

PLAN FOR CREDIT EXTENSION

Trade Commission Proposes System to Aid Smaller Factories and Retail Stores.

STANDARD FORM OF ACCOUNTS

WASHINGTON, July 8.—Vice Chairman Edward N. Hurley of the Federal Trade Commission, in a statement today suggesting plans by which the commission may give constructive help to American business, emphasized two methods which he considered of particular importance.

"One of these," said Mr. Hurley, in his statement, "is to aid the business men of the country in obtaining the additional credits to which their business operations are entitled. The second is to aid in establishing a standard system of bookkeeping and cost account. The two are interdependent."

"The commission has in mind, Mr. Hurley announced, dividing the country into zones and maintaining in each, experts in accounting, costs and manufacturing upon whom manufacturers, merchants and business men may call for advice and assistance in establishing economies.

Credit of Smaller Men Limited. "The small manufacturer, the country storekeeper, and the retail merchant as a rule," he said, "do not get all the banks' credit that they ought to receive, owing to the fact that they are unable to present balance sheets in accordance with good business practice."

"Frequently a business man with a credit of a few hundred dollars at his bank, based wholly on personal grounds, could, if he could produce a reliable balance sheet, readily obtain several thousand dollars which would enable him to expand his business along sound lines. Failing to obtain it, his business is limited and confined."

"Bankers are in business to loan money to business men and recognize that loans made on balance sheets that are sound are desirable loans. The banker will welcome any standard of statement that will permit him easily to ascertain the exact liabilities and assets of his customer.

Standard is Needed. "It is recognized that no one standard form of accounting can be applied to all classes of business, and that special forms must be devised for each group or class of commerce and industry. For example, the coal industry can use one standard system of accounting. Among others the country store and general store retailer, the wholesale grocer, the boot and shoe wholesaler, the boot and shoe retailer, the drug store, the manufacturer of textiles, the manufacturer of machinery, the wholesale clothier, the retail clothier, each must have his own special system. But it is true that a great many of these forms could be adapted for use in lines other than those for which they are originally arranged, as certain fundamental principles underlie the general structure of accountancy and must be recognized by each group.

"The fact must be admitted that, in order to put a selling price on your products you must, if you are a manufacturer, first know exactly what it costs you to manufacture and sell them. When business was done on a large percentage of profit this was not so essential, but in most lines of industry today the large percentage of profit has passed, and we must absolutely know what our goods cost. Any old and out-of-date method of arriving at cost figures, without margins of profit so close, must be eliminated.

"It is a fact well understood among business men that the general demoralization in a large number of industries, has been caused by firms who cut prices, not knowing what their goods actually cost to manufacture; and the cost of selling, which is equally important, is almost wholly lost sight of.

Cost Service is Needed. "How can the Federal Trade Commission help cure these conditions? By no compulsory methods. The commission has no power and no desire to use such methods. But the commission does hope to reach the desired end by putting at the service of the manufacturers and merchants who have not had the experience or advantages that larger firms possess, the accountants, bookkeepers and experts in cost of production that are employed by the commission, and in that way to help strengthen American industries where they are weak. These services will be rendered only on the request of the individual merchant or manufacturer who desires them.

"In European countries, manufacturers and merchants, aided by their governments, have developed a high state of efficiency, which enables them to sell their goods in the markets of the world. The Federal Trade commission desires to do what it can to help bring the American manufacturers and merchants on equal terms with these foreign competitors in order that we may be able to get and hold our share of foreign trade.

"When there is completed within the commission the organization for aiding business, any manufacturer or merchant, on request, may receive (a) an approved form for presentation to his bank when seeking credit; (b) a form designed to show accurately and concisely his assets and liabilities, stock on hand, etc.; (c) a form of double entry bookkeeping adapted to his class of business, as well as (d) a form and method of arriving at costs, also adapted to his line of business. All of these approved forms will be simple in character and can be supplied by the local printer. It is hoped that the different banks throughout the country will carry supplies of these forms for the benefit of their customers."

