

### LONGER TERMS FOR LOANS; CHEAPER COIN FOR FARMERS

LONDON, July 11.—Longer terms for loans, cheaper money for farmers and establishment of co-operative banks in rural districts are some of the important reforms which will be urged by the American Agricultural Commission which has been studying agricultural conditions in Europe for three months according to Director General Clarence J. Owens, who heads the delegation of 75 members representing thirty states which arrived in London today from Paris. Director General Owens and other members of the commission today for the first time agreed to publish, through the medium of the United Press the details of the three months study and the legislation that the commission will urge congress to put through. The statements are the first comprehensive and official ones that have been made by any member of the commission, which has just completed a tour of Italy, Austria, Hungary, Denmark, Belgium, Germany, Holland and France. The Americans will stop here three days before touring Ireland. They will sail on the Cedric for America on July 18.

**Credit Increases Efficiency.**  
"Everywhere," declared Director Owens, "we have found that the wonderfully efficient farming systems of Europe and especially crowded Germany, have been almost solely due to the systems of credit available to farmers. While we did not find any European farmer more competent, or more able, or more industrious than their brothers in America, we did find that the European farmers get more out of less territory than the American farmers. And I believe this is due to the system in vogue of long term loans, cheaper money, co-operative banks and integrity and character as an important factor when financiers are looking for security for loans."

Doctor Butterfield of the Massachusetts Agricultural College was enthusiastic over the work of the commission. He believes that its report is of deepest interest and of vital importance to every farmer in America. "I am more than satisfied with our study abroad," said Dr. Butterfield. "I heartily agree with what Mr. Owens has said. The great 'farming efficiency' of Germany can be laid directly to the system of cheaper money for the farmers and to co-operative farmers' banks."

**Some Queer Banks Seen.**  
"Queer Banks We Have Seen," might well be the title of a chapter in the commission's report," said Congressman Moss of Indiana, the only congressman in the party. Mr. Moss was with the sub-committee which toured Italy, Austria and Hungary.

"The queerest co-operative bank of all we saw was in a little town in Italy. It was located in a small room of an old but beautiful church. The priest was the banker, cashier, clerk, and bookkeeper. He received no salary. The bank was started some years ago on a capital of \$9.20 which represented the cost of the books. It has loans out at 4 1-2 per cent to farmers for \$20,000. The bank has a fat reserve of which the priest-banker is the custodian. The bank has never lost a dollar. It costs 20 cents to become a stockholder.

"In Hungary we found small banks in farming communities where the government paid the cost of administration so the farmers might borrow money at 2 per cent while the government at the same time was borrowing at 4 per cent.

**Recommendations Made.**  
"While I am doubtful if the United States could adopt the German system, I firmly believe great success would follow the adoption of these systems with modifications. Conditions in Germany and in Europe in general are much different from those at home. The little banks in Germany are often in the backroom of a village postoffice. The postmaster, the preacher of the village schoolmaster is usually the banker. He may get anywhere from \$10 to \$15 a month for being banker. The loans are long, frequently stretching over a period of from 50 to 75 years.

"The people are grateful and appreciative of small things. The opportunity for investment and earning capacity of money is small. In some sections of Hungary we found that the greatest factor in improving conditions, in putting more money in circulation and increasing value of property, was the money sent home by Hungarians who had gone to America, and to adopt some of Europe's banking schemes it would be necessary to adopt some European conditions. You can foreclose and turn a man off his place, sell him out of house and home, take everything except the clothes on his back, in three weeks in Europe."

### TAMALPAIS FIRE LOSS ONLY \$2000 BLAZE EXTINGUISHED

MILL VALLEY, Cal., July 11.—The fire on Mount Tamalpais, which started about 11 o'clock Monday, near the railroad track, between the "bowknob" and West Point, and burned for four days, is declared today to be practically extinguished, as far as this side of the mountain is concerned. The same fire, however, is continuing toward the Corte Madera district, and most of the troops and volunteer fire fighters have been transferred to battle against this blaze, with every prospect of success.

At no time was Mill Valley seriously threatened, the brush fires never having approached closer than three-quarters of a mile. The damage to the town from sensational reports sent out is declared to be far more serious than any resulting from the fire.

