

G. S. JACKSON, Publisher
(He cannot be contacted, but cheerful and
entirely as you would have them to be.)

Published every week day and Sunday morning,
at The Journal Building, 100 Broadway and Yamhill
street, Portland, Oregon.

Entered at the postoffice at Portland, Oregon,
for transmission through the mails as second
class matter.

TELEPHONES—Main 7172, Automobile 560-51.
All departments reached by these numbers.

FOREIGN ADVERTISING REPRESENTATIVE
Benjamin & Keimig Co., Brunswick Building,
229 Fifth Avenue, New York; 900 Madison
Building, Chicago.

THE OREGON JOURNAL reserves the right to
reprint advertising copy which it deems ob-
jectionable. It also will not print any copy
that in any way violates public morals or
that cannot readily be recognized as adver-
tising.

SUBSCRIPTION RATES
By Carrier, City and Country
DAILY AND SUNDAY

One week DAILY \$1.10 One month \$3.05
One month SUNDAY \$1.10

By MAIL, ALL PAYABLE IN ADVANCE
DAILY AND SUNDAY

One year \$28.00 (Three months \$8.25
Six months \$12.25 One month \$1.10)

DAILY (Without Sunday)

One year \$20.00 (Three months \$6.00
Six months \$9.00 One month \$1.10)

WEEKLY (Without Sunday)

One year \$11.00 (Three months \$3.50
Six months \$5.50 One month \$1.10)

Three rates apply only in the West.
Rates to Eastern points furnished on applica-
tion. Most remittances by money order, Express
Order or Draft. If your postoffice is not a
Money Order Office, 10-cent stamps will be
accepted. State all remittances payable to The
Journal, Portland, Oregon.

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

Copyright, 1920, by The Press Publishing Co. (The New York World)

HE FOUGHT THE FARM LOAN SYSTEM

WARREN G. HARDING, candidate for the presidency, made a hard fight in the United States senate to defeat the bill for a farm loan system. (See Congressional Record, page 6849.)

He made speeches against the bill, and presented to the senate the argument of a farm mortgage banker, in which appeared the following:

In almost every section of this bill there is error on some important point in respect to minor details, and its general plan is rendered utterly vicious by TWO MONSTROUS OBJECTS, WHICH ARE AN UNJUSTIFIABLE USE OF THE CREDIT AND CREDIT OF THE UNITED STATES GOVERNMENT FOR A SPECIAL CLASS OF PRIVATE INDIVIDUALS AND THE CREATION (too soon after the postal banks) OF ANOTHER GOVERNMENT BANK SYSTEM. THE CREDIT OF THE UNITED STATES GOVERNMENT IS NOT TO BE USED FOR THE CREDIT OF A SINGLE PRIVATE INDIVIDUAL, AND THE CREDIT OF THE UNITED STATES GOVERNMENT IS NOT TO BE USED FOR THE CREDIT OF A SINGLE PRIVATE INDIVIDUAL, AND THE CREDIT OF THE UNITED STATES GOVERNMENT IS NOT TO BE USED FOR THE CREDIT OF A SINGLE PRIVATE INDIVIDUAL.

The words were the words of a farm mortgage banker, but Senator Harding presented them to the senate. This was after the farmers of America had been struggling for a generation to get a farm loan system that would enable them to secure loans on long time at low rates. They were always fought by farm mortgage bankers and farm mortgage loan companies, just as they were fought in this instance by the farm mortgage banker whom Mr. Harding represented on the floor of the senate.

The railroads had always had long time interest at low rates. The big manufacturing companies had had the same privilege. The interest rates to railroads ran as low as 3 per cent and the loans extended through periods of 30 and 40 years.

The homes of farmers kept going under the mortgage. Farmers became renters on the farms their fathers had owned. Interest on the mortgage was high, the loans were on short time and the fees which they had to pay for renewals ate up the earnings of the farm, and all together, the mortgage took the farm away from them. The loss of their farms by the owners went on so swiftly that in 1910, 38 per cent of the farms in the country were operated by renters.

When, finally, a bill for a farm loan system was introduced in the senate by Senator Hollis, at the request of President Wilson, Senator Harding became its opponent. He presented a document that denounced it as "utterly vicious," that said it had "two monstrous objects," and said the bill was "an unjustifiable use of the cash and credit of the United States government for a special class of private individuals," of course meaning farmers. Harding said it was "absolutely unnecessary and fraught with grave danger."

Here is another thing said by Senator Harding in his fight against the bill: I will not assume to say that conditions in Ohio are altogether like those in other states in the union, but I say that there is no more need for a measure of this kind for the agriculturists of the state of Ohio than for the agriculturists of any other state. I say that there is no more need for a measure of this kind for the agriculturists of the state of Ohio than for the agriculturists of any other state. I say that there is no more need for a measure of this kind for the agriculturists of the state of Ohio than for the agriculturists of any other state.

