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## SAFETY DEMANDS FEDERAL CONTROL OF THE RAILROADS

Only Way to Meet Emergencies of Nation, Says A. P. Thom.

### STATES' RIGHTS PRESERVED

Principles Which Railways Hold Should Govern Regulatory System in Interests of Public and the Roads—Compulsory System of Federal Incorporation Favored.

Washington. —That the interests of national defense require that control of railway lines should rest with the federal government and not with the states was the claim advanced by Alfred P. Thom, counsel to the Railway Executives' Advisory Committee, in concluding his preliminary statement of the case for the railways before the Newlands Joint Committee on Interstate Commerce.

"We must be efficient as a nation if we are to deal successfully with our national emergencies," said Mr. Thom, "and we must appreciate that efficient transportation is an essential condition of national efficiency. If we are to halt and weaken our transportation systems by state lines, by the permanent imposition of burdens by unwise regulation, we will make national efficiency impossible."

#### States' Rights Would Not Suffer.

Mr. Thom cited many instances in which shippers in one state were injuriously affected by selfish regulations imposed on the railroads by neighboring states. He pointed out that federal regulation would be no invasion of the rights of the states but would be the means of preserving the rights which they acquired when they entered the Union, one of which was the right to the free movement of their products across state boundaries.

#### What the Railroads Advocate.

The principles which the railroads believe should be incorporated in any just system of regulation were summarized by Mr. Thom as follows:

1. The entire power and duty of regulation should be in the hands of the national government, except as to matters so essentially local and incidental that they cannot be used to interfere with the efficiency of the service or the just rights of the carriers.

2. As one of the means of accomplishing this, a system of compulsory federal incorporation should be adopted, into which should be brought all railroad corporations engaged in interstate or foreign commerce.

3. The Interstate Commerce Commission under existing laws has too much to do and is charged with conflicting functions, including the investigation, prosecution and decision of cases. The latter duties should be placed in the hands of a new body which might be called the Federal Railroad Commission. Regional Commissions should be established in different parts of the country to assist the Interstate Commerce Commission by handling local cases.

4. The power of the Commission should be extended to enable it to prescribe minimum rates and not merely maximum rates as at present. This would increase their power to prevent unjust discriminations.

#### Justice to Public and Roads.

5. It should be made the duty of the Interstate Commerce Commission, in the exercise of its powers to fix reasonable rates, to so adjust these rates that they shall be just at once to the public and to the carriers. To this end the Commission, in determining rates, should consider the necessity of maintaining efficient transportation and extensions of facilities, the relation of expenses to rates and the rights of shippers, stockholders and creditors of the roads.

6. The Interstate Commerce Commission should be invested with the power to fix the rates for carrying mails.

7. The federal government should have exclusive power to supervise the issue of stocks and bonds by railroad carriers engaged in interstate and foreign commerce.

8. The law should recognize the essential difference between things which restrain trade in the case of ordinary mercantile concerns and those which restrain trade in the case of common carriers. The question of competition is not the only fair criterion.

9. The law should expressly provide for the meeting and agreement of traffic or other officers of railroads in respect of rates or practices. This should, however, be safeguarded by requiring the agreements to be filed with the Interstate Commerce Commission and to be subject to be disapproved by it.

"My legal proposition," Mr. Thom said, "is that the Constitution as it now is gives full authority to Congress to regulate the instrumentalities of interstate commerce in all their parts. If the power of regulation is to reach the public requirements, it must be co-extensive with the instrumentalities of commerce."

Mr. Thom explained that the roads are not asking either of the Committee or of Congress any increase in revenues, but that they are merely asking the perfection of a system which will be responsible to any need that may arise.

## ONE ACT OF KINDNESS—AND ITS RESULT

(From the Washington Voter.)

One afternoon in early January of this year, a quiet gentleman whose face bore the character stamp of a thoughtful, well ordered life, might have been seen leaving the state capitol building at Olympia, and proceeding up a nearby thoroughfare to the principal hospital of the capital city. A small package was tucked under his arm, and as he walked along a careful observer would have noted that certain lines which care and labor had worn upon his face, were relieved by just the trace of a smile, as one going upon a pleasant errand. Arriving at the hospital he inquired for one of the patients there and was soon at the side of a big, plain looking man, obviously a laborer, who appeared so far along toward convalescence from his illness or injury that he scarce seemed in need of hospital attention.

