

LOADING RELIEF SHIP COMPLETED SATURDAY NIGHT

Boy Scouts, Armenian Relief Officials and Ship Officers Celebrate Probable Sailing Tuesday

Perhaps someday soon there'll be things good to eat in starving Armenia. Perhaps even the people will smile again. But even if these for long do not come to pass, hearts must be lighter when the first relief vessel from the United States food administration steams up the Euphrates river.

Loading of the million-dollar grain cargo to be taken out of the Columbia river Tuesday by the 900-ton steamer Bearport was being completed Saturday night. To celebrate America's bounty and faith in the Near Eastern republics 150 Boy Scouts, Armenian relief officials, newspaper men, ship officers and their wives gathered on the deck Saturday afternoon and ate dinner.

It was a gay affair. Bright-colored flags and banners formed a background for tables laden with food. Pies, cakes, ice cream, lemonade and other delicacies only dreamed about by the Armenians were spread.

The cameramen took more photographs in the unusual picture history of the first relief ship to leave the Pacific Coast for the Near East. When the Bearport arrives in the Euphrates, about six weeks hence, the Armenians will be graphically shown how the Bearport was built, how its cargo was grown, harvested and made ready for shipment, how its completion was celebrated, and then how the loaded craft looked as she steamed to sea.

The dinner was given while the ship was still receiving cargo at the Pacific Coast elevator docks on the east side of the Willamette.

Nerses Carizian, Armenian boy, who escaped to America and only recently arrived in Portland to live with his uncle, A. and H. O. Carizian, was one of the honor guests at the dinner. He still is unable to speak much English, but took great delight in appearing in photographs that will show his fellow-countrymen the generosity and "wealth" of the Americans. Accompanying him was Miss Hazel Carizian, his cousin, who came to America 14 years ago.

The Bearport was built for the Emergency Fleet corporation by the G. M. Standish Construction corporation, Vancouver, Wash. The Columbia-Pacific Shipping company will operate the steamer for the food administration. Captain William A. Gallagher, formerly master of the steamer Beaver, and lately an officer in the navy, is in command of the Bearport.

Big Lumber Shipment
Astoria, March 6.—Lumber amounting to 27,134,194 feet was shipped out of the Columbia river during February, according to statistics compiled by Alex. Karinen, deputy collector of customs for Oregon. This record is slightly lower than the January record. During the month 28 vessels loaded lumber at mills in the lower river, and 11 in the upper district. Nineteen vessels carrying 19,324,000 feet went to California, four vessels with 4,333,145 feet went to Atlantic ports, and the remainder carried 8,667,449 feet to Pacific ports.

Installing Buffer Rails
Workmen have been engaged for some time in placing buffer rails on the ferry W. S. Mason, which is to be replaced in service soon on the Lower Albina run. The buffer rails are of an Australian type known to the market as Iron buck. This wood is specially adapted to rough service, and is very expensive, being marketed now at the rate of \$1200 per thousand feet.

News of the Port

Departures, March 6
Cello, American steamer, for St. Helena for San Pedro via San Francisco, passengers and mail.

Via at Astoria Monday
High Water 2:30 A. M., 2:55 P. M.; Low Water 8:23 P. M., 7:22 P. M.; 9:53 P. M., 1:15 P. M.

WEATHER
Portland and vicinity—Sunday, fair; southerly winds.
Oregon—Sunday, fair; moderate southerly winds.
Washington—Sunday, rain in the west portion, fair in the east portion; increasing southerly winds.

WEATHER
Local Data
Portland, March 6.—Highest temperature, 57 degrees; lowest temperature, 35 degrees; river wind, 15 miles per hour.

TRANSPORTATION

TRAVEL BY STEAMSHIP

ADMIRAL LINE

S. S. CITY OF TOKYO
Sails from Portland 9:00 P. M., March 11, for Honolulu, Kure, and San Francisco, connecting with steamer to Los Angeles and San Diego.

S. S. CITY OF SEATTLE to Glasgow and way ports, March 11.

S. S. SPOKANE to Seattle and way ports, March 12.

S. S. ADMIRAL EVANS to Seward and way ports, March 12.

Ticket Office 101 Third Street
Freight Office, Municipal Dock No. 2
Phone WA 8241
PACIFIC STEAMSHIP COMPANY

San Francisco

S. S. ROSE CITY

DEPARTS 12 NOON

Monday, March 15

FROM AINSWORTH DOCK
FARE INCLUDES BERTH AND MEALS
DAY TICKET OFFICE, 3D AND WASH.
PHONE WA 8241

FREIGHT OFFICE, AINSWORTH DOCK
PHONE BROADWAY 268
SAN FRANCISCO & PORTLAND
S. S. LINES

AUSTRALIA

NEW ZEALAND AND SOUTH SEAS
Via Tahiti and Rarotonga. Mail and Passengers
Service from San Francisco Every 28 Days
Union S. S. Co. of New Zealand
230 California St., San Francisco
By Local Steamship and Railroad Agents.