Here is another statement by Senator Harding in one of his speeches opposing the bill: I know from personal contact with the problem that the average Ohio farmer can secure money more readily than any other person in the state, and he can secure it on less credit than any man in the mercantile or manufacturing enterprises. The rates of interest are NOT HIGH. If there is a loan made in the state of Ohio at more than 6 per cent interest, and it can be made for a short or long time, to suit the convenience of the customer, I only speak of this in passing, because to those of us in Ohio there seems to be NO OCCASION FOR THE PASSAGE OF SUCH A MEASURE. HOWEVER I WANT TO PRESENT TO THE SENATE THE VERY VALUABLE SUGGESTIONS OF THE DISTINGUISHED SENATOR FROM OHIO, WHO HAS WRITTEN TO THE NEW YORK TIMES SOMEWHAT AS FOLLOWS: THE HOLLIS BILL IS A USELESS AND DANGEROUS MEASURE. IT IS FULL OF FLAWS, INCONSISTENCIES, LOOPOLES, JOINTS AND MEANINGLESS HERBAGE, BESIDES LACKING INDISPENSABLE CLAUSES. WHILE IT VIOLATES THE CONSTITUTIONAL PRINCIPLES BY SUBSTITUTING THE CREDIT OF THE GOVERNMENT FOR THE CREDIT OF THE PRIVATE INDIVIDUAL, AND BY CLOTHING LAND CREDIT INSTITUTIONS WITH SAVING BANK POWERS AND ALLOWING THEM TO PYRAMID ON THEIR CREDIT AND INCUBATE THEIR ASSETS WITH LIABILITIES THROUGHOUT THE CREDIT SYSTEM.

Senator Harding failed to get a solid delegation in the Ohio Republican primaries in support of his candidacy for president. The Republican farmers of Ohio fought him. They distributed circulars quoting from his speeches against the farm loan system and citing his notorious "dollar-a-bushel wheat" speech, made in the senate when the war food bill was under discussion.

port them, even if they are dominated on the Republican ticket." The report is that the Non-partisans have 25,000 members in the state of Washington. There is probably an average of three votes to every membership, remembering that each member is usually the head of a family. This is a very large body of voters to read out of a political party.

Nor is this all. The Non-partisans in Washington are one of three groups in the Triple alliance in that state. The two other groups, consisting of organized labor and railroad workers, are also strong numerically. Presumably, Vice Chairman Jessup also means that these two groups, likewise ordered out of Mr. Jessup's party.

The Triple alliance is going to make a strong effort to capture the state government of Washington in the coming election. The probability is that the fight will tend to make state issues overshadow national issues. This is fully indicated by the declaration of Vice Chairman Jessup, who, as the opening gun in the state campaign, definitely reads all Non-partisan leaguers and presumably their allies in the triple alliance, out of his party.

Unless all signs fall there will be a veritable political upheaval, with party lines badly smashed and political issues much mixed in the state to the north by the time the November election rolls round.

Here is a recent problem in a teacher's examination, "If antogeny invariably imminates phylogeny, circumscribe the word giving the location of the Oureq; if not, under-score the word that locates the Mandible." Perhaps it isn't the inadequate salaries after all that is responsible for the shortage of teachers.

LOST IN THE FOGS
NOW we are told that Candidate Harding, preparatory to making a new speech on foreign relations, is holding conferences with men of all shades of opinion on "the merits of the league."

Does he yet know where he stands? Can he find out from the Chicago platform?

On July 22 he delivered a speech of acceptance, in which he discussed the league at length. Can't he find out from that speech where he stands on the league?

If he can't find out from the platform or from his speech of acceptance, why not ask Hiram? Friday, July 23, Hiram said in a public statement, "I congratulate Senator Harding on his firm stand against the League of Nations."

And if Hiram's congratulations and Hiram's voice of thunder can't tell him where he stands, perhaps Candidate Harding can find out from his speech delivered on his own front porch, August 1, when, speaking of the League of Nations, he said:

WE NEED TO BE RESCUED FROM OUR VISIONARY AND FRUITLESS PURSUIT OF PEACE THROUGH A SUPER-STATE.

FARM LOAN ACT NOT HALF DEAD

By Carl Smith, Washington Staff Correspondent of The Journal

Washington, Aug. 25.—Officials of the federal farm loan board view, with interest, though not with any great degree of apprehension, the efforts of the Farm Mortgage Bankers' association to kill off the farm loan act in the supreme court and the propaganda sent out by the apostles of private capital who want this field for themselves.

Charles E. Lobdell of the farm loan board points out that the main feature of the attack is the contention that the government cannot engage in the farm loan business because this is not a function of government, and that the same contention was overruled by the supreme court in the case involving the conduct of national banks.

