

WHAT IS A BUILDING AND LOAN ASSOCIATION?

BY WALTER MARSHALL

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A Building and Loan Association is the co-operation of a number of persons coming together to accomplish that which the individual cannot accomplish alone.

ILLUSTRATION: One man cannot loan \$10.00 per month legally on a mortgage and have security, neither can ten men, as no one wants to give a first mortgage on property for \$100.00.

RESULTS AFTER

give a first mortgage on property for \$100.00.

rate of interest as the financier.

Being considerate of others.

TWINS IN DENTRAL

Dental Services Worldwide.

This is a matter of vital importance to you and one of our many strong points. For every loan made a first mortgage on improved real estate is taken. We have the confidence and patronage of some of the best business and professional men in Twin Falls, among them banks and bank officials.

If Something Happens and I Cannot Meet My Monthly Payments, Do I Lose What I Have Put In?

NO. If payments are not made for 6 months the Association reserves the right to declare your stock forfeited and after deducting fines at the rate of 5 cents per month per share you are paid the balance of the value of the stock. Your stock participates in the earnings of the Association during the time of non-payment, when fines are paid.

We know of no Association so liberal in this matter.

Can I Withdraw My Money?

What Returns Do I Get on Money Invested?

AS THIS IS A MUTUAL ASSOCIATION THE STOCKHOLDERS RECEIVE ALL OF THE NET EARNINGS. EACH DOLLAR INVESTED SHARES EQUALLY IN THE EARNINGS.

All indications at this time point to a 5 per cent dividend on the stock for the last six months of this year.

FOR INFORMATION CONCERNING THIS LOCAL MUTUAL ASSOCIATION,
MANAGED BY YOUR HOME PEOPLE,
TWIN FALLS BUILDING & LOAN ASSOCIATION

Frank G. Lechleiter, Secretary

118 SHOSHONE STREET WEST

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TELEGRAMS, "TWIN FALLS BUILDING & LOAN ASSOC."

BEST SERVICE FROM THE FOLLO-

WING BUILDING, TWIN FALLS,

IDAHO, U. S. A.

OPEN 6 A. M. TO 5 P. M., MONDAY

THROUGH SATURDAY.

WEEKEND HOURS, 7 A. M. TO 12 M.

118 SHOSHONE STREET WEST

TWIN FALLS, IDAHO

Poor Copy's

WILSON WILL FIGHT CHANGE IN PACT TEXT

President Determined That Treaty Must Not Be Re-Negotiated.

LODGE URGES HIS AMENDMENT PLAN

Former Attorney General Appeals to Senate to Ratify Document Which All the World Wants

By the Associated Press.

WASHINGTON, Aug. 16.—An appeal to the White House came yesterday between President Wilson and Senator Hitchcock, administrator in the senate treaty fight, it becoming apparent today that the administration forces would center their present effort on bringing the treaty out of committee and defeating any textual amendments, leaving in the background any negotiations relative to final ratification with reservations.

Resistance Is Stiffened.

Meanwhile republican senators declared one result of the negotiations of the last few days and of Senator Hitchcock's statements after he left the president had been to stiffen resistance to any attempt at unreserved ratification and to increase the determination of those who want the treaty amended outright. They asserted yesterday's poll had shown opposition to the Shantung position growing stronger in the face of the explanatory statements from Tokyo and from the White House.

Forwards Democratic Fight.

The reported position of the president that any textual amendment would send the treaty back for re-negotiation with Germany without any military force to compel acceptance of the American demands was defeated, as largely forecasting the trend of the amendment fight. It was understood that feature would be emphasized by Senator Hitchcock in a speech he is expected to make next week in the senate. The fact that Senator Hitchcock did not quote the president as standing uncompromisingly against reservations for the same reason was pointed out as significant by some of the group of republicans who, under the lead of Senator McNary, republican, Oregon, have agreed on a set of reservations. They declared all the elements of the situation have not the claim of Wednesday that they find no information inciting democratic assent to their program.

May Rally to Lodge.

