

Buy a Man's Gift at a Man's Store

**Gifts That Men Will Appreciate**

Never in the history of the store have we been so well prepared to solve the perpetual problem of "what to give."

The special holiday purchases include handsome, stylish articles in men's wear—that are serviceable and sensible as well as gifts that men really appreciate. This Christmas stock, in addition to our showing of

**POPULAR-PRICED OVERCOATS AND SUITS**

makes this an ideal place to select holiday remembrances for the men folks.

**Lady shoppers are particularly invited to visit this Christmas store.**

**Singerman's Gift Certificates**

These special holiday certificates will be made out in any amount you wish—giving a man an opportunity to select his own gift. If you are planning an Overcoat or Suit, you will find the Singerman Certificate—Just what you need.

Now Showing a World of **HANDSOME NOVELTY NECKWEAR**—In Gift Boxes

All the new silks, beautiful shades and color combinations are represented, each one packed in a special Christmas box.

A Great Showing at 50c; Beauties at 75c and \$1.00

**Our Christmas Special**

A collection of \$2.00, \$2.50 and \$3.00 values made up in imported silks. Your selection at **\$1.65**

**Singerman's** Established 42 Years.

That Live Corner **THIRD AND PIKE**

SHOP EARLY SHOP EARLY SHOP EARLY SHOP EARLY SHOP EARLY SHOP EARLY

**FARM LOAN BOARD BACK FROM TRIP OVER COUNTRY**

**Members Find Marked Reduction in Interest Rates Since Act Was Passed to Create New Competition.**

WASHINGTON, Tuesday, Dec. 5.—The Federal Farm Loan Board has returned to Washington after completing its investigation in every state in the Union in its effort to find out at first hand the farm loan needs of the farmers of the United States. The board traveled 20,000 miles, held fifty hearings, and took testimony from hundreds of farmers.

The testimony of all of these farmers emphasized the great demand for an agency to issue and guarantee interest rates on farm loans, and to provide long time loans repayable in small installments through a long period of years.

This testimony also gave the board valuable advice as to how the federal land banks could be located to best serve the needs of the whole country, and how the farm loan act could be applied to perform the greatest service to these people. The testimony showed that farmers had been required to pay exorbitant rates of interest and unnecessary commissions and have been laboring under the handicap of too short loans.

The hearings also disclosed the fact that since the farm loan act has been passed interest rates in most parts of the country have been reduced to a marked degree to meet the new cooperative competition.

**Planned With Cooperation.**

Members of the board expressed great pleasure over the degree of cooperation that has been given them by chambers of commerce, by state agricultural colleges, by newspapers and farm papers, by county agents, and by bankers. Particular pleasure was expressed over the fact that bankers in most parts of the country did not resent the creation of this government agency to finance farmers, but rather took the broad view that the farm loan act would see standard mortgages in rural districts that the cities would reflect this prosperity and that eventually its benefits would be felt in every line of commercial activity.

The board also expressed pleasure over the fact that farmers in most cases voiced the belief that a loan limited to 50 per cent of the security would serve their necessities, and that this limitation would so contribute to make the bonds secure that lower rates of interest would result.

The members of the board are now making a digest of the great mass of testimony taken at these hearings and within twenty days they expect to be able to announce the boundaries of the twelve federal land districts and the cities in which these banks will be located.

**Open for Subscriptions.**

After these banks are located their stock will remain open for public subscription for a period of thirty days after which the government will buy all the remaining stock. The banks will be run on a non-profit basis for agricultural purposes.

That the farmers of the United States are ready to take advantage of these banks as soon as they are in operation is indicated by the fact that more than 200,000 subscriptions seeking detailed information have been sent to the farm loan board by farmers.

The board has now prepared a form of articles of association for national farm loan associations, and approximately 10,000 of these articles have been distributed at the request of farmers who declare their intention of being organized into such associations in their counties. Each association represents a minimum of \$20,000 worth of farm land.

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**NOTED American war correspondent returns home from French battlefields.**



—Photograph copyrighted, 1916, by International Film Service.

**FREDERICK PALMER.**

The war in Europe will last at least another year, according to Frederick Palmer, noted American correspondent, who has just returned to this country for a brief rest. He has been with the British and French forces on the western front almost since the beginning of the great conflict. Palmer has been writing of wars from battlefields for more than a score of years. His articles from the French front have been published in The Times.

