

The Oregonian

SUBSCRIPTION RATES. IN ADVANCE. Daily, Sunday included, one year, \$5.00. Daily, Sunday included, six months, \$3.00. Daily, Sunday included, three months, \$1.75. Daily, Sunday included, one month, .75. Daily, without Sunday, one year, \$4.00. Daily, without Sunday, six months, \$2.50. Daily, without Sunday, three months, \$1.50. Daily, without Sunday, one month, .50. Weekly, one year (issued Thursday), \$1.50. Sunday and weekly, one year, \$2.50. Single copy, 5 cents.

POSTAGE RATES. Entered at Portland, Oregon, Postoffice as Second-Class Matter, October 3, 1879. 10 to 14 Pages, 1 cent. 15 to 24 Pages, 2 cents. 25 to 34 Pages, 3 cents. 35 to 44 Pages, 4 cents. 45 to 54 Pages, 5 cents. Foreign postage, extra rates.

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THE S. C. Beckwith Special Agency—New York, rooms 48-50 Tribune Bldg., 150 N. 4th St., New York, N. Y.

KEPT ON SALE. Chicago—Auditorium Annex, Postoffice Box 1111, 1111 N. Dearborn St., Chicago, Ill.

Colorado Springs, Colo.—Bell, H. H. Denver—Hamilton and Kendrick, 900-912 Broadway, Denver, Colo.

Omaha—Barkley Bros., Union Station, Omaha, Neb.

Washington, D. C.—Ebbitt House, Pennsylvania Ave., Washington, D. C.

New York City—L. Jones & Co., Astor House, Broadway, Empire News Stand, Ogden—D. L. Boyle, Lowe Bros., 114 West 15th St., New York, N. Y.

Los Angeles—E. E. Amos, manager tea street, Los Angeles, Cal.

Dallas, Tex.—Southwestern News Agency, 101 Main Street, Dallas, Tex.

San Diego, Cal.—E. E. Amos, manager tea street, San Diego, Cal.

Portland, Ore.—E. E. Amos, manager tea street, Portland, Ore.

Portland, Friday, January 10, 1908.

THE BANK AND CURRENCY BILLS.

There are radical differences between the Senate and House committees on the currency question. So wide apart are they that there would seem to be small probability that the committees can reach an agreement. The Senate committee proposes a measure which will simply amend the National Bank Act to take out additional notes to the amount of \$250,000,000, on approved securities other than National bonds. The plan of the House committee is not yet perfected, but the subcommittee gives out a summary or outline, from which it appears that a complete reorganization of the banking and currency system of the country is to be proposed. In other words, that all outstanding notes based on National bonds are to be retired, and in lieu thereof notes are to be issued to the banks on their capital stock, under strict regulations defined by law to be enforced through the Controller of the Currency. It may be doubted whether so radical a change can be carried through the Senate; perhaps not even through the House.

The Senate plan is simpler, for it merely makes an addition to the present system, with which all are familiar. The banks may deposit bonds or other interest-bearing obligations of any state, or authorized bonds of any municipality, for ten years previously has not defaulted on payment of principal or interest, or first-mortgage bonds, or street railroad bonds which has paid a dividend of not less than 4 per cent regularly for five years prior to the deposit of the bonds on its entire capital stock; and notes not exceeding an aggregate of \$250,000,000 on these, subject to existing laws and regulations. Upon such notes there is to be a tax of one-half of 1 per cent a month, on the average amount—the object of this 6 per cent per annum tax being to force their retirement by the banks when not in actual use. It is simple enough, and the change of a patch on the present system. Chairman Fowler, of the House committee, insists that it will not answer at all, and that the present opportunity should be seized to make a new system throughout.