Among the group there was some favorable comment during the day on the new set of reservations shown to republican senators by Repub-lican Leader Lodge. In the same quarter it was pointed out that should he definitely give his support to a reservation program acceptable to a large number of senators, the logical outcome might be a draft of reservations by him which would become the rallying point of the republican reservation forces.

Stalies Many Drafts.

It is known that Mr. Lodge has been studying a number of drafts including those drawn by the McNary group and those suggested by Elbert H. Root, Willard H. Taft and Charles E. Hughes. He is understood not to have stood sponsor for the draft he showed to the republican senators, however, but to have merely submitted them for consideration.

Republicans assert that the only possible outcome, if reservations are to be adopted, in place of textual amendments, will be agreement on the draft drawn by Mr. Lodge or some other senator which must be accepted by the democrats. The only open question, they declare, is how drastic the reservations are to be.

Makes No Change.

The democratic leaders, however, maintained there had been no change in their stand for unreserved ratification and some quarters the outcome of the conference between the president and Senator Hitchcock was interpreted to mean that Mr. Wilson had reluctantly agreed to both amendments and reservations. It was inferred by some senators in that connection that the president had refused to countenance the negotiations looking to reservations which have been submitted by some democrats.

The McNary group of republicans did not accept that view of the situation, however, pointing out that Senator Hitchcock had said after the conference that the administration would cross the reservation bridge when it came to it.

Would Accept Challenge.

Considerable interest was aroused by a statement of Mr. Hitchcock that the president had reluctantly suggested sending Senators Lodge and Knox to negotiate any future treaty with Ger-

many should the present one fall through before amended. Republican members of the foreign relations committee who are fighting for amendments said that he welcomed the suggestion as a "stab in the back."

The amendment proposal which the senators on both sides expect to develop up the greatest strength in the senate contemplates striking from the treaty the provisions giving Japan control of the Chinese provinces of Shantung. Not only did yesterday's poll show an increase in the number who oppose the provision the republicans asserted, but several senators saw that as their only reason for not accepting the reservation program which covers only provisions in the league of nations covenant.

Advocates of the Shantung amendment declare Senator Lodge will step up with them on the proposal. They also assert he will support several other textual amendments. In the committee, however, the reservation group is believed to think he will not.

WICKERHAM FAVORS TREATY.

WASHINGTON, Aug. 16.—Former Attorney General Wickerham, in a statement issued through the League to Enforce Peace today, called upon the senate to ratify the peace treaty with the league of nations covenant and then prepare to perfect the document by amendment through the authority and counsel of the league, in the same manner as he pointed out, the framers to the constitution provided for its amendment by the states. Critics of the constitution, Mr. Wickerham declared, opposed it because it did not contain a bill of rights protecting the liberties of the states and the peoples and the concurrence of some states—notably New York and Massachusetts—was secured only by promises that steps would be taken for early amendments to remove the objections most strongly urged. The first congress, the former attorney general added, redressed these promises by submitting the first amendment, which has been characterized as a bill of rights.

"The deference to the peace conference in France," declared Mr. Wickerham, "followed the example of the framers of the constitution of the United States by incorporating into the covenant of the league of nations a provision for its amendment by vote of the members of the league. The representatives compose the council, now nine in number, and by a majority of the members whose representatives compose the assembly.

"Let the senate ratify the treaty and thus avert from America the remorse of depriving the world of the great hope, the radiant promise of a world allied for the preservation of peace. Then let those measures for improvement of the instrument and for the better safeguarding of the nation America be formulated, by the senate, traditional traditions and institutions of or by both houses of congress and transmitted to the American representatives in the assembly and in the council of the league of nations with instructions to present and press them for adoption as amendments to the covenant."

Opposition to the covenant, except from those who regard it contrary to the former attorney general's declaration, has been confined to half dozen points which could be handled in the way suggested and he expressed the opinion that "the prestige and power of America are so great that it scarcely can be doubted that any amendment thus recommended would fail of adoption save for very convincing reasons."

YOUTH IS HELD ON CHARGE OF MURDER

Policeman Caught That Father Used Clothing to Strangle 16-Year-Old Girl.

Continued on Page Three.