SIX-YEAR-OLD GIRL IS MASCOT OF A REGIMENT

(Correspondence of the Associated Press.) TIFLIS, July 11.—Hadzha, a wild little 6-year-old Kurdish girl, has become the mascot of a Russian artillery regiment operating on the Persian frontier. She was left behind when the population of the Armenian village of Haxar fled and Russian soldiers found her, clad in a filthy shirt, hiding in the depths of a bush oven. After she had recovered from fright under the kind treatment of her captors, the little one told through an interpreter how she had been left behind by her mother who escaped, taking with her another child. Her father, she said, was a soldier and had been taken prisoner by the Russian troops.

Villa Reports Defeat Of Carranza Forces South of Calientes

WASHINGTON, July 10.—General Martin Triana, who led the Carranza forces in the recent attack on Aguas Calientes, was killed in the battle, according to a message received here today by the Villa agency.

The dispatch to the Villa agency says: "Carrying out his strategic plan, General Villa allowed the enemy to approach to within six miles of the city. This led them to believe they could capture it with ease. The Carranza forces advanced and attacked vigorously during the first hours of the morning, the fighting lasting until 4 o'clock p. m. The result was very successful for us, the enemy being repulsed and their positions

taken. The enemy attacked with forces of all three arms, while we repulsed them by using only our cavalry. Our infantry remained in the trenches and there was no need of the reserves. The enemy was driven to San Bartolo and points beyond, leaving behind many dead and wounded, large numbers of horses and much war material. We made many prisoners." Another message was as follows: General Martin Triana, who led the Carranzista attack was killed. The enemy is without food and water. Our columns, operating in the rear of the enemy, has occupied Irapuato and other cities in that neighborhood. Prisoners taken bring the news that General Obregon is not with his troops and that the condition of the enemy is such that this battle is expected to be their last effort. We have captured three cannon, some machine guns and a lot of war material. Also we captured many prisoners and 300 wounded."

Great Britain War Loan is Subscribed

LONDON, July 10.—Reginald McKenna, chancellor of the exchequer, this evening authorized the statement that the great British war loan had been supported in a way that had satisfied his expectations.

Large subscriptions are known to have been received from insurance companies, banks and commercial houses in the colonies, as well as in Great Britain. Lombard street's contribution, it is believed, will be \$1,000,000. The total amount of new money subscribed is estimated at \$2,900,000,000, which with the conversion of consols and the old war loan, is expected to bring the aggregate amount asked. Therefore between \$4,000,000,000 and \$5,000,000,000 will have been

lent to the government in the course of three weeks. Some disturbance is expected in the money market because of the large amount of money temporarily removed from circulation, but the government is understood to have arranged to release funds for market purposes at the earliest possible moment. Subscriptions to the war loan from the United States are believed to be relatively small.

WANTS TO PROSECUTE YOUNG BRIDEGROOM

SHENANDOAH, Ia., July 10.—(Special.)—Outraged in preventing his daughter, Blanche, from being married to Charles Searis of Shenandoah, R. D. Arnold of Coia has taken the matter up with the grand jury of Montgomery county. After several attempts in this county the 15-

year-old girl ran away to Red Oak, where she was wedded to the young man without the consent of her parents, a few days after the marriage had been prevented at Clarinda.

caused a few minor scratches Smith was uninjured.

Park Robbers Were After Shrine Party

LIVINGSTON, Mont., July 10.—The flock of probably fifty tourists, mostly eastern school teachers, who were robbed yesterday in Yellowstone park, continued on their tour today. Some will emerge from the park tonight, others Tuesday. Park officials expressed conviction that the robbers intended holding up several stageloads of Shriners enroute to their coming convention at Seattle. Two men arrested by United States soldiers near the scene of the robbery were released today.

Rent rooms quick with a Bee Want Ad.

