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GERMAN PAPERS NOW FRIENDLY TO UNITED STATES

Declare Washington Justified in Requesting Austria to Recall Ambassador Dumba for Unneutral Conduct.

BERLIN, Sept. 13 (via London, Sept. 14, 1:15 a. m.)—The American ambassador, Mr. Gerard, had a long conversation last evening with Herr von Jagow, the German minister of foreign affairs.

The discussion did not specifically concern the submarine question, nor was it evoked by any new developments in connection with that subject, but it was indicated after the conference that both the imperial chancellor and the foreign minister are endeavoring to improve German-American relations.

Prominent and well informed persons in Berlin express the belief that the diplomatic and military leaders in Germany are doing their utmost to prevent a recurrence of misunderstandings and incidents in the submarine campaign.

CAUSE OF DISASTER TO F-4 IS MYSTERY

PHOENIX, Sept. 13.—The official report of the investigation into the crash of the F-4 was in the possession of the military engineers of the United States Army.

Another Death at Cayote. A man was killed and several injured by a train at Cayote, N. M., Sept. 13.

Miners Strike in Arizona. Phoenix, Sept. 13.—The United Copper company at Phoenix and the Shannon Copper company at Cotton Rock today.

FACTS OF ARABIC ARE NOW PLACED IN THE HANDS OF BERNSTORFF

United States Declines Positively to Arbitrate Principle Involved in Submarine Warfare.

QUESTION OF INDEMNITY MAY GO TO THE HAGUE

Germany Is Expected to Disavow Attacks on Unarmed Steamers Carrying Peaceful Americans.

Washington, Sept. 14.—Conferees today between President Wilson and Secretary Lansing and German Secretary of State and Count von Bernstorff, the German ambassador, brought the situation arising out of German submarine activities to the following state:

(1) The German ambassador has been furnished with the evidence of attacks and of survivors of the Arabic, all showing that the liner was torpedoed and sunk, and that the United States claims a disavowal of the attack and reparation for the American lives lost.

Facts Given to Bernstorff

(2) The evidence will be sent to Count von Bernstorff by the Berlin foreign office, to which it has not been available before, and probably he will expect Berlin to be heard from. In some matters, it is believed possible that the foreign office, when examining the evidence, may change its position and disavow the action of the submarine commander, who it was claimed, in the last note, sunk the liner because he thought she was about to attack him.

U.S. Not Arbitrate Principle

(3) While the United States will not consent to arbitration of a principle or a question involving the safety of American lives, it has accepted Germany's assurance that peaceful liners will not be torpedoed without warning, and if Germany desires to arbitrate the amount of indemnity the question of whether the Arabic actually attempted to attack the submarine or whether her actions justified the submarine commander in believing he was about to be attacked, that probably would be agreed to.

May Clear Up Lusitania

The German ambassador is understood to have been given wide latitude by the foreign office in handling the negotiations which he will today be expected to initiate. The exchange from here on probably will come through him, and it is generally believed that settlement of the Arabic case will mean prompt clearing up of the Lusitania question.

Reckless Looter

At the taking of Tucson, General Villa sought to loot the United States consulate and the United States post office, but it was found that the United States consulate was empty.

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DUMBA INCIDENT IS LIVE STORY IN FOREIGN PAPERS

Writer in Berlin Paper Admits Diplomatic Usage May Have Been Violated but Seeks to Justify Ambassador.

BY MORNING JOURNAL SPECIAL LEADER WIRE. Berlin, Sept. 13 (via London, Sept. 14, 1:15 a. m.)—In an article in the "Vossische Zeitung" entitled "Dumba," George Gerhardt, the political writer, discussed the Dumba incident as a prelude to a survey of the general European situation.

The Anglo-Hungarian ambassador has rendered indirectly a great service," Gerhardt continued, "for he has called attention to the exploitation of poor workmen in American factories. This is absolutely contemptible. The ambassador desired to sever the bonds of these white slaves. It was the right his duty to make the attempt since these people suffered severe penalties by their industrial jobs.

The ambassador was not only justified but was under obligations to point out other persons who through similar procedure of the Austrian and Hungarian governments.

Austrian Ambassador IS PACKING HIS BAGGAGE

London, Sept. 13.—The ambassador of Austria-Hungary, Dr. Constantin Dumba, whose recall was requested by President Wilson, was reported today to have been packing his baggage in a very short time. He has engaged a furniture dealer to remove his personal effects for shipment and has also notified his secretary that he would not receive his secretaries after the end of the week.