**JAPANESE LAND CASE IN CALIFORNIA COURT**

**Relation of National Treaties to State Property-Holding Laws is Argued.**

RIVERSIDE, Cal., Tuesday, Dec. 5.—Arguments in the suit of the state of California to evict the home of Yukio Kihara, a Japanese, under the California anti-alien land law of 1913, were concluded yesterday before Judge Hugh B. Craig of the superior court, who took the case under advisement.

The principal contention of the defense was that the treaty between the United States and Japan says that Japanese may own residential property in the United States.

The state's answer to this argument was made by former State Senator M. Estadillo, who asserted "a treaty cannot do more than any other law invade the sovereign rights of the state of California on matters which are peculiarly her own, like the ownership of land."

**B. N. DUKE, NEW YORK, BUYS FAMOUS HOPPER**

NEW YORK, Tuesday, Dec. 5.—A beautiful and striking portrait by John Hopper, "Portrait of Mrs. Carey," known as "Nancy" or "Nancy" Carey, who was the mother of Edmund Keene, the actor, has been sold by the Ehrlich Galleries to Benjamin N. Duke for his private collection, for \$15,000, a "Portrait of Mrs. Arbutnot," by Hopper, sold for \$6,500.

**GORILLAS TO BE DECOYED IN THEIR OWN LANGUAGE**

Prof. R. L. Garner, who learned their Tongue, Will Call Them for Hunters.

NEW YORK, Tuesday, Dec. 5.—Prof. Richard L. Garner, who on a recent trip to Africa has studied the languages of apes and who has listed twenty words which he says make up practically the entire vocabulary of a gorilla, will start for Africa within two weeks for a long hunting trip in the French Congo with Arthur Collins, a wealthy Philadelphia sportsman.

Professor Garner, who on one of his sojourns in Africa spent seven years in a bamboo hut studying and learning the sounds which the different types of monkeys make in communicating with one another, has been commissioned by the American Museum of Natural History to provide the skins and skeletons for a group of gorillas to be mounted in the museum. Mr. Collins is going for the big game hunt.

Professor Garner will act as a decoy in the gorilla hunting, using the gorilla cries for "Where are you?" and "Come here" to draw them to the stand where the hunters will be in wait for them. In ordinary monkey dialect, according to Professor Garner's lexicon, the question "Where are you?" is asked by a sound which can only be represented in English by "Ourlh."

**LINER'S SURGEON HOLDS VACCINATION RECORD**

Dr. E. L. Wemple of Shinyo Maru Treats 1,224 Cases on Voyage Across Pacific.

SAN FRANCISCO, Tuesday, Dec. 5.—What is believed among passengers on the Shinyo Maru at least to be the record of vaccination by one physician is that accomplished by Dr. E. L. Wemple, ship's surgeon of the Shinyo, who vaccinated 1,224 persons on that vessel. To do this he used 250 tubes of vaccine and worked hour after hour without rest.

Two steers out of Yokohama, a Chinese steamer passenger came down with smallpox of a virulent type. He had been passed by both the American consular doctor and the Japanese port physician before the vessel left Yokohama.

The six days before the Shinyo reached Honolulu were the busiest that Dr. Wemple ever experienced, for every one from Capt. W. C. T. Palmer down to the firemen had to be vaccinated in addition to more than 500 passengers.

The work was so well done and the fumigation of the steamer also that the quarantine officials in Honolulu passed the ship without demur and she was not detained for fumigation or passenger quarantine in the island port.

**BLIND PARSON WILL WED CALIFORNIA GIRL**

EUGENE, Ore., Tuesday, Dec. 5.—The engagement of Leslie Bladen, known here as "The Blind Parson," and Martha Beer, both graduate students in the University of Oregon, is made public. Bladen, who is totally blind, is carrying his college expenses by assisting in the English department of the university, holding services in neighboring churches, and contributing to magazines. Miss Beer was graduated from the university last June. Her home is in Arcata, Cal., and Bladen's home is in San Dimas, Cal.

**MEN MAKE QUILTS**

LAWRENCE, Kan., Tuesday, Dec. 5.—By making use of five quilts, the men of Avoca Fraternity in the University of Kansas have replenished their house supply of quilting and saved the chapter \$56.25. The first four quilts found the bed clothing supply of the Avoca men wanting scarce. The lowest bid on supplying the house with twenty-five quilts was \$106. A single student suggested a bee and thirty men spent a day in a quilting bee directed by their house mother. Except small part of the work done by the house mother the men did all the work. The twenty-five quilts cost them \$42.75.

