

FINANCES NEAR DANGER POINT

Control in Bad Hands Would Mean Ruin to Country.

Financier Admits Money Is Much Concentrated and Thinks Matter Has Gone Far Enough.

Washington, D. C.—That the present concentration of money and credit "has gone far enough," that "in bad hands it would have a bad effect upon the nation, that the safety of the situation lies in the personnel of the men in control and that present conditions are "not entirely comfortable for the country" were a few of the statements made by George F. Baker, master of finance, as the climax of two days examination before the house money trust committee.

Mr. Baker declared that "bad hands could not retain control."

These statements, coming at the end of a day of routine examination, during which Mr. Baker reviewed in detail the operations of himself, his bank, the First National Bank of New York and J. P. Morgan & Co., in the issuance of bonds, startled the committee and Mr. Baker's counsel.

Samuel Untermyer, counsel for the committee, was wading through a mass of heavy statistics relating to bond issues handled by Mr. Baker's associates. Suddenly he paused, leaned forward in his chair and shot a question at the 73-year-old financier.

"Mr. Baker, I suppose you do not think there is a money trust?" demanded the lawyer.

Committee, spectators and counsel sat forward in their chairs. The witness leaned back in his chair, smiled quietly and replied:

"I do not think there is."

"What do you understand by a money trust?" Mr. Untermyer continued.

"I give it up; I don't know," said Mr. Baker, with a chuckle.

"Suppose we define a money trust as an established identity or community of interests between a few leaders of finance which has been created and is held together through stock holdings, interlocking directorates and other forms of domination over banks, trust companies, railroads, public service and industrial corporations and which has resulted in vast and growing concentration and control of money and credit in the hands of a comparatively few men. Taking that definition, is there any doubt of the fact that of late years there has been a vast and growing concentration of credit in the hands of a few men?"

"Well, there is a great amount of money that has come together here, more or less concentrated," replied Mr. Baker after a pause.

"There have been great mergers of financial institutions, have there not?" asked Untermyer.

"Yes, sir."

"I suppose you would see no harm," said Mr. Untermyer, "in having the control in credits as represented by the control of banks and trust companies, further concentrated? Do you think that would be dangerous?"

Mr. Baker pondered the question for a time, and then answered, "I think it has gone about far enough."

The Baker lawyers, sitting near by, sat up in their chairs and looked interested.

Plow Concern Expands.

Moline Ill.—The Moline Plow company has announced that it has asked for an increase in its capital stock from \$9,000,000 to \$30,000,000 and for an extension of its charter for 99 years.

At the same time a long-pending deal for the purchase of the Adriatic, Platt & Co. plant at Poughkeepsie, N. Y., was closed. The New York firm has been known as an "independent" manufacturer of farming machinery of various types. The Moline concern now possesses seven auxiliary plants.

State Control Opposed.

Lincoln, Neb.—Governor Aldrich, Nebraska's retiring executive, in his message to the legislature, declared that state ownership of water-power development was as impracticable as public ownership of the railroads.

The governor declared that "regulation which insures good service at just and equitable rates" is preferable to state ownership, and anything more than this would be contrary to public policy and result in preventing the development of capital.

Snow Falls in California.

Los Angeles—More snow fell in the mountain ranges of Southern California. Forecasts of a heavy frost in the morning caused citrus growers who had not suffered a total loss in the recent cold wave to resume smudging to save the remainder of their crops. As the temperature was fairly high it was not believed any great damage would be done. A sleet storm was reported from Phoenix, Arizona, causing much suffering to stock.

Hadley to Get Four Votes.

Salt Lake City—Utah's four electoral votes for vice president will be cast for governor Hadley, of Missouri. This was the agreement reached by the electors. Mrs. Margaret Jane Wichter, one of the Republican electors, the daughter of a law partner of President Lincoln, probably will be chosen to carry the result of the vote to Washington.

Human Ashes Sent By Mail.

St. Louis—Human ashes were mailed by parcel post at the St. Louis post-office for Edwardville, Ill., where they will be buried in the grave that was dug for Frederick Naumann. Naumann died Saturday at Edwardville.

BANK MAKES 18,550 PER CENT

New York Financier Tells Committee Strange Things.