"The farm loan case is the fifth in line on the docket of the supreme court for argument at the October term," said Judge Lobdell. "The court will meet on October 11, and our case should be reached in three or four days. The case will be defended by Charles E. Hughes. The opposition will be represented by William Marshall Bullitt of Louisville and Frank Regan of Kansas City, both able lawyers."

"The farm loan system was doing splendidly up to the time we were forced to suspend new loans. New associations were being formed in all parts of the country and the nonpaying period has passed. All the banks are earning money now."

"In the Omaha district the average loan is around \$4000. In Oregon, it is about \$2500, and in the southern tier of Louisiana, Alabama and Mississippi, it is about \$1300."

In the last congress effort was made to place the cost of administration upon the farm loan system, in place of the present method of maintenance by appropriation from the treasury. The board endorsed this change, taking the ground that the system is now amply able to pay its own way. Some of the friends of the farm loan system, however, objected, however, and although the change was favored by the senate, it failed in the house.

Failing in attack upon the constitutionality of the law, it is believed the mortgage bank interests will try to secure an amendment in the next session to do away with the tax exemption of farm loan bonds. This would help to bring the interest rates more nearly to level with the charges made by private institutions.

It is hoped the supreme court will pass on the case by the first of next year, when all the parties have had months between argument and decision.

Letters From the People

[Communications sent to The Journal for publication in this department should be written in plain English, and must be signed by the author. They should be in full and must accompany the contribution.]

OUT MOUNT HOOD WAY

Portland, Aug. 19.—To the Editor of The Journal—Every time a personage of distinction and perception goes out Mount Hood way, the people of this region are given more emphasis and some new feature is suggested for development. Already we can picture a new ending to an entire day's work, who are here today and gone tomorrow, but also, a whole mountainside swarming with people spending days, weeks, even months in the enjoyment of the open. How are these people to be provided for? That would be the first and most important question to arise in the mind of the persons responsible for the gathering of the people in such a place. That the street car is the best method of transportation after the road is completed is so certain that the for them should be a part of the scheme itself. A means of transportation of persons, with a willingness to pay the price is a sort of a problem. A vast throng of people, many of whom must carefully consider the safety of the entire day's work, is an entire day's work. Such statements are erroneous. Suppose a wet congress brings to the president a bill to defeat the true purpose of the Volstead act. The bill is defeated. If he withholds his signature, the bill is vetoed; and then if congress can pass it by a two-thirds majority, the bill is enacted. On the other hand, if a dry bill is presented, and the president is wet (and W. J. Bryan says they are both wet), and then, if the dry majority is not strong enough to pass the bill over his veto it at once becomes a dead measure.

BUYING BY EYE

BUYING BY EYE is the new problem that producers must face in the markets. The public today is demanding that the eye be pleased first of all. Then the taste is consulted. It develops that the most successful producers have learned this lesson and are satisfied with the results, while many of the smaller growers have thus far failed to see the light.

For instance, there are several big potato shippers in the Northwest who put their supplies in clean sacks and with their names neatly printed upon each package. This is a guarantee to the public that the stock is of good quality and growers who use this method do put good quality in the sacks. The result is that they obtain a premium in price over the regular market.

Good grading and fine appearance pay in all lines of farm products.

Was it patriotism, or is it a court of law that is the last resort of second-rate suffrage was ratified by a constitutional majority in Tennessee. Everybody knows it. Yet even a second injunction has been invoked to beat it.

BAD BUSINESS

AN EFFORT is to be made to eliminate shavers of county employees' warrants, an announcement from the Multnomah county court house indicates. It is to be done through semi-monthly payment of salary rather than on a monthly basis. The announcement says the legislature is to be asked to authorize the new plan.

By all means the legislature should assent to semi-monthly payment of county employees. The workers should not be compelled by the system of payment now in vogue to become patrons of a warrant shaving agency. They are entitled to their full salary. They are entitled to it without discount. In these days of high prices it is sometimes difficult to meet heavy payments that might come due through the remainder of the month without borrowing.

For years the employees of Multnomah county have been paying tribute to a loan agency. An office has even been established in the court house. The taxpayers of this county under the present arrangements are "providing room for the discount broker where he profits from the loans to employees. Going into debt is bad business at any time. It is bad business for anybody. And above all, it is bad business for the state.

But Mr. Harding proposes to defer to the legislature the question of the Penrose, Watson, Smoot, Knox, who hold seats in the senate, for policies of administration. He thereby renders his own position as a presidential candidate a very awkward one. He is thereby rendering his own position as a presidential candidate a very awkward one. He is thereby rendering his own position as a presidential candidate a very awkward one.