ARMENIAN RELIEF SHIP SAILS TUESDAY



Top—Boy Scouts celebrate sailing of steamer Bearport with first relief cargo to leave Pacific coast direct for Near East. In right foreground is Nerses Carizian, recently arrived in Portland, who was a Boy Scout in Armenia. Center—Officers who will man Bearport when it leaves Portland next Tuesday. From left—Third Assistant Engineer P. F. Campbell, Second Assistant Engineer H. A. Shawk, First Assistant Engineer C. R. Anderson, Chief Engineer Ed Griffin, Captain William A. Gallagher, Port Steward J. D. Vaughn, First Officer John A. Anderson, Third Officer P. B. Stuart. Below—Steamer Bearport loading at Pacific Coast Elevator docks.

reading, 8 a. m., 4.1 feet; change in last 24 hours, none; total rainfall 12.5 p. m. to 5 p. m., none; total rainfall since September 1, 1919, 22.38 inches; normal rainfall since September 1, 1919, 22.38 inches; deficiency of rainfall since September 1, 1919, 10.40 inches; sunrise, 6:41 a. m.; sunset, 6:04 p. m.; total sunshine, 9 hours 30 minutes; possible sunshine, 11 hours 28 minutes; moonrise, 8:36 p. m.; moonset, 1:12 a. m.; barometer (reduced sea level), 30.2 p. m., 30.15 inches; relative humidity, 85 p. m., 88 per cent; noon, 40 per cent; 5 p. m., 41 per cent.

OBSERVATIONS

Observations taken at 5:00 p. m., Pacific time, March 6, 1920.

STATIONS	Max. Temp.	Min. Temp.	Precipitation	Wind	State of Weather
Baker	48	0	0	SE	pt. cloudy
Boston	48	18	36	W	clear
Chicago	18	0	10	SW	cloudy
Denver	8	0	0	SE	clear
Des Moines	14	0	10	NW	clear
Eureka	54	0	0	NW	clear
Galveston	64	0	0	SE	clear
Honolulu	80	0	0	E	clear
Julesburg	28	0	0	NW	snowing
Los Angeles	64	0	0	W	clear
Los Angeles	64	0	0	W	pt. cloudy
Medford	64	0	0	W	pt. cloudy
Minneapolis	64	0	0	W	clear
New Orleans	64	0	0	W	clear
New York	22	1.62	49	NW	clear
North Head	50	0	0	SE	pt. cloudy
North Yakima	48	0	0	N	pt. cloudy
Phoenix	76	0	0	W	clear
Portland	57	0	0	N	clear
Portland	57	0	0	N	clear
Roseburg	54	0	0	NW	clear
Sacramento	70	0	0	SE	clear
St. Louis	22	0	14	NW	snowing
San Diego	64	0	0	NW	clear
San Francisco	70	0	0	W	clear
Seattle	54	0	0	W	clear
Sioux	38	0	1	N	cloudy
Spokane	34	0	0	N	cloudy
Tacoma	54	0	0	N	cloudy
Tatous Island	64	0	20	E	cloudy
Vancouver	54	0	0	N	snowing
Valdosta	18	0	0	NW	pt. cloudy
Wilmington	28	0	20	NW	clear
Winchester	8	0	12	SW	clear

A. M. today, P. M. report of preceding day.

AT NEIGHBORING PORTS

Astoria, March 6.—Sailed at 10:30 last night: Steamer Rose City, for San Francisco, sailed at 3 a. m.; Steamer Santa Monica, for San Pedro, sailed at 7:30 a. m.; Steamer Halo, for San Pedro, arrived at 12:35 p. m.; Steamer Muna, from Aberdeen.

San Francisco, March 6.—Sailed at 2:30 a. m. Steamer Tiverton and Wapama, for Portland.

Balboa, March 5.—Arrived: Steamer Aniva, from Portland for New York.

Honolulu, March 5.—Arrived: M. S. Adm. May, from Portland for Sydney. Put in for engine trouble.