Washington, D. C.—Profits of more than \$90,000,000 have been made by the First National bank of New York City since its organization with a capital of \$500,000 in 1863, according to the testimony of George F. Baker, chairman of the board of directors of the bank, before the house money trust committee.

Mr. Baker told the committee the bank had paid dividends of 226 per cent, or more than twice the total capitalization, which is now \$10,000,000, in the four years since 1908.

Samuel Untermyer, counsel for the committee, calculated from the sums supplied by Mr. Baker that since the latter assumed the presidency of the institution in 1873 the bank has paid dividends of 18,550 per cent on its original capitalization.

Mr. Baker flatly opposed the suggestion of Mr. Untermyer that National banks be required to make public their assets, declaring that he saw no possible good that could come of such a provision.

That there is no impropriety in one man's holding directorships in one or more potentially competing banks, railroads or industrial corporations was another stand taken by Mr. Baker.

Mr. Untermyer reviewed a list of railroads in which Mr. Baker was a director, some of which the lawyer said were potentially competing lines. Mr. Baker declared that for these roads to have a common director was an advantage, "because differences between the companies thus can be readily adjusted."

Mr. Baker admitted that he and Mr. Morgan and Mr. Stillman consulted frequently about large financial operations and that he and Mr. Morgan were interested in many vast financial enterprises. He could not say how many.

LIFE BOATS MUCH DEPLETED

Rosecrans' Rescue Causes Loss of All Power-Driven Craft.

Astoria—The wrecking of the two power life-saving boats, Dreadnaught and the boat at Fort Canby, leaves the mouth of the Columbia river without power-driven life-saving craft and boats entering the Columbia river are without protection should another storm take place.

River and sea-going men are greatly worked up over the fact. The lack of proper life-saving boats was brought very painfully home to the people Thursday when the steamer Westerner lost her deck cargo while attempting to cross the bar.

At the Point Adams life-saving station and at Fort Canby station they have boats, but they are old and must be manned with oars. The captains do not hesitate to say that in such a storm as the one just passed through these boats could not live and would be little short of useless.

LIMIT PUT ON "MIDDLEMAN."

Government Officials Regard Victory as Important One.

Washington, D. C.—The government's victory at New York recently against the so-called lumber trust is regarded by officials of the department of justice as one of the most important accomplishments under the Sherman anti-trust law, because it limits in large measure the power and privileges of the much-discussed "middleman" in commerce. The decision is construed here as meaning that the consumer of lumber, untrammelled by the retailer, may purchase directly from the wholesaler or manufacturer, and the latter may sell direct to the public without interference of a combination of retailers.

Estate Valued at \$9,300,000.

San Francisco—Claus Spreckles, millionaire sugar refiner, left real property amounting to \$5,700,000 and personal property in excess of \$3,600,000, of which he devised half to his widow and half to C. Augustus Spreckles and Rudolph Spreckles, younger sons; John D. and Adolph were cut out of the will declaring that they had been in a measure provided for prior to their father's death. A contest was immediately filed and three days after the widow died the court handed down a decision breaking the will.

Banker and Wife Jailed.

Chicago—William T. Kirby, owner of the defunct Kirby Savings bank, and his wife, Mrs. Margaret L. Kirby, were ordered sent to jail on a contempt charge by United States District Judge Landis until they turn over \$30,000 said to be missing from the assets of the bank. The decision came at the end of a scathing denunciation of the participants in what Judge Landis termed a "fraud and a frame-up par excellence in perjury."

Motor Company Ordered to Sell.

New York—The receivers of the United States Motors company were ordered by Federal Judge Hough to accept the bid of \$7,080,000 entered by representatives of the company's reorganization committee at the foreclosure sale of the property.

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NEWS NOTES OF CURRENT WEEK

Resume of World's Important Events Told in Brief.

Governor Marshall of Indiana, opposes free school books.

The Indian appropriation bill carrying \$8,000,000 has been passed by the house.

Roosevelt rejects a proposal to try to bring the Republican and Progressive factions together.

Survivors of the steamer Rosecrans say 33 men perished when the vessel was lost on Peacock spit.

Robbers using a motorcycle held up an expressman on the outskirts of Portland, making their escape easily.

Suffragettes announce their intention of marching from New York to Washington to present their demands to congress.