He is thereby rendering his own position as a presidential candidate a very awkward one. He is thereby rendering his own position as a presidential candidate a very awkward one. He is thereby rendering his own position as a presidential candidate a very awkward one.

A FRONT PORCH SEANCE



Copyright, 1920, by The Press Publishing Co. (The New York World)

COMMENT AND NEWS IN BRIEF

SMALL CHANGE

Boost Portland.

Takes rain to make the grass green.

A little moisture now and then is welcomed by everybody.

He who reads as he runs is sooner or later going to be tripped up.

A man may be as happy as the day is long and still not be worth his weight in potatoes.

Poland wanted to be a buffer state, but she probably didn't expect the buffet to be as ungentle as it has been recently.

Gasoline, we are warned, is going to be 50 cents a gallon. Let 'er go. We never did like the smell of gloves that have been cleaned, anyhow.

SIDELIGHTS

Oregon's harvest is at its height and production is abundant. Why shouldn't Oregon be prosperous?—Hillside Argus.

Washington county is up to its neck in wheat. The wheat is being sold at 40, 50 and 60 bushels is being reported. Not so worse.—Banks Herald.

That Italian immigrant in New York who designated this country as a meal ticket, under a short time ago, is now exactly in line with the ideas of a man who has been in the habit of frequenting the hotel when his duties brought him to Portland. Mrs. Walker, as she is now called, left with her husband, Mrs. E. P. Hill, to take charge of operations, together with B. C. Batten, executive secretary of the club. Both men are from San Francisco. Wilcox, Batten, expected soon to open a drive for 500 members. The club will have multifarious quarters in the Multnomah, with club rooms, tea room, reading quarters and all sorts of conveniences and comforts for its members, who are made up of the traveling business men throughout the country. The club has branches in nearly all the large cities of the country, it is said.

MORE OR LESS PERSONAL

Random Observations About Town

Mrs. Emma Royle was for years and years a stenographer at the Bank of Oregon. She resigned her position, and associates have just learned that in June she was married to a traveling salesman who was in the habit of frequenting the hotel when his duties brought him to Portland. Mrs. Walker, as she is now called, left with her husband, Mrs. E. P. Hill, to take charge of operations, together with B. C. Batten, executive secretary of the club. Both men are from San Francisco. Wilcox, Batten, expected soon to open a drive for 500 members. The club will have multifarious quarters in the Multnomah, with club rooms, tea room, reading quarters and all sorts of conveniences and comforts for its members, who are made up of the traveling business men throughout the country. The club has branches in nearly all the large cities of the country, it is said.

Making educational inspection tours of the Union Pacific railway system, W. H. Chevers, general agent of the Union Pacific at Ogden, Utah; F. D. Wilson, traveling freight and passenger agent at the Union Pacific, Salt Lake City; and W. R. Crow, Pacific coast general agent of the Erie railroad at San Francisco, spent Monday in Portland.

Mrs. L. H. Targart of Pendleton is still busy for the Peoples store. Mrs. Targart, at this moment, Mrs. E. P. Hill, Jessie Crichton, and friends at the Benson, where she arrived Monday to attend to the fall buying, had their first intimation of her marriage.

The roads are fairly good between California and Oregon, say Mr. and Mrs. N. D. Platt and Mrs. E. P. Hill, all of Berkeley, Cal. The party are on their way by automobile to Yellowstone National park and are staying at the New Perkins while in Portland.

Mr. and Mrs. D. N. Childers, who operate the Angeles Hotel in Los Angeles, are among the recent arrivals at the Portland.

Eddie Doyle, clerk at the Oregon, is spending a week's vacation at Seaside. J. A. Herman, clerk at the Portland, has just returned from two weeks vacation. He is coming back to work, for two weeks is entirely too short a time to frisk in the wild surf.

OBSERVATIONS AND IMPRESSIONS OF THE JOURNAL MAN

By Fred Lockley

The profiteers have become a national menace. Sugar is 24 per cent higher than it was in 1913. Is there any excuse for this advance? Potatoes are 218 per cent higher. Who is receiving the increased price—the potato grower or the consumer? The answer is, the consumer. The potato grower is getting 175 per cent higher than in 1913. The foodstuffs pirates have hoisted the black flag, on which the dollar mark is entwined with the skull and crossbones. They go unpunished and unrebuked. The investigation of the federal trade commission has established the fact that the leather manufacturers make 100 per cent profit on their wares. Senator McNary of Oregon is trying to make it compulsory for the manufacturer to stamp on the sole of the shoe the price paid by the retailer. Federal investigation has established the fact that the shoe manufacturers make 100 per cent profit on their wares. Senator McNary of Oregon is trying to make it compulsory for the manufacturer to stamp on the sole of the shoe the price paid by the retailer. Federal investigation has established the fact that the shoe manufacturers make 1