Two thousand dollars, it is estimated, is a liberal calculation of the actual loss.

Most of the loss falls on the Mount Tamalpais and Muir Woods Scenic railway. The greatest loss was occasioned by flooding Tamalpais Inn, at the summit of the mountain, as a measure of precaution, when fire threatened. The expense of maintaining the thousands of troops and volunteer fire fighters will run into many thousands of dollars.

#### ASHLAND NOTES

By Regular Correspondent  
Miss Abbie Raypholtz, of Jacksonville, is attending chautauqua and also having a pleasant visit with her aunt, Mrs. L. O. Van Wegen and family.

Mrs. Conner and daughter, Helen, have returned home from a trip to Iowa and other eastern states. They expected to spend the summer but the excessive heat and violent wind storms scared them out and they concluded that no place looked quite so good to them as Ashland.

A great many people from different parts of the valley, also some from other states, are with us just now, enjoying chautauqua and also our beautiful climate and scenery.

Mrs. Hubbard of Medford is attending chautauqua and also visiting her sister, Mrs. Wallace Woods.

Mrs. Wm. Myer and daughter, Bernice returned from Klamath Falls, where they had been to attend the Rodero, Wednesday evening. Mr. Myer is still there waiting to have his car repaired so he can make the return trip in it. They had a break down when 18 miles from Klamath Falls and were obliged to send to San Francisco for supplies and that not proving satisfactory was obliged to send again.

Mrs. C. F. Shephard returned from Klamath Falls on Wednesday after attending the Rodero. Mr. Shephard and Kale will remain for two or three months in the interest of their piano business. They also had a breakdown when within 1 1/2 miles of Klamath Falls, but as it was not serious, had the machine in working order the next day.

Part of our people took in the celebration at Medford, others at Grants Pass and still others remained at home and spent the day quietly with picnic dinners in the grove.

#### Muffins

By Mrs. Janet McKenzie Hill, Editor of the Boston Cooking School Magazine.  
When muffins are on the breakfast table, nobody cares for meat or eggs and they would be served more often if this meal were not prepared so hurriedly that there is no time to make them. If K. C. the double-raise baking powder is used, the batter may be stirred up the night before, put in the pan ready for baking and nothing to do in the morning but bake them.

#### One-Egg Muffins

2 cups flour; 2 slightly rounded teaspoonfuls K. C. Baking Powder; 1 teaspoonful salt; 1/2 cup sugar; 1/2 cup melted butter or lard; 1 egg; 1 cup water or milk.  
Sift dry ingredients together three times. Add to this the unbeaten egg, melted shortening and water or milk. Then beat all together until perfectly smooth. Oil muffin or gem pans and have oven slow until the muffins come to the top of the pan, then increase the heat to bake and brown the muffins. This recipe makes 12 large muffins. Raisins or currants may be added if desired.

#### Graham Muffins

1 cup graham flour; 1 cup pastry flour; 2 level teaspoonfuls K. C. Baking Powder; 1 to 2 level tablespoonfuls sugar; 1/2 teaspoonful salt; 1 egg; 1/2 cups milk or water; 2 to 3 tablespoonfuls melted butter; mix and bake as One-Egg Muffins.  
Graham batter should always be quite soft to insure light and moist muffins.  
To get 23 other recipes as good as these, send us the certificate packed in every 25-cent can of K. C. Baking Powder, and we will send you "The Cook's Book" by Mrs. Janet McKenzie Hill, Handsomely illustrated. Jacques Mig. Co., Chicago.

### CAUCUS BILL ON CURRENCY REFORM SOLUTION OF TANGLE

WASHINGTON, July 11.—The tangle in the house banking committee over currency legislation reached a stage today where it was admitted by many congressmen that a caucus bill on currency reform is the only solution of the problem. Wide differences have arisen between factions of the democratic members of the committee and a dictum by the caucus, it is expected, will be forced. A call for a caucus of house democrats to meet next week will be requested.

Representative Glass, of Virginia, in charge of the currency bill, said today that he expected the bill approved by the democratic conference would be completed at next week's caucus. The differences among members of the committee are said to be sharply defined and a bitter fight is expected before a final agreement is reached.