The accounts of the sheriff of Multnomah county, Or., balanced to a cent when the books were turned over to his successor.

Two desperadoes in an automobile threw a brick through a Chicago jewelry store window, seized gems worth \$800 and escaped.

Witnesses testified that "profits" of more than \$90,000,000 have been made by the First National bank of New York City, since its organization with a capital of \$500,000 in 1863.

A 15-year-old girl was rescued from a band of gypsies at Los Angeles. She claimed to have been bought by the leader of the band from an orphan asylum in Montana eight years ago.

Mexican rebels exterminated the garrison and captured the town of Ayotzingo, only 25 miles from Mexico City, afterwards annihilating the federal re-enforcements sent against them.

The garrison and inhabitants of Adrianople are reported to be starving, and the Bulgarians believe its capture is certain, through the Turkish commander declares he will never surrender.

The formation of a glue trust is believed to be under way.

Manufacturers and importers are begging congress to let the present tariff alone.

President Taft greatly lauds the genius, persistence and tenacity of the Jewish people.

Ex-President Castro has taken personal charge of his legal fight to remain in America.

Turks refuse flatly to cede Adrianople to Bulgaria and peace negotiations are broken off.

The newly-elected woman mayor of Warrenton, Or., walked through the snow to attend her first council meeting.

The Supreme court refuses to permit Union Pacific stockholders to buy Southern Pacific stock.

The Supreme court has ruled that cotton brokers must stand trial for attempting to corner cotton.

A decision of the Supreme court greatly curtails the power of the states over railways and express companies.

Women of the allied Balkan states show utmost fortitude over their griefs and sufferings resulting from the war with Turkey.

PORTLAND MARKETS

Wheat—Track prices: Club, 80¢; bluestem, 85¢; 86¢; forty-fold, 81¢; Red Russian, 78¢; valley, 81¢. Barley—Feed, \$22.50@23.00 per ton; brewing, nominal; rolled, \$25.50@26.50.

Corn—Whole, \$27; cracked, \$28 ton. Hay—Timothy, choice, \$17@18 per ton; mixed Eastern Oregon timothy, \$12@15; oat and vetch, \$12; alfalfa, \$11.50; clover, \$10; straw, \$6@7.

Millstuffs—Bran, \$22 ton; shorts, \$24; middlings, \$30.

Oats—No. 1 white, \$25@25.50 ton. Fresh fruits—Apples, 50¢@1.50 per box; grapes, Emperors, \$5 per barrel; Malaga, \$8; cranberries, \$12.50.

Potatoes—Jobbing prices: Burdocks, 50¢@60¢ per hundred; sweets, 2¢@3¢ per pound.

Onions—Oregon, \$1 per sack. Vegetables—Artichokes, \$1.25@1.50 per dozen; cabbage, 1¢ per pound; cauliflower, \$2.50 per crate; celery, \$3.50@4; head lettuce, \$1.50@2; sprouts, 8¢ per pound; garlic, 50¢@6; turnips, 75¢ per sack; carrots, 75¢; beets, 75¢; parsnips, 75¢.

Eggs—Fresh locals, candled, 32¢@35¢ per dozen.

Butter—Oregon creamery, cubes, 37¢ per pound; prints, 38¢@39¢.

Poultry—Hens, 15¢; broilers, 15¢; turkeys, live, 22¢@23¢; dressed, choice, 26¢@27¢; ducks, nominal; geese, 13¢.

Pork—Fancy, 10¢@10½¢ per pound. Veal—Fancy, 14¢@14½¢ per pound. Hops—1912 crop, prime and choice, 18¢@20¢ per pound.

Cattle—Choice steers, \$7@7.75; good \$6.50@6.75; medium, 6¢@6.35; choice cows, \$6@6.50; good, \$5.50@5.75; medium, \$4.50@5.25; choice calves, \$7.50@9; good heavy calves, \$6@7; bulls, \$3@5.50; stags, \$5@6.

Hogs—Light, \$7.50@8.10; heavy, \$6.50@7.25.

Sheep—Yearling wethers, \$4.25@5.75; ewes, \$4@4.85; lambs, \$5@6.75.

POULTRY AND GAME

Can get you fancy prices for Wild Ducks and other game in season. Write us for cash offer on all kinds of poultry, pork, etc.