His plan is somewhat intricate and very elaborate. It would cut out the use of National bonds altogether as the direct security, requiring each bank to put up 5 per cent of its average deposits as a guarantee fund, which would place a very heavy reserve in control of the Government of this sum, which would be placed at \$500,000,000, eighty per cent would be invested in 2 per cent United States bonds. On the notes issued to them the banks would be required to pay an annual tax of 3 per cent. The country would be divided into districts, each district to have a redemption city within twenty-four hours of each and every National bank. Each bank would be entitled to notes equal in amount to its paid-up capital stock, and the Government would control a sufficient reserve fund to assure redemption of the same time would maintain close supervision over all operations. It would be almost the same as a central bank, under Government control. The system could be made successful, if pushed through over the opposition of the Senate. Whether this can be done seems doubtful. In that body old interests and accustomed things are deeply entrenched; and Senator Aldrich, head of the Senate's committee on finance, opposes it his duty to stand against any change not agreeable to them. Their views as to their special interests in the present system in comparison with what they might be in case of change, decide their course of action.

The Senate bill, it is said, will also

divide the country into redemption or clearing-house districts. That is not in the bill, but it will be an added feature. Something like forty districts will be segregated, composed of sections tributary to four principal reserve cities—New York, Chicago, St. Louis and San Francisco. It will be suggested that the clearing-houses at these points be empowered to issue clearing-house certificates against which the Treasury of the United States may issue circulation, which is to bear a tax of 6 per cent. But these features may not be insisted on. The House measure, however, so far as we are able to get it, appears distinctly preferable to that of the Senate. It will probably be deemed more complex, but it is an original plan, based, however, on experience of foreign nations, but adapted to our own conditions and requirements. The time is now, if ever time could be favorable, to a change from the old patchwork of laws to a consistent and comprehensive plan.

EXTORTION NO CRIME.

It never rains but it pours. The courts of the various states seem to be running a race with the Federal judiciary to see which can do the most to make crime safe and criminals immune. It begins really to look as if the only sure and safe road to wealth and respectability in this country lay in the direction of murder, railroad wrecking and extortion. Extortion by means of blackmail is a most terrifying genius by the recent decision of the California Court of Appeals in the case of Schmitz.

The court decides in his case that extortion is no crime. Schmitz, acting through Ruef, levied blackmail on the owners of restaurants in San Francisco, and they were obliged to pay blood money for protection from the police. Protection was badly needed, since the restaurants were openly breaking the law. The blackmail went first into Ruef's hands and there it became purified and sanctified by being a "fee." As a fee it was entirely proper. Nothing in the world is more honorable than a "fee," while if you call the same thing blackmail or a bribe it is scandalous. The California court decides thus, and, of course, the decision is law while it stands.

Ruef's "fee" from the French restaurants being thus legitimized by judicial opinion of the court it follows that he had the right to divide it with Schmitz, or with anybody else he chose. Who shall undertake to dictate to an honorable attorney like Ruef how he shall dispose of his fees? All such questions have been declared to be legal, if not commendable, by the California Court of Appeals. Who could blame some disheartened citizen if he should declare that the courts are in league with crime and that they are determined to make justice a laughing stock by their coming in America when the people through out the country will either have to submit to the control of the criminal element or else take the administration of justice into their own hands?

Of course long before such a state of things arrives the courts will have learned to guide the people through antiquated precedents and intricate word-spinning and to depend more on common sense and the realities of life. At present we are governed out of law libraries. There is one worse kind of government in the world, and but one, that is government by theologians. That is the government of the courts, this trifling with crime, which seems to be so pleasing to the courts, is indicated by a letter which The Oregonian has received from a disheartened juror in one of the late land-fraud cases. We quote a sentence from it, amounting upon the people through out the country will either have to submit to the control of the criminal element or else take the administration of justice into their own hands.

The Chamber of Commerce. The committee reports of the Portland Chamber of Commerce, read at the annual meeting Wednesday night, present in modest language an excellent picture of the much good accomplished during the past year. It is a promise of much more to be accomplished during the year just beginning. The Chamber of Commerce has been steadily growing in membership and influence until it embraces representatives of nearly every business trade which contributes in the slightest degree to the growth of Portland. The force of this important organization of representative business men has been enlisted in every movement in any manner calculated to improve our trade or transportation facilities, and its efforts have seldom been in vain.

