

Capital Journal

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GEORGE PUTNAM, Editor and Publisher

Farm Loan Usury

Secretary of the Treasury Fall has informed President Harding and his cabinet, as a result of a personal investigation, that banks in the southwest are profiteering by practicing usury in reloaning government funds advanced by the War Finance corporation for the relief of farmers and stock-growers.

Fall declares that millions of the federal fund loaned to banks in the present agricultural emergency at 5 1/2 percent have been reloaned to farmers and stockmen for as high as 12 percent. In addition many of the banks have charged an extra commission for procuring the loan, despite the fact that the law prohibits the charging of more than two percent above the government interest to cover costs.

The same charges have been made in congress for some time by Texas congressmen, who declare that five-stock associations have been organized by the packers working in conjunction with their banks to further their control of the livestock industry. This is the natural result of a law which is so framed that it aids banks rather than farmers by forcing the latter to pay tribute to the former or go without federal aid.

"The government is not going to tolerate usury, and all interest charges over 7 1/2 percent for government loans is usury" declares President Harding. But instead of prosecution and disciplining of the delinquent banks, the president says that he "relies upon the newspapers to help terminate the evil by broadcasting the fact to stock-growers and farmers that if they pay more than 7 1/2 percent for government money, they are being defrauded."

The proposed remedy is quite characteristic of the administration, and quite futile. The borrowing farmers in the banks' power, are not in a position to protest. All who receive loans are quite cognizant of the law and of the usury exacted—they can pay or lose the loan, and protest would lose it in a majority of cases.

Emergency farm loans should be made direct to the farmer, just as federal land loans are. This will eliminate usury and unfair practices. Under the present law, new money has not found its way to the farmer who is benefitted only as the bank carrying his credit is benefitted.

Legislation is proposed to provide for rediscounting through the Federal Land Bank act, which will provide for semi-investment paper of agricultural communities and thus solve a most important problem.

Let Pandemonium Reign

When it is desired to "put anything over" in Portland nowadays they resort to noise instead of appealing to reason.

The 1925 exposition sentiment was worked up by means of bombs, sirens, jazz and clamor. The "community chest" drive, for the organized charities of the city, is to be ushered in by the same hullabaloo, as a sure and certain way get results in the Oregon metropolis. To quote the Oregonian:

Noise? And then some. Deep-throated sirens, capable of casting their bellows a full ten miles, will shout, bidding the city remember that it is committed to a worthy project, and that the cry of the campaign is "Sure, we'll help". As the sirens drone to silence a band will lift a lively tune. Not a noon will pass without the crashing detonation of aerial bombs above the business district.

For once however this appeal to dull intellect is in behalf of a worthy cause. As emotion replaces reason in Portland, let pandemonium reign.

Around the Valley

Stayton.—Albert E. Roberts, of the International Committee of the Y. M. C. A., will be a speaker before the union church service here tomorrow.

Seio.—Matt Mueller, who learned the cheese making trade as a young man in Wisconsin, and his son have opened the Richardson Gap cheese factory near this city.

Stayton.—George A. Mansfield, president of the Oregon Farm Bureau, addressed two meetings of farmers here last Thursday, one in the morning and one in the afternoon.

Stayton.—Virgil H. Massey, who has practiced law here for the past three years, has sold his office fixtures, library and practice to V. Lyle McCroskey and has moved to Woodburn, where he has taken over the practice of the late E. P. Morecom.

McMinnville.—Five men are seeking the position of postmaster here. They are Tom Warren, now filling out the unexpired term of W. L. Hembree, resigned, C. C. Jacobs, J. A. Hines, G. G. Shirley and W. W. Nickell.

McMinnville.—Dr. Joseph A. Liville, federal prohibition director for Oregon, is suing Sam Burdette, a farmer near here, for \$193.59 damages done to his auto when a bull belonging to Burdette charged the car on the highway.

Silverton.—Major Gjedsted, of the adjutant general's staff, and Mayor Eastman were the principal speakers at the military banquet for company I, Oregon national guard, here Tuesday evening.

Silverton.—A series of four lectures by experts in their various lines, to be given during February March, April and May are being arranged by the Silverton Community club.

Hubbard.—The fourteenth annual convention of the Rebekah lodges of the fourth Oregon district is being held here today.

Marquam.—Godie Brown, 14-year-old daughter of Mr. and Mrs. Thomas Brown, died here Tuesday night of scarlet fever.

Woodburn.—Members of the North Marion Berry Growers association, meeting here last Saturday, voted to incorporate their association. Thirty-six members signed up as charter members of their proposed corporation.

The United States will save a billion in ten years through the naval plan—provided congress doesn't spend it.

Starlight T

By the Noted Author
IDA H. M'GLONE GIBSON

John Storm Calls
"You must be careful, child," John Storm admonished. "Theodore Stratton has the reputation of making women into stars and

"And what?" I interrupted quickly, and even to myself my voice sounded strange.

"And of breaking their hearts." "I do not believe it." Even as I said it the saddened face of Maud Sanson came up in front of me.