Aviator Smith Has Narrow Escape

SAN FRANCISCO, July 10.—Art Smith, the aviator, and his mother, Mrs. James Smith of Fort Wayne, Ind., had a narrow escape from death Friday when the engine of Smith's biplane in which they were flying over the Panama Pacific exposition went dead at an estimated altitude of 2,000 feet. Smith immediately began to spiral and plummet towards the earth, but was forced to land on rough ground near the water front. The machine skidded some distance into a fence. Mrs. Smith re-

Interesting and Economical Sales for Monday

Coco Door Mats, Printed Linoleums, BRANDEIS STORES. Best Coco Door Mats—Size 22x36, Regular \$2.50 value special at \$1.69. Best Coco Door Mats—Size 18x30, Regular \$1.75 value special at \$1.19. In tile and parquet patterns. Just the thing for bedrooms and kitchens. 6 feet wide, worth 55c, square yard... 45c. 6 feet wide, worth 60c, square yard... 50c.

July Clearing Sale of Women's and Misses' Fine Summer Frocks, Skirts, Sport and Auto Coats, Bathing Suits

Women's and Misses' Dresses in voiles, crepes, linens, lingerie, nets, silks, in plain colors or dainty stripes and floral designs, with laces, embroidery or strap trimmings, and jacket or draped and combination effects. Odd and broken lots; also many sample garments included—worth up to \$30.00. Very special Monday, at \$15.00. Fine Corduroy Skirts in plain or braid and button trimmed effects and separate belts. Dainty shades of white, rose, blue or tan, the popular colors for summer wear. All sizes. Worth up to \$7.50. Special Monday \$5.98. Bathing Suits. A complete showing of Bathing Suits and Bathing Accessories, featuring the new wool knit mannish suits. Lustrous mohairs, pretty trimmings, extra Annette Kellerman combination. Black and navy. New features in Silk Bathing Suits, satin and taffetas, extra Annette Kellerman combination. Pretty smart novelty Taffeta and Satin Dresses with pretty trimmings, including the new one-piece combination. Effective and Dressy Silk Novelties, the new ruffles, yokes, fancy trimmed—in combinations, etc.—\$12.50, \$15 and \$19. Rubber Bathing Caps and Hats, at 39c to \$1.98. Bathing Slippers and High Shoes, at 50c to \$1.00. Special Lot of Women's and Misses' Coats. In odd and broken lots from our regular stock. Worth to \$12.50. Special Monday \$5.75. A Special Showing of New Auto Coats. Smart Novelty Linen Auto Coats at \$1.98 to \$10. Practical New Palm Beach Coats at \$6.98 to \$15. New and Nobby Wool Novelty Auto Coats \$10 to \$35. Special Lots of Outing and Sport Coats. In fine taffetas and Jersey silks, several different styles and all the dainty shades for summer wear; plain or combination trimmed and belted effects; at \$10.00, \$15.00, \$16.50 and \$19.

Cotton Dress Goods Underpriced A Helpful Feature of the July Clearing Sale

Beautiful Printed Voiles, 40 inches wide, in all the new styles, 1915 designs; sheer, crisp, dainty weaves, ideal summer weight. 20 values, yard... 15c. 37-Inch Dress Batiste in all the wanted new 1915 designs. Lengths 12 to 24 yards. Highly mercerized. 15 quality, Monday, yd... 6 1/2c. Pure White Voile, 40 inches wide, soft, sheer and clingy; Flatfold, so much in demand for waists, skirts and outing suits. 15c value, Monday, yard... 8 1/2c. Full Standard Apron Gingham—Pure Indigo dye, fast colors; complete with Apronhook or Lancaster. All the wanted small, medium and large checks and broken effects. 10 value, Monday, yd... 4 1/2c. 36-Inch Bleached Cambric and Muslin—Fine soft finish, for underwear, corset covers, white skirts, etc. 10c value, special, yard... 6c. 36-Inch Heavy Unbleached Muslin—Heavy round thread quality, easily bleached and laundered. 30 value, Monday, yd... 5c. 36-Inch Dress Percale, dress and wrap styles, mostly light grounds and dark indigo stripes. 15c value, special, Monday, yard... 7 1/2c. Genuine Utility Dress Gingham—Beautiful assortment of new neat checks and stripes, small and medium size—absolutely fast colors. Post-tively worth 10c, specially priced, yard... 7 1/2c. 40 and 45-Inch Bleached Pillow Slips to Match, soft finish, hemmed ready for use. 12 1/2c value, Monday, each... 10c. 36-Inch Dainty White Silk Stripe Crepe, soft and clingy, light weaves—beautiful for women's vacation and outing suits, as well as dainty waists. 20c value, Monday, yard... 15c. 42-Inch Brocaded Silk and Cotton Dress Fabrics in a good assortment of colors. \$1.00 values, yard... 59c. 40 and 45-Inch Printed Voiles in stripes, florals and flouncings, this season's designs and colorings. Clearing sale, yard... 25c. Imported Woven Chiffon Laces, dainty stripes and checks, fast colors, 27 inches wide. 29c value, yard... 19c. Printed Lace Cloths and Seed Voile, Silk Stripe Voile, Silk Organdie, Embroidered Crepe, etc., 36 and 40 inches wide. Sold to 40c yard, Monday... 19c. Printed Flaxon in florals and stripes, white and tinted grounds, fast colors, 27 inches wide. Regular 12 1/2c value. Clearing sale price, yard... 9c. Printed Voile in white and tinted grounds, large assortment of patterns and styles, 40 inches wide. 25c values. Specially priced, yard... 12 1/2c.