#### Saturday and Sunday Vaudeville at Page Theatre.

Phyle & Phyle will appear at the Page theatre Saturday and Sunday evenings, July 12 and 13, in a high class, musical comedy sketch. This vaudeville act has been added to the regular interesting program of pictures, for which no extra charge will be made. The admission will remain the same—5 and 10 cents.

#### The Theatre Program Tonight.

"A Victim of Heredity."  
"Religion and Gun Practice."  
"The Fugitive."  
"One Can't Always Tell."  
"If Dreams Came True."  
First ten tickets free, and every tenth ticket, 5 and 10c only. 55

### MALTESE REFUSED ADMITTANCE TO AMERICA

SEATTLE, Wash., July 11.—Six Maltese and three West Indians are held for deportation at the United States immigration station at Smith's Cove.

The nine sea men, formerly of the steamship Dunblan, sold to a Japanese company. They heard that Canada was a wonderful place and so continued from Japan to Vancouver on the Osaka Shosen Kaisha liner Tacoma Maru, but the Canadian authorities would not admit them although they are British subjects, owing to red tape which prevents citizens of a principally from entering unless they come direct from their native land. The same rule holds with United States officials and there is nothing for the sailors to do but await deportation to their home port.

### STOP DESTRUCTION OF SURPLUS FRUIT

PORTLAND, Ore., July 11.—Following reports that hundreds of tons of fruits and vegetables have spoiled and have been destroyed in the city incinerator in the last few weeks on account of over-supply, City Commissioner Daly is today drafting an ordinance to provide for the sale of produce at auction on the public streets when the market is glutted.

The ordinance will be submitted to the city commission next Wednesday. Superintendent Otis of the incinerator, reported that fifteen tons of cherries had been destroyed at the plant in the past week.

**Spraying.**  
For spraying, call up 7-F-4. Work guaranteed. 100

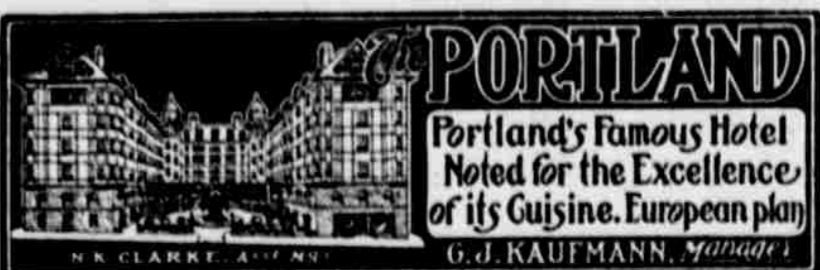
### GRAY FADED HAIR, OR BEAUTIFUL, DARK, ATTRACTIVE--CHOOSE, MADAM!

Says Sage Tea Mixed With Sulphur Restores Natural Color and Lustre.

Gray, faded hair turned beautifully dark and lustrous almost overnight, is a reality. If you'll take the trouble to mix sage tea and sulphur, but what's the use, you get a large bottle of the ready-to-use tonic, called "Wyeth's Sage and Sulphur Hair Remedy" at drug stores here for about 50 cents. Millions of bottles of "Wyeth's" are sold annually, says a well-known druggist, because it darkens the hair so naturally and evenly that no one can tell it has been applied. You just dampen a sponge or soft brush with Wyeth's Sage and Sulphur and draw it through your hair, taking one small strand at a time. Those whose hair is turning, becoming faded, dry, scraggly and thin have a surprise awaiting them, because after just one application the gray hair vanishes and your locks become luxuriantly dark and beautiful—all dandruff goes, scalp itching and falling hair stops.

This is the age of youth, gray-haired, unattractive folks aren't wanted around, so get busy with the Sage and Sulphur tonight and you'll be amazed at your youthful appearance and the real beauty and healthy condition of your hair within a few days. Inquiry at drug stores here shows that they all sell lots of "Wyeth's Sage and Sulphur" and the folks using it are enthusiastic.

WEAR  
**Schmidt's**  
"GOOD SHOES"  
A "FIT OR NO SALE" EVERY TIME.  
OPPOSITE POST OFFICE



Situated in the Hub of the Principal Theater and Shopping District Recently Redecorated and Refurnished Throughout, and Better Equipped Today than Ever Before. European Plan. Rooms without bath, \$1.00 per day and up. Rooms with bath, \$2.00 per day and up. G. J. KAUFMANN, Manager. N. K. CLARKE, Asst. Mgr.