"Oh I wish you had not told me this, Mr. Storm. Don't you see that my only chance of getting on, the chance I must have because I haven't any money to buy even a wardrobe is this one which Theodore Stratton has offered me? And to do it well I must believe in him as well as myself."

"Yes, I understand and I do not mean to discourage you. You know, Virginia, that I am your friend and I came here tonight to tell you that almost the last thing Ria said to me as she bade me goodbye this morning was: 'Take care of Virgie. She will not get into trouble except through ignorance of worldly ways.'"

He smiled a little quizzical as he continued telling what Ria said. "Although I do not think that you are so worldly yourself, but we are told that two negatives make a positive. Perhaps two innocents, like yourself and Virgie, might make a wise one."

"Hello, Virgie," Jack Thompson peeped his head into the door. "Go, but I am sorry. I heard about it over at the Chinese restaurant and came over to see if you were a victim."

"Oh, Jack, I have lost everything I have in the world!"

"Here, cheer up, Virginia. We are all for you. Need any money? I'll lend you half my check for today."

I believe that did me more good than all the things that John Storm had said to me. Right then and there I learned that all of the people in the world the moving picture actor, as well as the actor of the speaking stage, is most generous. He will divide his last dollar with you.

John Storm in punctilious observance of the conditions had left my door open. Jack Thompson had rushed through it and what it with a bang. That is just the difference between the two classes. One insists upon telling the whole world that the things he does are all right, consequently he doesn't care what the whole world thinks.

"Jack, this is the minister who married Ria and Herb. Mr. Storm Mr. Thompson. Jack is one of the first friends I made when I came here. He really introduced me into atmosphere," I explained to John Storm as he was shaking hands with Jack.

"Virgie, have you made out your list. You won't have much time to take it down in the morning. Perhaps—why don't we walk down tonight?"

"My car is at the door. I'll take you down. Both of you."

"Oh, great, I was in hopes you had a car to take us in. I'm tired."

John Storm looked at Jack with approval. I could see that Jack's frankness, which was his most attractive quality, had met with instant favor.

It was the best thing that I could possibly happen—making out the list—for it took my mind away from my loss to put it down on paper.

Soon we were on our way to the police station and the red tape was cut quickly by John Storm. I was taken directly to the chief's office and made my deposition and left the written account of my loss.

On the way back I heard some one say: "Virgie. Wake up!" and I found that Jack was gently shaking me.

"I didn't know I had gone to sleep."

"Why you have been asleep an hour," was John Storm's surprising assertion.

"But—it only takes five minutes to come from the police station to the apartment."

"Yes, but you were asleep before we had hardly gotten into the car. Mr. Thompson suggested that the air would do you good and so we drove around a bit."

Jack closed the eye toward me slowly. I was mystified. I did not understand what he meant until he was taking me upstairs when he divulged his reason.

I was so tired, Virgie, that I knew I couldn't sleep. And besides I didn't mind a bit holding you with your head on my shoulder. So I made that preacher think it was necessary for you to have the air so that you wouldn't look quite like a swelled up puppydog tomorrow. Say, he is all right at that. And it is a good thing that you have got a few friends that you can depend on. There isn't one of us in this game that could help you very much no matter how much we wanted to.

But I am real sorry, Virgie, about your clothes. I know how hard it is to get them and you can always count on me for something to eat, even if we have to go to a beanery for it."

"Jack, you are just the dearest friend in all the world and I know you mean every word you are saying. I guess I was having it too easy. It seemed as though everything was coming my way."

"Oh, well, you are not down and

SAP AND SALT

BY Bert Moses

When it comes to grabbing everything in sight, how about you and me?

If you wonder why so many boys turn out bad, just take a look at their dads.

The bigger failure a man has been, the more he feels qualified to lecture on "Success."

Farmers can tell colleges a whole lot more about farming than colleges can tell farmers.

The place to plant an orchard is away back from the road.

The clerk who always gives polite answers to foolish questions is on his way to the superintendent's job.

HEZ HECK SAYS

'As many folks go to church to git customers as to git salvation.'

out yet. Remember to call the service bureau the moment you are through at the Kalsey lot."

"But, Jack, I am going to have a part—a real part after this work at the Kalsey with Theodore Stratton."

And even though Jack was ready to divide his last crust with me I surprised a look of envy upon his face.

Salem Girl Will Represent Normal In College Meet

Oregon Normal School, Monmouth, Jan. 30.—Miss Hazel Harris of Salem has been chosen the normal's representative in the state oratorical contest at Newberg, winning first place in both composition and delivery in the tryout. The subject of her oration is, "The Individual, the Unit of Civilization." Other contestants were Mrs. Ethel MacAdoo of Monmouth, John Dickson of Portland and Dorothy Blake of Oregon City.

The final tryout was held before the student body at the chapel hour Friday morning. The plan of having but one judge was adopted. Dr. H. C. Dunsmore of Independence acted as judge on delivery.

Miss Harris is a member of the senior class and will graduate at the close of the winter term in March. She is president of the Delphian literary society and is prominent in campus activities. She was formerly a student at the University of Oregon.