July Clearing Sale of Black Taffetas

Never in the silk history were black taffetas as popular as they are now, for skirts, suits and coats, in fact Dame Fashion requires this beautiful fabric for the prevailing styles, and by a fortunate and timely purchase we are able to offer you these wanted silks at wonderful reductions. \$1.00 Chiffon Taffeta, 69c. 36-Inch Chiffon Taffeta, good weight, soft finish. Regular \$1 value, yard. 69c. 36-Inch Chiffon Taffeta, very soft and lustrous finish, will give splendid service. Our \$1.25 value, Monday, yard. 88c. 36-Inch Self-Toned Pekin Stripe Taffeta, one of the most popular novelties of the season. Regular \$1.75 quality, Monday, yard... \$1. 36-Inch Extra Heavy Grosgrain Taffeta for skirts and suits, one of the most popular weaves \$1.10 have. Regular \$2.00 quality, Monday, yard... \$1.10. NOTE: Black Taffeta is the only fabric endorsed by ALL Paris dressmakers for this season's styles. 36-Inch Extra Heavy Cassimere Chiffon Taffeta, a silk of merit. Splendid \$1.50 value, yard... 95c. 36-Inch Suiting and Skirting Taffeta, pure yarn dyed silk, just the right weight for tailored garments. Regular \$2.00 value, special Monday, yard... \$1.15. 36-Inch Taffeta Sublime, yarn dyed, extra heavy soft finish, every yard guaranteed to wear. Regular \$2.50 kind, per yard... \$1.85.

Prettiest Wash Goods

42-Inch Brocaded Silk and Cotton Dress Fabrics in a good assortment of colors. \$1.00 values, yard... 59c. 40 and 45-Inch Printed Voiles in stripes, florals and flouncings, this season's designs and colorings. Clearing sale, yard... 25c. Imported Woven Chiffon Laces, dainty stripes and checks, fast colors, 27 inches wide. 29c value, yard... 19c. Printed Lace Cloths and Seed Voile, Silk Stripe Voile, Silk Organdie, Embroidered Crepe, etc., 36 and 40 inches wide. Sold to 40c yard, Monday... 19c. Printed Flaxon in florals and stripes, white and tinted grounds, fast colors, 27 inches wide. Regular 12 1/2c value. Clearing sale price, yard... 9c. Printed Voile in white and tinted grounds, large assortment of patterns and styles, 40 inches wide. 25c values. Specially priced, yard... 12 1/2c.