The little package, which chanced to contain a box of cigars, was presented to the patient with a few brief words of kindly cheer, and the donor retraced his steps to the state house, entered his office there and was at once immersed in a great mass of work which was ever ready at hand on his desk. The incident of the hospital visit was perhaps unknown to more than one or two persons in the large, busy office. If known, it passed merely as one of many such acts which formed a part of the daily life of the man who had made the visit. Later there was reason for vividly recalling it.

The gentleman in question was

Edward W. Olson, chairman of the industrial insurance commission of the state of Washington. The man in the hospital to whom the gift was taken need not be mentioned by name. He was simply one of the many injured workmen whose cases come to the attention of that commission, for official relief. The deed of thoughtful kindness was one which the donor would have preferred to have passed over without comment. It had nothing whatever to do with his official duty. He chose to go beyond that law-established duty and extend his personal friendship and kindness to many persons who came to his official attention as claimants under the industrial insurance act, was distinctly his own affair. Mr. Olson simply happened to be that sort of a man, to have risen to his official post from the ranks of labor, and to hold in his heart an undying friendship for all mankind who work.

Less than a month following the incident related above, a big, angry man strode into the offices of the industrial insurance commission, brushed past the people in the outer office, passed through an ante-room and into the office of the chairman of the commission. Muttering a brief sentence, he pointed a revolver at the chairman's head, and drove three bullets straight to the official's brain. In an instant the life and work of E. W. Olson had come to an end. The madman who perpetrated the deed was the same hospital patient who had received the gift of cigars.

## EXPERT TELLS HOW TO CARE FOR MILK

CLEANLINESS THROUGHOUT IN HANDLING FIRST AND CHIEF ESSENTIAL.

(By Mary E. Sutherland, Home Economics Specialist, Extension Service, State College of Washington.)

Milk is one of the most perishable products of the farm. It is essential that it receive the right kind of care, from the time it is drawn from the cow to the time it is consumed in the home.

The following hints on the care of the milk may prove of value. It is certain that if the milk consumed by the children of this country was as pure and clean as it should be and received the proper care, the proportion of diseases that children fall heir to would be much reduced. It is estimated that 25 per cent of the typhoid fever cases are induced by unclean milk.

#### Perfect Cleanliness Needed.

In the first place: there must be perfect cleanliness on the dairy farm. The cow's udder must be clean, the milk must be clean, the utensils must be clean, the barn must be clean.

The milk should be cooled immediately after it is drawn from the cow and it should be kept cool. Warm milk causes the rapid growth of bacteria.

Milk should be placed in sterilized utensils of glass, earthenware or smooth, bright tin. The utensils can be sterilized by scalding or, even better, boiling and placing in the sun for two or three hours.

Milk should be covered to keep it free from dust, which is laden with germs of all kinds. Milk readily absorbs odors and flavors. Do not keep it with substances which are strongly flavored.

Never mix warm milk with milk that has been cooled.

Never carry a milk bottle into a sick room.

#### How to Pasteurize Milk.

Milk can be pasteurized in the home. Pasteurizing milk is heating it to from 155 to 170 degrees Fahrenheit for from 10 to 40 minutes. Pasteurized milk is more easily digested than unpasteurized milk and in addition the bacteria are killed. If your milk is not pasteurized or you are doubtful regarding your milk supply you can pasteurize it yourself and be safe.

Good pure milk is a yellowish white liquid, free from specks. It tastes slightly sweet and has a pleasant characteristic odor. Milk should have no sediment and should look blue around the edges. When undiluted with water, milk clings to the glass.

Mr. and Mrs. G. W. Crocker, who recently disposed of the stock of the grocery store which they have conducted in the public market here for several years, plan to go to the Camas Prairie section of Idaho the fore part of next month, where they recently purchased a 480-acre ranch, about 40 miles from Lewiston.

## Are You to Share In Prosperity?

When opportunity offers are you in a position to seize it?

You will be if you have learned how to use the bank.

Have a checking and a savings account.

Know the bank officers and consult them about your problems.

Remember that banks loan money to persons in whom they have confidence and who have acceptable security.

Have your credit established at the bank so that you can get the necessary help when you want it.

The place for you to bank is at the

## Capital National Bank

small farmer could not reach to advantage.

The bonds are to be issued in denominations ranging from \$25 to \$1,000, and it is expected that the bonds of small denomination will encourage saving through their appeal to individuals who have not been in the habit of making investments. The bonds will be secured not only by farm mortgages deposited in trust with a government official (the registrar for the land bank district) but also, as indicated above, by the capital and surplus of the 12 land banks.

