splendid savings:

\$535.00 William and Mary Oak Dining-room Suite made by Berkeley & Gay, consisting of 72-inch buffet, 54-inch round table, china cabinet, serving table, five chairs and one arm chair with leather top, as illustrated, for \$395	\$9.75 Mahogany Dining Chair, cane seat, Adam design,	\$12.25 Solid Oak Chair, wax finish, box seat
\$250.00 Jacobean Dining-room Suite of Imitation Mahogany, consisting of buffet, serving table, china cabinet, dining table, five chairs and one arm chair.....	\$15.75 Arm-Chair to match \$11.75	\$28.75 Mahogany Dining Table, Adam design, 6 feet extension, 48-inch top
\$232.00 William and Mary Dining-room Suite in American walnut or mahogany, 10 pieces.....	\$17.50 Arm Chair to match, on sale at	\$21.50 Jacobean Dining Table, 48-inch top, 6 ft. extension.....
\$300.00 Fumed Oak Table, 48-inch top	\$5.95 Mahogany Dining Chair, leather seat	\$19.75 Jacobean Square Table, 48x48 top, 8 feet extension.....
\$39.00 Jacobean Round Table, 42-inch top, 10 ft. extension.....	\$9.75 Arm Chair to match.....	\$26.00 Solid Oak Dining Table, wax finish, 42-inch top.....
	\$8.50 Jacobean Dining Chair, cane back, leather seat.....	\$9.95 \$323.25 William and Mary Dining-room Suite in American black walnut
	\$13.50 Arm Chair to match \$8.75	\$195.00 Mahogany Dining Table, William and Mary design, 8 feet extension, 48-inch top.....
	\$75.00 Mahogany Dining Table, made by Berkeley & Gay, 54-inch top	\$47.50
	\$59.50	
	\$32.00 Light Fumed Oak Table at only	\$23.50

—Furniture Shop, Eighth Floor.

Roasters and Casseroles

For Your Thanksgiving Dinner

Savory Roasters

Savory Roasters—self-basting, self-browning and they keep all the juices in. When you wish to save food money, use this roaster; buy cheaper cuts and smaller ones; less expensive roasts cook up tender and there is no shrinkage—you take from your oven all you put in.

Large Savory Roaster \$1.75 .	Small Savory Roaster \$1.10 .
Dark Glazed Small Savory Roaster \$2.25 .	Dark Enamel Large Savory Roaster \$3.25 .
Dark Glazed Large Savory Roaster \$2.75 .	White Enamel Small Savory Roaster \$3.00 .
Dark Enamel Small Savory Roaster \$2.65 .	White Enamel Large Savory Roaster \$3.75 .

Casseroles with nickel frames in pierced designs—4 different patterns.

\$2.50 Casseroles \$1.98	\$4.75 Casseroles \$3.69
\$3.50 Casseroles \$2.79	\$7.00 Casseroles \$5.48
\$4.50 Carving Set, 3 pieces, special tomorrow at only \$3.29	

Food Choppers, Coffee Percolators, Dinner Sets, Glassware—Everything for the Thanksgiving Table at Moderate Prices. —Housewares Section, Basement.

Dining-Room Furniture

Easy Terms of Payment If Desired

\$16.00 Jacobean Dining Table, 42-inch top, 6 ft. extension.....	\$12.50
\$15.00 Solid Oak Chair, wax finish, box seat.....	\$3.00
\$28.75 Mahogany Dining Table, Adam design, 6 feet extension, 48-inch top	\$21.50
\$35.50 Jacobean Dining Table, 48-inch top, 6 ft. extension.....	\$19.75
\$33 Jacobean Square Table, 48x48 top, 8 feet extension.....	\$26.00
\$15.00 Solid Oak Dining Table, wax finish, 42-inch top.....	\$9.95
\$323.25 William and Mary Dining-room Suite in American black walnut	\$195.00
\$65.00 Mahogany Dining Table, William and Mary design, 8 feet extension, 48-inch top.....	\$47.50

Announcing the Opening of Meier & Frank's Great Christmas Phonograph Club

Members of the Meier & Frank Christmas Phonograph Club enjoy the fullest choice of the most famous talking machines in the world. They are not restricted to any one make—they are not restricted to any particular model. Our stocks of all standard lines are most complete—although other dealers are suffering from a present or anticipate a future shortage. Here there is no other restriction in the matter of choice than that which you may care to impose on yourself for reasons of price, size or such. And at whatever price you desire we will arrange the easiest terms of payment.

Join Our Club Tomorrow

A small initial payment secures a modern musical instrument and brings the world's best music to your home. Or if desired we will hold for Christmas delivery or any other time you may specify. You will never miss the small payments and you will lay up a wealth of Christmas cheer and entertainment of the highest order by joining our Phonograph Club.

Our Record Stock Is 99% Complete

A further reason why you should join our Christmas Club and enjoy its many benefits. Come in person and we will be glad to explain these benefits to you more in detail. See the different makes here side by side—hear them demonstrated in our sound-proof parlors—that's the only satisfactory way to decide. —Phonograph Shop, Sixth Floor.

This Store's Reputation for Fine FURS

is fittingly upheld by our present stocks. The new and authoritative in fur fashions can be seen here, all carefully selected and expertly fashioned. Large and varied stocks of reliable furs are offered in sets and single pieces at most advantageous prices. There is safety and satisfaction in purchasing furs at Meier & Frank's. Our assortments embrace

Furs of Every Color, Style and Kind

Marmot scarfs \$6.50 to \$20. Muffs \$7.50 to \$12.50. Japanese Mink or Opossum scarfs \$12.50 to \$29.50. Muffs \$10 to \$30. Beaver collars \$16 to \$45. Muffs \$25 to \$37.50. Wolf animal scarfs \$25 to \$60. Muffs \$25 to \$37.50. In taupe, black, brown, gray and natural. Hudson Seal (plucked muskrat) capes, collarettes, scarfs and throws \$20 to \$150. Muffs in catenae or melon shape \$17.50 to \$45. Foxes, natural and dyed in all soft tones, priced in sets from \$65 to \$150.

Novelty scarfs and sets of Fisher, Skunk, Blended Sable, Marten and Mole-Nutria at a wide range of moderate prices. CHILDREN'S White Coney fur sets \$2.50, \$3.75, \$5.50, \$8.50, \$10. Thibet, Muskrat, Mouffon and Gray Fox sets \$6.75, \$8.50, \$12.50, \$15, \$22, \$25. —Fur Shop, Fourth Floor.

Blouses \$4.45 and \$5.85

Here is an opportunity for real substantial savings on splendid new Crepe de Chine and Georgette blouses—two models at each of the above prices.

Come and see these blouses—examine them closely—and note the beautiful fabrics of which they are made, the high character of workmanship, the full, generous way in which they are cut and the fact that they are perfect fitting.

Just a limited quantity and all are so very desirable that they won't stay with us long—we advise early selection tomorrow at the above prices. —Blouse Shop, Fourth Floor.