SWISS PRESS DECLARES OPINION IS DIVIDED

Geneva, Switzerland, Sept. 13 (via Paris, 1:20 p. m.)—The Swiss newspaper editors are reported with leading articles on the news concerning Dr. Dumba, the Austrian ambassador to the United States, considering the affair "one of vital interest."

From these articles it would appear that the opinion for his recall has divided into two camps. Those at the party of Baron Dumba, the foreign minister, apparently are persuaded that Ambassador Dumba acted under the influence of Count von Bernstorff, the German ambassador to the United States without orders from the home government.

The Hungarian party on the contrary, believes that Dr. Dumba did his duty in order to prevent a riot and that the recall of the ambassador would be a violation of the powers of the consulate.

It is believed from the newspaper articles that Emperor Francis Joseph was displeased when he learned of the action that had been taken by the United States and that a substantial number of the Austrian ambassador's statements attributed to him in the United States, which were without a solid basis in fact.

It is believed likewise that telegrams of somewhat bitter tone were exchanged on the subject between Foreign Minister Baran and Dr. Bernstorff-Hollweg, the German chancellor. The German embassy in Berlin, it is believed, has been instructed to have been greatly interested in the development and to have recalled Foreign Minister von Jagow in Berlin, the foreign minister having been preparing on Saturday to go to Vienna.

The question of diplomatic relations with the United States is being discussed by the papers.

ALBANIA ENTERS INTO THE BALKAN MIDDLE

BY MORNING JOURNAL SPECIAL LEADER WIRE. Sofia, Sept. 13 (via London, Sept. 14, 1:15 p. m., delayed in transmission).—The statement was made in government circles here today that the reason stated by Greece why the Greek minister of foreign affairs should not be asked to Bulgaria (because Greece and Serbia desire to have a common border) was not the real reason.

PAN-AMERICAN ROAD CONGRESS IN SESSION

Washington, Sept. 13.—With delegates from all parts of the United States who are considered the leading authorities on road construction, today opened a five-day session.

A large number of federal officials and state highway commissioners are expected to attend the joint session of the American Highway association and the American Road Builders association with the Interstate Good Roads association and the Pacific Highway association co-operating.

ANGLO-FRENCH COMMISSIONERS MAKE POP CALL ON 'JIM' HILL

Sir Henry Babbington Smith Is Not Above Going to the Office of Great American Railroad Financier.

COOL BILLION IS SUM ALLIES WANT

Every Dollar to Be Used in Payment for American Products, Including Wheat, Cotton and Other Commodities.

BY MORNING JOURNAL SPECIAL LEADER WIRE. New York, Sept. 13.—The Anglo-French financial commission here seeking a loan of half a billion to a billion dollars made a rapid departure here late today in response of having interested American financiers call upon them at their headquarters and present their views.

The commission went to James J. Hill, the dominant railroad and commercial factor of the northwest, instead of waiting for Mr. Hill to come to them.

Sir Henry Babbington Smith, a member of the commission, was the delegate who called on Mr. Hill in the commissioner's behalf.

Sir Henry came uninvited to the Nassau street building where Mr. Hill has his private office as chairman of the Great Northern railroad, when he is in New York.

Mr. Hill apparently did not know his visitor was coming, for Sir Henry was kept waiting a minute or so in the ante room. Then he was ushered into Mr. Hill's private office.

No other American has been so honored thus far. Heretofore the commission has received American financiers at its headquarters at an uptown hotel. On the afternoon of their arrival they were tendered a reception by J. P. Morgan, where they met a large number of bank and trust company presidents, insurance, food, oil and railway officers.

Mr. Hill was quoted today as the commission's champion in the northwest provided that the loan should cover exportations of wheat. He thought that the success of the commission of financing a mammoth loan here was of more vital interest to Americans especially the great wheat growers of the northwest, than to Great Britain and France, who could buy their wheat, if necessary, in other markets.

If the loan were not made, Mr. Hill said, there was danger that the wheat growers would find themselves in the position of making the greatest crop in the history of the country and having 100,000,000 bushels of it left over without a market.

The present plan of the joint financial commission, it was reported tonight, is to borrow \$1,000,000,000 in the United States on straight British and French government bonds without any collateral whatever.