Both mortgages and bonds will be exempt from all forms of taxation. Farmers who wish to obtain money from the federal land banks will ordinarily be obliged to form local loan associations, and get their loans through these organizations. The local loan associations will improve the credit of their members and reduce the cost of their loans through the performance of certain definite services, among which are the following:

**Duties of Associations.**  
The committee called the "loan committee" of the association will appraise the property offered as security and approve all applications for loans which are sent to the land bank. The secretary-treasurer of the association will transmit the papers and carry on all correspondence with the land bank relative to the loans. The association will guarantee the mortgages of its members, the liability of any individual member being limited, however, to an additional sum equal to the amount of his capital stock, or approximately to 5 per cent of his own loan.

One important function of the new system will be to establish safe standards for the farm-mortgage business of the United States, for it is not proposed to extend any credit except on the basis of proper security. In addition to the indorsement of the local association, every loan must have the approval of one of the salaried appraisers appointed by the government for the several land banks.

Further, not more than \$10,000 may be loaned to one borrower, nor more than 50 per cent of the value of the land offered as security plus 20 per cent of the value of the buildings, and the money must be used for specified productive purposes, such as the purchase of farm land, improvements, equipment, fertilizers, or livestock, or for the payment of existing indebtedness.

The federal farm loan board of the treasury department has general charge of the system. The department of agriculture will cooperate with this board in supplying information and rendering assistance to farmers who desire to take advantage of the federal farm loan act, especially with reference to the organization of local loan associations.

A large number of guests, including many from out of town, attended the wedding Wednesday evening of Miss Mabel Springer, daughter of Mr. and Mrs. Charles H. Springer, to Phillip D. Northcraft, son of Mrs. Charlotte Northcraft, at the home of the bride's parents at Twelfth and Franklin streets. The affair was one of the most brilliant of the winter season. The ceremony was performed by Rev. C. S. Morrison, rector of St. John's Episcopal church, Miss Airdrie Kincaid of Seattle was maid of honor and Charles Schively of Seattle acted as best man. Following the ceremony, an informal reception was held and Mr. and Mrs. Northcraft left on a short honeymoon trip. They will be at home after April 1 at Greenacres farm, near Tenino.

## TELLS BENEFITS OF FARM LOAN SYSTEM

WAYS IN WHICH NEW SYSTEM FURNISHES AID TO FARMER IN FINANCING BUSINESS.

By reason of the facilities created by the federal farm loan act, which was passed last summer, it will be easier in the future for a farmer to secure money to make needed improvements or for the purchase of live stock, and it will be easier also for the landless man to purchase a farm, according to a recent publication of the United States department of agriculture (Farmers' Bulletin 792) entitled "How the Federal Farm Loan Act Benefits the Farmer."

The federal land banks established under this act will stand ready at all times, it is expected, to lend money to farmers on farm mortgage security. The interest charges will be not more than 6 per cent, nor more than 1 per cent above the rate paid on the bonds sold by the banks. If 4 1/2 per cent bonds should be issued, therefore, the ratio charged on loans would be 5 1/2 per cent or less. There will be no commissions or bonuses. The loans will be made for periods of time ranging from 5 to 40 years, thus doing away with the trouble and expense of frequent renewals.

#### Amortization Plan.

The payment of a certain part of the principal annually or semi-annually, with the interest, will be required. The total payment, including the interest, will be the same for each year, and will be just large enough so that the entire principal will be paid off at the end of the period. The annual payment thus required to pay off a loan of \$1,000, with interest at 5 per cent in 20 years, is \$80.24.

After a loan has run five years the borrower will be permitted to pay off the whole amount, if he desires, on any interest date, or to make partial payments in addition to the regular installment.

The requirement of installment payments on the amortization plan, as outlined above, will serve, first, to cultivate habits of thrift in the borrower, and second, to make possible the placing of the loans at a lower rate of interest, since the gradual reduction of the principal constantly improve the security for the unpaid balance. The privilege of optional payments after the first five years leaves the borrower free to discharge his indebtedness before the end of the loan period, if he finds it convenient to do so.

#### Perform Three Services.

The federal land banks will perform three important services.

(1) They will convert the security which farm mortgages afford into a negotiable form, known as farm-loan bonds.

(2) They will furnish additional security for the protection of these bonds, through their capital and surplus, and thus make the bonds more attractive to investors.

(3) They will sell the land bank bonds in the open investment market, which, for obvious reasons, the