The twenty-six-foot channel to the sea, which Portland now enjoys, is largely due to the efforts of the Chamber of Commerce, for it was from the navigation committee of that body that the suggestion for organization of the Port of Portland first appeared, and every act increasing the powers and widening the sphere of usefulness of the Port of Portland has been fathered and fostered by the Chamber of Commerce. Meanwhile, in season and out of season, the members have carried on a campaign for Government funds with which to open up to the largest ships afloat the channel at the mouth of the river, and the success of this campaign is in evidence in the placing of the work on a continuing contract basis, which insures ample funds for its completion.

and the enthusiasm of the members and the energy and public spirit of the new officials chosen to carry on the work now under way augur well for the future.

PORT OF COLUMBIA DEFEAT.

The State Supreme Court has denied a rehearing on the Port of Columbia act, and as a result any improvement in the tug and pilot service at the entrance of the river must be deferred for another season. The delay is regrettable in the extreme. It will make it impossible for any definite plan for relief from the present unsatisfactory service to be worked out until after the next legislative session, more than a year hence. The intervening period of more than a year will make great changes in the shipping business of the Pacific Northwest, and it is highly important that the interests of the Columbia River should be protected by their banners all over the world. The Port of Columbia was organized primarily for the purpose of improving the bar tug service and relieving grain tonnage entering the river of the burden of pilotage fees.

This was the principal concession demanded by the International Sailing-Ship Owners' Union in return for removal of the 30 cents per ton differential levied against Portland and the Columbia River and in favor of Puget Sound ports. The other point involved was removal of ballast from ship's tackle free of charge. The ballast was taken care of this season by the Pacific Bridge Company, but the O. R. & N. Co., which, in consideration of the Port of Columbia performing a tug service on the bar, had agreed to pay pilotage on grain ships, was obliged to continue in the service and at the same time to pay for ballast of free pilotage. The removal of the ballast and pilotage handicap has enabled the Columbia River this season to enjoy the same freight rates as have prevailed from Puget Sound. At the bar service is not yet as good as it should be, and unless some one takes charge by the men who actually handle the business, charter the ships, import the cargoes and pay the bills—in brief, by the men who are in a position to know what a good service is and how it affects freight rates, we are likely at any time to have the sailing-ship differential again.

Meanwhile, what was considered a small feature of the question when the Port of Columbia was organized has suddenly become of great importance. Tramp steamers have come into the North Pacific grain trade in such numbers that for the first six months of the current season a tonnage of one-half of the grain shipped foreign was sent out by these modern carriers. This class of vessels promises in the near future to drive the sailing vessel out of this trade, and in order that we may not suffer by a steamship monopoly we feel it our duty to make a plea for the retention of the present tariff on grain. The inconceivable thing about an embargo is that of the young girl Miss Winnie, who was kidnapped Tuesday night, is that it could have occurred at all. The reasons for it are insignificant, whatever they were. Practically there can be no intelligent reason, or indeed a simple excuse, for an act that plunged a family into grief and caused the entire community to suffer with apprehension. The relief that is experienced in finding the girl unharmed is great and sincere, though not unaccompanied by a feeling of vexation that in case the delinquent were a smaller child would find expression at home in giving her a sound spanking.

None of the Havemeyer millions wrung from the American sugar consumers will be diverted to charitable purposes. There was not even an effort made by the dead sugar king to bribe his way into a good location in the hereafter by means of the customary endowment of some religious institution. All of his millions were left to his immediate family of wife and three children, and while thousands are suffering in actual want in the city where the Havemeyer millions were made, the bereaved family will continue to revel in a luxury which is the greatest socialist incubator of the age.