Complete \$1

**Ever-Ready Safety Razor**

with **12 Radio Blades**

The 'Ever-Ready' is a Shaving Joy

YOU owe it to yourself to use it regularly. As a time-saver—face saver—and money-saver, 'Ever-Ready' convenience and sanitary advantages are beyond price measurement. A trial will prove and improve all 'Ever-Ready' claims.

It is the best razor and the best safety that ever touched your face, or your money back.

The 12 "Radio" Blades in each dollar outfit are marvels of efficiency. In all the world there is no equal of the "Radio" Blades—that is why all the world uses it.

Dealers everywhere recommend the 'Ever-Ready' Safety Razor.

**Extra "Radio" Blades—6 for 30c or 10 for 50c**

The 'Ever-Ready' dollar outfit contains 5 more and 12 better blades than any other safety razor selling at one dollar.

**Refuse Substitutes with Less Blades**

The American Safety Razor Co., Manufacturers, Brooklyn, N. Y.

**LIEUTENANT GOVERNOR TO SPEAK AT Y. M. C. A.**

Naturalization Classes Will Listen to Address by Louis F. Hart.

Lieut.-Gov. Louis F. Hart will give an address on "The Governor and the State Commissions," before the naturalization classes of the Young Men's Christian Association at 8 o'clock tomorrow night. This public is invited. Following the address the naturalization classes will meet with their regular instructors for the study section of the work.

The naturalization classes are open to all men wishing to become citizens of the United States, and any man may join the classes without any charges or class fee whatever. The class meets every Wednesday evening.

**WAGES INCREASED**

SOUTH BETHLEHEM, Pa., Tuesday, Dec. 5.—A wage increase of approximately 10 per cent affecting nearly 30,000 men employed in the Bethlehem Steel Company's plants at South Bethlehem, Scranton, Pa., and Sparrows Point, Md., was announced by E. C. Grace, president of that company.

**4% YOUR SAVINGS**

That is our specialty, therefore we can pay a high rate of interest.

We allow it from DECEMBER 1 on all sums deposited before DECEMBER 6.

A series of beautiful President Poster Stamps to each new depositor of **\$5.00—FREE**

**THE BANK FOR SAVINGS**

Pine St. at Fourth Ave.

**REAL PAINLESS DENTISTS**

In order to introduce our new (whalebone) plate, which is the highest and strongest plate known; does not cover the roof of the mouth; you can bite corn off the cob; guaranteed 15 years.

Gold Crown ..... \$3.00  
\$15 set of teeth (whalebone) \$8  
\$10 set of teeth ..... \$5.00  
Bridge work, per tooth, gold \$2  
White crowns ..... \$3.00  
Gold fillings ..... \$1.00 up  
Silver fillings ..... 50c  
Platina fillings ..... 75c

All work guaranteed for fifteen years. Have impression taken in the morning and get teeth same day. Examination and advice free. Call and see samples of our Plate and Bridge Work. We Stand the Test of Time. Most of our present patronage is recommended by our early customers, whose work is still giving good satisfaction. Ask our customers who have tested our work. When coming to our office, be sure you are in the right place. Bring this ad with you.

**OHIO CUT-RATE DENTISTS**  
207 UNIVERSITY STREET. Opposite Fraser-Paterson Co.

going to Scott & Fowles, John Hopper (1758-1810) was one of the famous English portrait painters, and his works, with those of Gainsborough, Reynolds and Reynolds, are highly prized in this country. This new Hopper will make a valuable addition to the large number of the portraits which have found a place in American collections.

**NEW HAVEN LIVING HIGH**

CHICAGO, Tuesday, Dec. 5.—New Haven, Conn., is the costliest place in the country to buy foodstuffs at retail and Los Angeles, Cal., the second most costly, while Kansas City, Mo., is the cheapest, according to a table of statistics submitted to the city council yesterday. On the scale of retail costs, Chicago ranks eighth, New York City thirteenth and Oakland, Cal., twenty-second in the table.

**Satisfy!—that's a new thing for a cigarette to do**

It's nothing for a cigarette to just taste good—lots of cigarettes may do that. But Chesterfields do more—they satisfy! Just like a thick, juicy steak satisfies when you're hungry.

Yet, with all that, Chesterfields are MILD!

No other cigarette can give you this new enjoyment (satisfy, yet mild), for the good reason that no cigarette maker can copy the Chesterfield blend—an entirely new combination of tobaccos and the most important development in cigarette blending in 20 years.

Liggott & Myers Tobacco Co.

"Give me a package of those cigarettes that SATISFY!"

**Chesterfield CIGARETTES**

20 for 10¢

**They SATISFY!** and yet they're MILD