Pearson-Page Co., Portland

Ship us your VEAL, PORK, POULTRY, HIDES

We guarantee top prices and CHECK BY RETURN MAIL. Also, prices, cash, free. We will send you one year on request to all who make shipments during January one year's subscription to either Northwest Poultry Journal, Pacific Homestead, Poultry Life, Northwest Pacific Farmer. Please tell your neighbors about our liberal offer. Ship us.

F. H. SCHMALZ & CO.
Paid-up Capital \$10,000. 141-143 Front St., PORTLAND, ORE.

For Sale—48 a. in Washington Co., Ore., near Hillsboro 22 a. cont. 67. House, barn, outbuildings, 49 fruit trees, stock, machinery, etc. Sashbury, Box 23, Chicago.

For Sale—48 a. in Adams Co., Wash., 400 a. cont. 57. House, barn, outbuildings, 50 fruit trees, 200 a. winter wheat, etc. Morgan, Box 318, Chicago.

For Sale—66 a. within city limits of Salem, Ariz. 11 C. C. 10 a. cont. 14.2 c. House, barn, outbuildings, 50 fruit trees, stock, machinery, etc. J. D. Moore, Salem, Ariz. 11 C.

Machinery Second-Hand Machinery bought, sold and exchanged; engine, boiler, sawmills, etc. The J. E. Martin Co. 81 1/2 St. Portland. Send for Stock List and prices.

RAW FURS WANTED

Highest Market Price Paid
Ship to H. LIEBES & CO.
MANUFACTURING FURRIERS
255 Madison St. Corner 8th St.
Ref. First Nat'l Bank. Portland, Ore.

HUNTERS! TRAPPERS!
Deal direct with manufacturer. We pay the highest prices for Raw Furs. Write for free price list and shipping prices.

N. M. UNGAR CO., FURRIERS
191 Seventh Street. PORTLAND, ORE.

LIME FERTILIZER

Also Land Plaster, Lime, Cement, Wall Plaster and Shingles. Write for prices.
NOTTINGHAM & CO.
102 Front Street. PORTLAND, ORE.

BANDMEN: We are Sole

HOLTON and BUESCHER
band instruments. The most complete stock of Musical Merchandise in the Northwest. Write for Catalogues.
SEIBERLING-LUCAS MUSIC CO.
124 Second Street. Portland, Oregon

One Word She Could Say.
An earnest London slum worker records her unremitted, patient endeavors to improve the accent and vowel enunciation of her little protegee, Blanche, for the sake of the child's future destiny "on the stage."

Once, falling in all else, she tried a mild dose of gentle ridicule. "You can't say 'food,' can you, Blanche?" she smiled, teasingly. "I can say 'fole!'" was the child's crushing reply.

Strange Names.
Every clergyman can tell tales of the strange names which he has been asked to bestow upon children at the baptismal font; but the place where that sort of thing is rampant is British Guinea. Nannie Bellona, John Pantaloon, and Frank Locust are among Christian names imposed on the offspring of native converts.

Worse still are "Whisky Emmanuel" and "Seraphim ad Valorem."

Young Man Must Have Friends.
For boys and young men friendship is a prime necessity of existence. When a man has established himself in life and the interests of home and wife and family have absorbed him, he may, perhaps, dispense with friendship. But as long as he is young, unmarried and unsettled, he is as dependent on friendship as on air or food.

Bear Baiting Popular Sport.
Few sports have had such a great and extended popularity as bear baiting. The Romans imported their bears from Britain, and the sport can be traced to England to the Conquest or beyond. Queen Elizabeth was so fond of the sport that, by an order in council, she prohibited "plays to be performed on Thursdays" because bear baiting and such pastimes had usually been practiced.

His Pleasure.
A famous king said: "If men only knew how pleasant to me it is to forgive faults, there is not one of them who would not commit crime."—From the Orient.

Time to Beware.
If ever you meet a woman who sneezes in convincing you that you are an exceptionally fine fellow, be very, very careful. She has far more intelligence than you.—Jay Denby, in Letters from China.

Liquid blue is a weak solution. Avoid it. Buy Red Cross Ball Blue, the blue that's all blue. Ask your grocer.