Galveston, March 6.—Sailed at noon yesterday: Steamer W. S. Porter, for Portland.

Rip Van Winkle at Boise Several Years Late With Affidavit

Boise, Idaho, March 6.—Rip Van Winkle, the second came to Boise this week.

D. P. Hays, who lives eight miles west of this city, appeared in the county auditor's office with a bounty affidavit issued to him February 6, 1902. The affidavit showed that Hays killed two coyotes on his ranch in September, 1901, and was entitled to \$150 each.

The county has not paid bounty on animals since 1905 and the fund from which bounties were paid has been out of existence for 15 years. The attorney general has been asked to rule on the matter.

"I've been too busy to come to town," declared Hays in explaining his absence from the city for 18 years.

Attractive Issues Are Offered Buyer By Portland House

Among the attractive issues offered by the Lumbermen's Trust company the following are listed:

The Lumbermen's Trust company will feature the following issues during the week:

Five hundred thousand Greater Vancouver sewer district 5 per cent bonds, dated April 1, 1920, and due April 1, 1923. The bonds are secured by \$725,000 lodge term securities. These bonds will be offered on a 7.25 per cent basis.

Twenty-nine thousand city of The Dalles, Or., 6 per cent bonds, general obligation, dated March 1, 1920; due serially from March 1, 1923 to 1928. Offered to yield the investor 5.25 per cent.

Twenty thousand city of Mount Angel 5 1/2 per cent water bonds, dated January 1, 1920, and due January 1, 1925. The bonds are the general obligation of the city and will be offered on a 5.25 per cent basis.

One hundred thousand province of Ontario, Canada, five year 5 per cent bonds, due March 1, 1923. General obligation of the province of Ontario, the largest and wealthiest province in the dominion. These bonds are being offered exclusively throughout the entire country on a 7 per cent basis.

Reports from Canada indicate, stated John A. Keating, president of the Lumbermen's Trust company, "that by an agreement among the Canadian banks, bond dealers and stock brokers reached after consultation with the dominion government, the importation of securities from outside Canada, ceased on February 26. The agreement was entered into by the Bond Dealers' association, the Montreal and Toronto stock exchanges and the Canadian Bankers' association. While it is still too early to determine the effectiveness of this embargo, the cutting off of the supply of Canadian securities, will probably mean an advance in price."

Peter View of Bend Gone, Suicide Feared

Bend, March 6.—Fear has been expressed for the safety of Peter View, a local contractor. View left Bend some time Tuesday, presumably to go to Portland, but a wire from Arthur View of that city indicates that View did not go to his home. View is a widower, about 58 years old. One of his employees said today that View remarked that he heard a voice of his dead wife calling him. It is believed that View may have committed suicide.

AVIATING PRICES ARE EXPECTED TO CAUSE MORE HARM

Inflation, Curtailment of Credit and Labor Unrest Due From High Costs, Says Grant Smith.

"The present and upward trend of prices can be expected to produce at least three important results—inflation, curtailment of credit and labor unrest." Such is the belief of Grant Smith, president of the Peninsula National Bank of Portland. In reviewing the conditions as they exist today, the bank's March business letter states:

CREDIT TO TIGHTEN

"Observation teaches us that on a rising price market, business becomes more and more active, but when prices reach the high point and begin to decline business falls off and becomes no longer profitable. Doubtless the influx of gold into this country during the war served as a basis for the expansion of credit and the advance of prices. And, inasmuch as there yet remains a vast shortage of steel, machinery, iron and labor, it may safely be presumed that the present high level of prices will obtain for an indefinite period. Because of these general conditions it has become advisable to begin the curtailment of credit heretofore extended with some degree of promiscuity. "Preparations for this period should be under way by the banks and by the people in general. The statement may also be properly made that it is not the function of a bank to extend credit to business in the making; in other words, pioneer development or unstable expansion. But one of the prime functions of a bank is to extend credit to a deserving business at a time when financial depression appears. Then is the time money is needed, and hence it behooves banks and business to institute a gradual curtailment of credit with a view to affording themselves proper protection by an ample margin of safety.

BUY ONLY NECESSITIES

"So far as labor and production are concerned, the following salient facts cannot escape notice and consideration. They unquestionably have a very considerable bearing upon the present level of prices. First of all, it cannot be unqualifiedly stated that a shortage of labor exists—the shortage exists in decreased production and increased inefficiency rather than in the shortage of laborers. The Westinghouse Electric company estimates that the American laborer has fallen off about 20 per cent in productive effort as compared with prewar days. Thus there is produced at a cost of \$1, about 70 cents worth of work. The relation between high prices and production becomes apparent as this situation is studied. Assuredly there is one effective means of reducing prices—stop purchases of everything except bare necessities. This, however, would doubtless have a distressing effect upon industries."