PHOENIX, N. Y., Aug. 16.—Donald W. Fether, Cornell sophomore and son of a wealthy oil promoter, was held today on a charge of first degree murder in connection with the disappearance of Miss Hazel Craig, 18-year-old Ithaca girl, the night of July 12, when she went canoeing on Cayuga lake with the college student.

Fether was arraigned before a justice of the peace in the crowded townhall of Jacksonville, located near the lake. The evidence on which Fether is held consisted of part of his garments led in a knot by grappling grapples encircling the girl's body. The police charged that this piece of apparel cloth was used to strangle the girl.

Fether claimed that after the case against him had begun to resume his companion and uncle had called for help. Witness called by District Attorney Adams testified they heard those calls but added they were "very faint."

Fether, who displayed no emotion since his arrest, today broke down in court. He laid his hands on his head, however, when he was returned to his cell tonight. He received words today that his mother was appealing to his old men in California. It is expected the student will face the grand jury about the middle of next month.

Continued efforts to recover the girl's body failed today. Grappling grapples will remain their work tomorrow.

WILL HAVE LARGE EXHIBIT AT BOISE

Globe Club Leader Urges Boys and Girls to Participate in Both State and County Fairs.

A. L. O'Reilly, county boys' and girls' club leader, in making preparations for a large exhibit of boys and girls at both the state fair and at the county fair. Yesterday Mr. O'Reilly sent a letter to each member of the boy and girls' garden clubs stating that it will take as many displays as he can and will have the back in time for the Twin Falls county fair. Mr. O'Reilly is certain the boys' and girls' club in this county can carry off the state championship in exhibits.

A similar letter was forwarded to the camping club members while a letter was sent to poultry club members telling of plans for exhibiting in this class.

The following prizes have been offered this year for the fair at Pifer in poultry exhibits:

American class, \$2, \$1.50, \$1.00 and 50 cents; Mediterranean class, same.

Audie class, same; ducks, same.

FARMERS PROTEST AGAINST WALKOUTS

Protesting in "Goods and Wages" Would Make Living Higher Next Year.

WASHINGTON, Aug. 16.—Warning was given today by representatives of farmers' organizations testifying before the house and senate agriculture committees that unless present disturbed conditions resulting from protesting "in goods and wages" and strikes were settled soon the country would face a far worse situation from the high cost of living next year than at present.

Farmers, they said, were preparing now for next year's crops and under present conditions they could not calculate what the probable market would be.

Fear was expressed that there would be decreased production both on this account and in view of President Wilson's statement in his message vetoing the repeat of the daylight having law, placing industrial profits, cost interest from November 14, 1917, 10 per cent ahead of farm output.

The house and senate committees H. R. Earp has filed suit against B.

are considering an amendment to the H. T. Tyler and wife for \$743.55, alleged food control act designed to enable the due-on-the-note, \$47.50 interest and \$250 attorney's fee.

An answer was filed in the district court yesterday by the Oregon Short Line railroad to the suit brought by the Lincoln Produce company. The railroad company contends that it was not notified soon enough of a change of ownership in the produce alleged to have prevented the injunction.

AVIATOR IS KILLED

By the Associated Press.

LAREDO, Tex., Aug. 16.—Lieutenant Fernando A. Robertson, of Clarkesville, Va., was instantly killed when a broken leg hit today when an airplane in which they were flying crashed to earth. Engine trouble was

named as the cause of the accident.

DR. EVANS, the Optician is at his office over Pifer's Drug Store, but will leave Tuesday, August 19, to be away for ten days. Now is the time to have your eyes attended. J. T. Evans.

A-17-pd for teacher.

COUNTY SCHOOLS TO OPEN IN TWO WEEKS

Indications That Attendance Will Be Larger Everywhere Than Last Year—Teachers Scarce.

Schools throughout the county will open two weeks from Monday.

Plans for the commencement of the school year are rapidly being matured everywhere. A larger registration than last year is anticipated in every school district.

Teachers are a scarcity this year, according to the various clerks of the school boards and many of the schools have not yet definitely hired their entire force. Higher wages in other professions are assigned as the cause for this defection, although Twin Falls

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Ford

THE UNIVERSAL CAR

Western Auto Co.