### EXCURSION

PACIFIC & EASTERN RAILWAY  
TO BUTTE FALLS SUNDAY, JULY 13.  
Leave Medford 8:00 a. m. Reach Medford 6:30 p. m.  
FINE OUTING IN THE MOUNTAINS  
Good Fishing Excellent Hotel Accommodations  
**ROUND TRIP \$1 ROUND TRIP**

## SENSATIONAL JULY CLEARANCE SALE

**\$3.00 Waists, 98c** **AT MANN'S** **New House Dresses**  
Just 100 of these Waists left, made of fine voile, nicely trimmed, \$3 values, each **98c**  
Saturday we will place on sale 100 new House Dresses made of percale and lawns at the very low price of, each **\$1.25**

CENTRAL AVE. NEAR P. O.

**\$25,000 WORTH OF SPRING AND SUMMER MERCHANDISE GOES ON SALE AT SENSATIONAL REDUCTIONS. WE MUST HAVE ROOM FOR OUR NEW STOCK OF FALL AND WINTER GOODS ON THE WAY. SEE THESE SPECIALS FOR SATURDAY ONLY.**

### Special Outing Garments

Just received 25 new Khaki divided Skirts, just the thing for outing wear, all sizes, **\$2.39** Saturday at, each  
New Khaki Blouses at, each **\$1.25 AND \$1.75**

### One Half Price Sale, Coats & Suits

COATS AT HALF PRICE	SUITS AT HALF PRICE
\$15.00 Coats, now <b>\$7.50</b>	\$18.00 Suits, now <b>\$9.00</b>
\$20.00 Coats, now <b>\$10.00</b>	\$20.00 Suits, now <b>\$10.00</b>
\$25.00 Coats, now <b>\$12.50</b>	\$25.00 Suits, now <b>\$12.50</b>
\$30.00 Coats, now <b>\$15.00</b>	\$35.00 Suits, now <b>\$17.50</b>

### Our Semi-Annual Remnant Sale COMMENCES SATURDAY. REMNANTS OF SILKS, DRESS GOODS, GINGHAMS, CALICOS, LINENS; WHITE GOODS, LACES AND EMBROIDERIES, LENGTHS FROM 1 YARD UP TO 8 ON Sale at About One Half Regular Price. DON'T MISS IT, BE ON HAND EARLY BEFORE THE BEST BAR GAINS GO.

### 50% Off On All Parasols

### Summer Underwear Sale

Women's Sleeveless Vests, special <b>8c</b>	Women's Union Suits, special <b>25c</b>
Women's Umbrella Pants, special <b>25c</b> each	Childrens Knit Waists, each <b>12 1/2c</b>
Children's Muslin Drawers, Saturday, each <b>15c</b>	Women's Porus Knit Union Suits each <b>69c</b>
Women's Crepe Gowns, each <b>98c</b>	All our 35c Vests now <b>29c</b>
"Comfy" cut Vests, now <b>19c</b>	Women's Braisseries all sizes, each <b>59c</b>

### SNAPS

Colgate's 25c can Talcum Powder, **12c a Can**  
Women's Wash Belts, with Pearl Buckle, 25c grade, **5c Each**  
Clark's O. N. T. Spool Cotton **7 For 25c**

### 20% Off On All Dresses

### Summer Hosiery Sale

Women's Silk Hose, special <b>25c</b>	Children's Fast Hose, a pair <b>9c</b>
Women's thin Lisle Hose, a pair <b>15c</b>	Boys' Heavy Fast Black Hose, very special, a pair <b>12 1/2c</b>
Women's Lavender top Lisle Hose, a pair <b>50c</b>	"Kayser's" Italian Knit Hose, special <b>\$1.50</b> a pair
The best thin Lisle Hose made, for special <b>25c</b> a pair	"Burrow's" Seamless Hose for women <b>25c</b> a pair
"Holeproof" Hosiery for women, 6 <b>\$2.00</b> for	"Holeproof" Hosiery for children, 6 <b>\$2.00</b> pair for