Banks in Yakima Gain in Deposits

Yakima, Wash., March 6.—The six banking institutions of the city held a total of \$12,531,151 on deposit February 28, a gain of 46.5 per cent over the call of March 4, 1919. The deposits have dropped off a million since the call of December 31, 1919, but the money has been used in the payment of loans made to cover harvesting of the fruit crops. Considerable money has been withdrawn to finance spring improvements and for construction work generally.

PACIFIC COAST BANK STATEMENT

Clearings	Portland Banks	Year Ago
Monday	\$ 7,049,511.46	\$ 5,281,354.38
Tuesday	6,059,368.10	5,122,356.69
Wednesday	7,129,951.80	4,610,050.06
Thursday	5,881,217.95	4,409,708.04
Friday	5,673,965.38	4,881,143.82
Saturday	5,771,245.58	3,400,239.03
Week	\$38,475,263.27	\$27,614,847.90

Clearings Saturday \$ 6,097,927.00
Balance Saturday \$12,223,852.00

Clearings Saturday \$20,762,262.00
Balance Saturday \$10,223,920.00

Accept this Book

with our Compliments

HERE is a complete and convenient little book, pocket size, for recording your 1920 income. Different classifications enable you to keep accurate track of returns from all sources.

Write or Call

The United States National Bank

Sixth at Stark, Portland, Oregon

CREDIT BASED ON CONFIDENCE

BANKING METHODS OF TODAY AIM TO DISPELL MYSTERY

Institutions Have Nothing to Conceal From Public and Business Is Very Strictly Regulated.

By Martin E. Fitzgerald

Of Ladd & Tilton Bank
(Copyrighted, 1920.)

In the writing of these articles it will not be my aim to attempt anything like a long, tedious, technical treatise on the subject of banking. My object, rather, will be to give, in as simple and unobscured a manner as possible, a clear and fairly general explanation of the functions of a bank, for the benefit of those persons who have had little or no experience in banking matters and who might wish to open an account with some bank. If they realize the benefits they would derive from such a connection and the ease with which they may be obtained, the first of a series of articles dealing with banking, prepared exclusively for The Journal.

Unfortunately, in days gone by the general public was inclined to regard the bank as a mysterious institution, secretive in its methods of doing business and designed to cater to the interests of a favored few. Whatever the conditions that gave rise to this impression of former days, the publicity work engaged in by banks of our own day are which the banks of olden times were. Certainly there is nothing mysterious, or secretive, or exclusive, about the banking institutions of the present day. No body of business men in the country are subject to a call from the comptroller of the currency for a report on its financial condition—the accuracy of which must be attested under oath by not merely one, but three or four of the officers and directors of the bank—and to examination without warning by federal, state and clearing house examiners. No other business is so closely watched nor subjected to such thorough scrutiny regarding its methods and operations as the banking business. In no other enterprise is the confidence and cooperation of the public so cordially solicited, and so urgently needed, in order that the general prosperity of the country may not suffer.

TIDE WORLD AFFAIRS

Happily there has been apparent in late years a breaking away from the traditional distrustfulness that for so long worked a hardship on the banking interests of the country, and made progress in all lines of industry difficult and liable to lengthy and disastrous interruptions. This change of attitude, which has become more and more marked since the federal reserve system went into operation and its beneficial effects upon the financial status of the country have become so widely recognized and appreciated, has been quickened and strengthened by the magnificent work done by American bankers during the trying years of the world war, when they grappled with and successfully controlled financial conditions of a nature and magnitude beyond any previous experience in the history of the world.

The civilized world has had reason to applaud the patriotism as well as the financial acumen of the American banking profession. Referring to the work they performed the comptroller of the currency, in his fifth annual report, recently submitted, says: "The banks of the country have proved themselves fully equal to the enormous strain and burden put on them by the task of financing the war in time of stress and demands unprecedented in history. While doing this they have won for themselves growth and prosperity heretofore unknown. This change of attitude, recently submitted, says: "The banks of the country have proved themselves fully equal to the enormous strain and burden put on them by the task of financing the war in time of stress and demands unprecedented in history. While doing this they have won for themselves growth and prosperity heretofore unknown. 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