Fine White Goods

Imported White Dress Novelties in all the latest fabrics and designs, sold up to \$1.50, 36, 40 and 45 inches wide. Special, yard... 89c. 36-Inch White Gabardine, much in demand for suits and skirts, extra heavy. 60c value, yard... 39c. Sheer White Fabrics for blouses and dresses—Seed Voile, Check Sponge, Lace Novelties, Plain Voiles, etc. 36, 40 and 45 inches wide. Worth 35c and 40c. Clearing sale, yard... 25c. White Lace Novelty, 36 inches wide. Worth 25c. Special Monday, yard... 15c. Fine White Organdie, 45 inches wide, worth 40c. Specially priced Monday, yd... 25c. 40-Inch Imperial Nainsook, soft silky fabric for undermuslins, snow white, contains no filling, sells regularly for \$2.40. Special, 12 1/2 yard bolts... \$1.95. Imperial Longcloth, "Pointer Brand." Fine quality for undermuslin. 36 inches wide. Sells regularly for \$2.00. Clearing sale, 13-yard bolts... \$1.49.

So Good Are These Laces, Everyone Should Be Pleased

A wonderful showing of laces, flouncings and allovers—one of the biggest bargains in fine laces we have ever offered—all the season's latest styles. Worth to \$1.00. Monday. A big variety of laces, including—Worth to \$1.00. Monday. 25c. Yard. 25c. Yard. One counter of Wash Lace, including Fllet Val Matched Sets, French and German Vals, All-Linen Torchon and Imitation Cluny, Normandie and Flat Vals, Black Silk Lace Edges. Worth to 12 1/2c. Specially priced, yard... 5c.

And Embroideries, Too

Two big lots of all kinds of Embroideries—odds and ends, some of the very fine qualities, suitable for dresses and blouses. Many will be sold at one-half to one-third price. Dainty Corset Cover Embroideries and Flouncings—18-Inch Beautiful Organdie, Swiss, Cambric and Nainsook Corset Cover Embroideries and Flouncings; 27 and 45-Inch Crepe and Voile Skirtings; also 18-Inch Dainty Swiss Allovers. Worth up to 75c, yard... 25c. 27 and 36-Inch Dainty Organdie and Batiste Flouncings, 45-Inch Crepe and Voile Skirtings, 18 and 36-Inch Swiss, Crepe and Voile Allovers. Very pretty designs. Worth up to \$1.00, yard... 50c.

Linens—Extra!

See TABLE CLOTHS, 36c. These are full bleached, hemstitched all around, made of fine quality mercerized damask weaves and looks like linen, all pretty patterns, in the breakfast size. Special Monday, each... 59c. See FACE CLOTHS, 1c. One case of Bleached Knitted Wash Cloths, with hanger and fancy colored borders, special, each... 1c. See SPREADS, \$3.50. 55 high class, Satin Cameo Finish Marseilles Bed Spreads, scalloped and cut corners; extra heavy quality, all exquisite patterns, large size. One each only, each... \$3.50. 10c TOWELS, 9c. Another shipment of these extra quality, full bleached Turkish and Linen Finished Buck Towels, hemmed ends, fancy colored borders. Special white, each... 9c. One Good Deal.

At the Notions Counter

Children's Strong Hose Supporters—All sizes, pair... 5c. Inside Skirt Belting—Special Monday, yard... 5c. Black Japanned Mail Boxes—10c value, each... 6c. Jap Silk Crochet Cotton—All numbers, ball... 5c. Good Steel Hair Pins—15c grade, box... 5c. R. M. C. Crochet Cotton—All numbers, ball... 6c. Washable Dress Shields—Special, pair... 6c. DRESS FORMS. Adjustable Dress Forms, can be adjusted at neck, bust, waist and hips, also any height. The only form made that has the arm pieces to show the exact setting of sleeves; also skirt marker on wire skirt. Regular \$10.00 value, Monday... \$4.98.

150 Sets Dutch Curtains

\$1.75 Values, Monday, Set 98c. These came in three different patterns and are well made. White, ecru and ivory color. Side curtains and valance. All ready to hang. Hammocks at Special Prices. \$1.75 Hammocks \$1.25 at... \$2.25 Hammocks \$1.98 at... \$4.00 Couch Hammocks at... \$3.50 \$8.50 Couch Hammocks at... \$6.98.