Society People Classified.
Storekeeper—"They are society people. They belong to our first and last families." Customer—"You mean 'first families'?" Storekeeper—"No; first and last. First to ask credit and last to pay."—Puck.

PISO'S REMEDY
Best Cough Syrup. Cures Croup, Whooping Cough, Sore Throat, Hoarseness, etc. Sold by Druggists.
FOR COUGHS AND COLDS

Spread Information of Death.
In Venice, when anyone dies, it is the custom to fix a placard on the front of the deceased person's house, as well as in the neighboring streets, as a sort of public notice, stating his name, age, place of birth, and the illness of which he died.

NOTHING BETTER
CRESCENT BAKING POWDER

Washing Matting.
Bran is much better to use for cleaning matting than soap and water. Tie the bran in a bag, dip the bag into clean warm water, and rub the matting briskly with this; then wash it off with a cloth wrung out of warm salt water. This method freshens it up wonderfully.

Not Up to Expectations.
"George has told me all the secrets of his past." "Mercy! What did you think of them?" "I was awfully disappointed."—Cleveland Plain Dealer.

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Safety in Friendship.

An intimate friendship is at once a safeguard in recreation and social enjoyment, for a man thinks twice before he plunges into surroundings which he knows his best friend would condemn. It is a stimulus, because in work or business, or even play, a man does not willingly lag behind while the friend is forging ahead. In common endeavors for good causes, religious or social or political, friendship is a powerful inducement to self-forgetting activity.

ONLY ONE "BROMO QUININE"
That is LAXATIVE BROMO QUININE. Look for the signature of E. W. GROVE. Cures a Cold in One Day. Cures Grip in Two Days. 25c.

Professor Recited Badly.
One day a college professor, going to his class, came across one of his students who had just fallen down. Asking him how he fell, the student replied, "Notwithstanding." Telling the anecdote a short time later the professor said: "I met Mr. Junior the other day, and he made a very bright remark. He had just fallen down, you know; and, when I asked him how it happened, he said, 'Nevertheless.'"

Budget.

FILES CURED IN 3 TO 14 DAYS
Your druggist will refund money if PAGO OINTMENT fails to cure any case of Itching, Humid, Bleeding or Protruding Piles in 6 to 14 days. 50c.

To Keep Ferns Fresh.
Use a soil of about half leaf mold or smooth earth and half fine sand. Give abundant drainage and then plenty of water. About once a month put them in the wash tub or bathtub and give a thorough washing, not sparing soap; rinse well, and slightly loosen the soil before returning them to the stand. A bit of fresh beef buried in the soil occasionally helps.

Sizing Him Up.
When you call the average young man honest he is likely to feel a mild sort of gratification. When you call him competent his chest begins to bulge. When you call him a heart-breaker he slaps you on the shoulder and gives you to understand that he considers you a person of remarkable perception and unexcelled judgment.

Mother will find Mrs. Winslow's Soothing Syrup the best remedy to use for their children's teething period.

Abraham Lincoln.
In the language of the shop, the farm, the boat, the street, or the nursery, he told the high truths that reason and religion taught, and took possession of his audience by a storm of speech, pouring upon them all the riches of his brave piebald soul, baptizing every head anew; a man who with the people seemed more mob than they, and with kings the most imperial.—Theodore Parker.

Japanese Plant Camphor Trees.
In Formosa large areas are to be planted with camphor trees during the next few years. The trees now utilized are five hundred to one thousand years old, and the Japanese wisely intend to conserve the source of supply of one of their important monopolies.

No thoughtful person uses liquid blue. It's a bluish of in a large bottle of water. Ask for Red Cross Ball Blue, the blue that's all blue.

Scholastic Flippancy.
"And now," continued the professor of history, "permit me to mention a tireless worker in the great cause of humanity." "Attireless worker?" interrupted one of the seniors, "pardon me, professor, but if you are referring to Lady Godiva, she was attired in her luxurious hair."

Opulent Bard.
"I can't understand how that poet's wife is able to dress so well. I thought there was no money in poetry." "I guess there isn't; but her husband has the job of writing all the advertising rhymes for one of the biggest breakfast food concerns in the country. Have you seen their new automobile?"

Pettit's Eye Salve
TONIC FOR EYES
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