Mt. Scott Berald

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6313 Minety-second Street

CITY NEEDS MORE MONEY Additional revenue to the city of Portland is absolutely essential if the large improvement program planned is to be carried through. This program includes \$3,500,000 of improvements to be paid by the property owners benefitted and will give employment to several thousand men.

Because of the repeal of the charter amendment allowing charge of 5 per cent on all improvement assessments, the city must now pay the costs of engineering, advertising, etc., out of the general fund of the city. With a gigantic program such has already been petitioned for by property owners throughout the city, it will cost about \$200,-000 to care for the work which the city is obligated to do and pay for.

The law under which the city operates allows a tax levy of not to exceed eight mills. As a result of decreased revenue from sources other than taxation and increased cost of supplies, material and labor, the city was forced to reach the limit of taxation in 1919. Therefore with prices still on an upward trend, the services given by the city must be materially trimmed if the measure to be submitted to the voters on November 12, increasing the tax levy for one year to 11 mills, is not approved.

HABIT

"Ben Franklin is our great example of thrift. He wrote more herd. The bluebirds wear blue on it and wrote it better than any other man we know. He racticed it and wrote on it all his life. He became the richest man in America in his day, richest not only in money but in health, brains, sanity, good cheer, influence. He was a scientist, a business man, a linguist, a diplomat and a philosopher. He always paid his way. He founded the University of Pennsylvania, founded the first public library in America, organized an insurance company, pretty nearly captured the lightnings, invented spectacles, manufactured the first cook stove, went to France and borrowed money on which Washington fought the war of the revolution; and the basis of all the strength and excellence of Benjamin Franklin lay in the fact that very early in life he acquired the habit of thrift.

"Thrift is a habit. A habit is a thing you do unconsciously or automatically without thought. We are ruled by our habits. When habits are young they are like lion cubs, soft, fluffy, funny frolicsome little animals. They grow day by day. Eventually they rule you. Choose ye this day the habit ye would have rule over you. The habit of thrift is simply the habit which dictates that you shall earn more than you spend. In other words, thrift is the habit that provides that you spend less than you earn. Take your choice."-Elbert Hubbard.

War Risk Insurance

The bureau of war risk insurance wishes to emphasize the importance to service men of one of the provisions of the war risk insurance act upon the fulfillment of which may depend the validity of their claim to compensation under the act.

The war risk insurance act

provides that "No compensatian shall be payable for death or disability which does not occur prior to or within one year after discharge or resignation fom the sevice, except that where, after medical examination made pursuant to regulations, at the time of discharge or resignation from the service, or within such reasonable time thereafter, not exceeding one year, as may be allowed by regulations, a certificate has been obtained from the director to the effect that the injured person at the time of his discharge or resignation was suffering from injury likely to result in death or disability."

Many discharged men are not familiar with or are inclined to disregard this provision of law and are allowing their rights thereunder to lapse.

Request for the certificate mentioned above should be made to the Chief Medical Advisor, Bureau of War Risk Insurance. Washington D. C.

Third United Brethren Church

At the Third United Brethren church last Sunday, Mrs. W. H. Smith had charge of the women's day services. Short addresses were made by Mrs. Smith and Mrs. H. Pettit. Special music was furnished by two members of the Otterbein guild, the Misses Lucile Neese and Velma Shepherd. Last Sunday evening at the young people's meeting in this church a unique method of procedure was used called the golden chain." There was no particular leader but beginning with the first one on the program, each one after his part was finished called on another to do a certain thing. A contest is on in this society for the highest percentage in attendance. punctuality and taking part. The organization is divided into bluebirds and goldbirds, the captainof the former being Lucile Neese and of the latter Velma Shepbuttons and the goldbirds wear gold. The contest closes the began practicing thrift when he Sunday before Thanksgiving, the was 12 years of age, and he losing side to stand treat some evening soon thereafter.

Millard Avenue Presbyterian Church

The subject of next Sunday morning's sermon will be "The Kind of Church I'd Like to be a Member of." The evening topic will be "My Neighbor." The pastor, Rev. W. Lee Gray, extends to all the community an invitation to be present and to remain for a short time at the close of the service for a friendly, get-acquainted meeting. Last Sunday evening Mrs. H. T. Blakeslee, 7521 59th avenue S. E., sang "The Publican" (Van Der Water) to an appreciative

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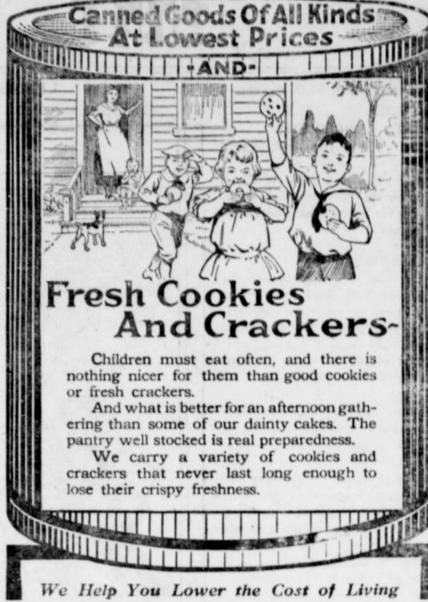


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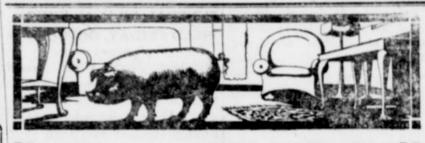
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