Man Steps From Train In Front of Another; Killed

Pasco, Wash., Jan. 30.—Otto Falls, a passenger on No. 1, North ern Pacific Friday night was instantly killed by the northbound train in the yards here. The train on which Falls was riding in the Pasco yards, and Falls, believing that the station had been reached stepped from the vestibule and was struck by other train. Tax receipts in his pockets showed that he was a resident of Deer Park Wash., and the authorities at that place have been notified.

General Crowder's Mother Passes On

Washington, Jan. 29.—Mrs. Mary Crowder, mother of Major General Enoch H. Crowder, died at her home here on Saturday, aged 88 years. Interment will be at Trenton, Missouri.

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Beer And Wine Glass Demand Largest Ever

Chicago, Jan. 30.—The demise of John Barleycorn, officially speaking, of course, did not, as might be expected, witness a falling off in the manufacture of beer, wine and whiskey glasses.

To the contrary, prohibition has proven a boon to the glass manufacturing industry of the United States and the demand for fanciful glasses for liquor drinking today by far exceeds that of the days when "J. B." ruled supreme.

This fact is one of the sensations brought out at the Chicago exhibit of pottery and glass, which opens at the Hotel Morrison February 6. The display of liquor glasses at the big show is by far the most elaborate ever attempted in the history of the glass industry of America.

And to prohibition the manufacturers of glasses gratefully lay the vast increase in volume of business. Home brewing, home distilling and home manufacture

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(Tablets or Granules)

FOR INDIGESTION

of wine has increased by leaps and bounds, and with it has come a new and unheard of demand for glasses.

Home Brewing the Answer
"More whiskey, wine and beer glasses and a greater variety have been made and sold since prohibition than when there were wide open saloons," declared J. W. Power, secretary of the Glass, Pottery, Lamps and House Furnishings association, under whose auspices the show is being held.

"That may seem incredible, but it's a fact. Home brewing is one cause. People who never had whiskey glasses in their homes before now possess them. Home brewing of beer and wine has become almost universal. That accounts for the big increase in the sale of wine and beer glasses. At the Chicago exhibit there is a greater display of whiskey, wine and beer glasses than ever has been shown under one roof.

"More ingenuity has been used by the manufacturer in making of glasses. Many are made with

solid bottoms and so fashion that while they have all the pearances of the old time wine glass, they hold only about thimbleful."

Wooden cars were responsible for many holiday deaths in New York. Wood alcohol for wooden heads for still more.

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- 89c Silk Fibre Stockings
Ribber top silk and fibre stockings, has the appearance of a pure silk hose. "Bear brand" made Opportunity Special at **50c**
- 2 One Pound Cotton Batts
A pure white sanitary fleece, the standard "Crown Jewel" trade name Price was 45. Opportunity special, two for **50c**
- 2 Yards 36 Inch Cretone
Regular 35c quality. Our entire stock to select from at this price. Opportunity Special, two for **50c**
- 4 Yards Heavy Outing Flannel
Regular 19c yard fancy colors outing flannel. 5000 yards offered at this sale. Opportunity Special, 4 yards for **50c**
- 4 Pair Heavy Children's Hose
Heavy quality ribbed stockings for school children, sizes 6 to 10; opportunity Special, 4 pairs **50c**
- 2 Yards 42 Inch Pillow Tubing
Medium heavy quality 42 inch bleaching pillow tubing. Regular value 39c yard. Opportunity Special, 2 yards **50c**
- 5 Yards 36 inches Curtain Scrim
In white and ecru, and a few bolts of Blue Bird designs. Pretty, narrow and wide-taped borders. Opportunity special. Special 5 yards **50c**
- 8-4 Moclips Sheeting
Extra heavy weight standard moclips sheeting. Bleached and unbleached Opportunity Special, yard at **50c**
- Ladies' 98c Wool Hose
In gray and black only—medium heavy wool hose of exceptional wearing quality. Opportunity Special at **50c**
- 85c Silk Lisle Hose
Ribbed top in black and brown; all sizes from our line of guaranteed Arrow Head hosiery Opportunity Special at **50c**
- 98 All Silk Camisoles
An extraordinary selection—made of fine quality silk, nicely trimmed with ribbon and lace Opportunity Special at **50c**
- 98c Muslin Night Gowns
Nicely trimmed muslin nightgowns in medium, large and small sizes. Opportunity Special **50c**
- Children's Heavy Play Suits
Made of blue denim and stifel strips neatly trimmed with red Opportunity Special at **50c**
- 4 Yards 36 inch Standard Percales
This fine quality comes in light and dark colors and full 36 inches width Opportunity Special, 4 yards **50c**
- 4 Yards 27 inch Newingham
Checks, stripes and plaids; also plain colors. The savings run full the purchase price **50c**
- \$1.25 Fancy Border Turkish Towels
Made with a satin stripe border, these towels are all extra large size; Opportunity Special **50c**
- 2 Yards Japanese Crepe
Standard width and quality, large selections of colors. Opportunity Special, 2 yards **50c**
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In a big assortment of colors, regular \$1.25 and \$1.50 quality, while stock lasts. Opportunity Special at yd. **50c**

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