Whether the neutrality of the United States would be questioned in the bankers financing the mammoth loan should approved by British and French government notes as their security has been given serious consideration. It was said that the financiers familiar with the plan have every reason to believe that the Washington administration would not interfere.

No Official Statement. The foregoing was the unanimous opinion tonight of many of the scores of prominent bankers from New York, who have visited the commission at its headquarters here during the three days of its stay in the city.

What Future Would Mean. Wholesale entreaties of orders all the way down the list from the least to the greatest of exports, with the single exception of munitions of war which would be bought in increasing quantities—this was the answer furnished by leading financiers. Wheat from Argentina, Australia, Canada, India and probably from the unbroken Dardanelles, cotton from Egypt, all on an expensive acreage owned by orders of the British government; meats from the plains of South America; manufacturer goods from the few remaining neutrals of Europe whose factories would whirl night and day in unprecedented prosperity—all would flow into France and Great Britain while imports from America would dwindle month by month.

What Would Be Unsaleable. Four hundred million bushels of American wheat, fresh from the harvest fields would choke American granaries, some financiers said, if the commission should fail in accomplishing its mission here. One authority whose name is known the country over ventured the opinion that it would be better to dump 200,000,000 bushels of American wheat into Lake Michigan tomorrow than to send the commission back to Europe empty-handed.

The commission has endeavored to make clear to all callers that its errand here has to do with adjusting the exchange rate and has nothing to do with the purchase of munitions of war in itself.

Another thing that seemed established tonight in the minds of the commission's visitors here, was that the delegation is not acting and will not act, and no present plans are being formulated for Italy in their negotiations here. They will undoubtedly, it was thought, act for Russia, although as yet the government of Emperor Nicholas has not authorized them to do so. The forthcoming conference in London among P. P. Clark, the Russian minister of finance, M. Ribot, the French minister of finance, and Hugh B. S. Keenan, British chamberlain of the exchequer, it was thought, would bring authority to the commission to act in this country.

BANKING HELP THAT IS REAL

May be found in this institution. The young man starting in business finds it. So does the established merchant. The big concern comes here, too. None is too rich or too poor, too large or too small. All our customers find us really helpful. Interviews invited with our officers.

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- OFFICERS: Joshua S. Reynolds, President; M. W. Flournoy, Vice Pres.; H. S. Pickard, Cashier; G. L. Rogers, Vice Pres.; F. R. Harris, Asst. Cashier; C. S. White, Asst. Cashier.

Some step be made by which stability of this exchange can be secured. You have here in the states very large surpluses of foodstuffs and other material which you want to export. We on the other hand, want to import these goods and to the commercial man nothing is more difficult than to arrange fixed prices when there is the instability such as we have had recently in exchange.

"We cannot say more than that at the present but that generally reflects our views on the situation."

Shocks Financial World. Generally, the commission's reputed claim came as a distinct shock to the financial world. In all the talk that has preceded the commission's arrival here and in all the gossip that has followed it, there has been only a whisper now and then that there would be an attempt to finance a loan of such mammoth proportions, or, in fact, any loan at all, without offering collateral.

It is to be a loan without collateral of any sort or in any form at all—that is the present plan of the commission, at least so far as the American financiers visiting it have been able to learn.

Attitude of Commission. Here is the reported attitude of the commission, as gathered by bankers who have talked with the commissioners during their stay here.

The credit of Great Britain and France has never been questioned. They are able to pay for anything they promise to pay. Their bonds are the standard of world investment.

These countries require only one thing from the United States—munitions of war. True, they would like to have a great many other things—wheat, cotton, corn, meats, manufactured goods, a thousand and one different articles—but they can exist without some of them and the others they can buy elsewhere, if necessary.

What the Washington Problem. That in a few words is said to represent fairly accurately the impression of the commission's attitude which has been obtained by financiers visiting them.

The two chief obstacles that seemed to appear obvious were the question whether the Washington administration would regard unfavorably the issuance of a loan based on British and French government bonds as being an unneutral procedure, and whether the banks of America could assimilate such a loan without collateral.

More Gold From England. London, Sept. 13 (1:40 p. m.)—Announcement was made today by the Bank of England, that gold to the amount of £2,000,000 (\$11,900,000) had been engaged for export in the United States.

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