The proprietor of the ultra-aristocratic Hotel Gotham in New York City has established a new rule by which titled foreigners, carrying only a moderate amount of baggage, will be called on to pay in advance. Now if some of our marketable belleses will insist on this same class of immigrants carrying in their baggage an amount of brains and decency, there will be a material improvement in the standard of foreign noblemen who seek our shores.

The Union Pacific and Burlington lines will take porters off the chair cars in the interest of economy and efficiency. While the traveling public can understand where a saving might be effected in the wages of a flagman, it is difficult to understand where they gain anything by discharging the porters, who collect their wages from the patrons of the road.

Having seen pictures of the proposed "pay-as-you-enter" car, with one high step, many women are inquiring whether the company will furnish the short ladder necessary to make the climb or whether passengers are expected to provide means for self-elevation. Wholesale grocery trade, it is said, is nearly as good as it was a year ago. There is no apparent reason why it should not be quite as good. People must eat and prices for foodstuffs of all kinds are fully as high as they were a year ago. It was a plungers' panic. Why the country at large was so little affected is seen in the fact that the agricultural crops alone for the year 1907 were worth \$450,000,000 more than in 1906. And the gains from the forests and mines on top of that.

"BORE OF THE AVERAGE SERMON."

An Anonymous Layman Who Wants Better Treatment. Hartford Courant.

Bishop Potter got an anonymous letter the other day, and instead of throwing it in the wastebasket (as his custom is) sent it along to his friend, Editor McBe of the Churchman. That was because the unsigned letter seemed to him worth saving and consideration. The writer wrote it at the University Club, on his way home from a New York church, where he had been an attendant for about 17 years. The church service that Sunday was perfect, he tells the bishop—"solemn, lovely, exquisitely rendered." But a callow curate made a pitiful attempt to preach about the financial panic; and the layman in the pew felt his endurance overtaxed. In his unsigned letter he asks the bishop how it is that college-bred curates, who out of the college have the look of cultivated gentlemen, make such dreadful work of their preaching. Why are they so intolerably ignorant and tedious, he wants to know. He says to the bishop:

"For forty years and more I have felt that the exquisite letter of the 'Church' service was then the highest of privileges. But the tedium—the horror, I may say, as I am anonymous—the intolerable bore, of the average sermon, is too hideous a price for all but the most faithful churchman to pay—even for the privilege. Would it not be better to direct that curates should be given a monthly or quarterly examination by our church and directed to practice reading it—and then to read it instead of compelling congregations to sit through their struggles with words?"

In a note to Editor McBe the bishop described the question raised by this layman as a question which "cannot well be evaded." He thinks the layman's suggestion about requiring such preachers as he suffered under that December Sunday to read to the congregation the strong sermons of other men, instead of writing feeble sermons of their own, has substantial merit. He has had a number of sermons for that use—under the supervision of a responsible committee.

The peril attached to interference with the religion of other people is again in evidence in the Province of Che-Kiang, where Chinese rioters have burned the Presbyterian chapel and school. This missionary establishment has been running since 1828, and a few years ago was officered by seven white teachers and a number of natives. For the present the Chinese have seemed content with the burning of the buildings and have not molested the whites, who were engaged in teaching the new kind of religion. White people can supply quite a number of reasons why their religion is superior to that of the Chinese. It is superior to the great Confucius, and the Chinese are using a brand that is several thousand years older than our own, they may to a certain extent be pardoned for objecting to introduction of a youthful religion of whose advantages they know nothing.

GEORGE ADE IS FOR FAIRBANKS

Author of "Fables in Slang" To Add Sparkle to the Canvass. New York Times. The gaiety of the political campaign will be greatly increased by the appearance in the arena of George Ade, the "Fables in Slang" man, as a champion of William Brewster Fairbanks. He will lend a sparkle to the canvass of that Indiana statesman which it has hitherto lacked. We know that he knows all about politics, for some of his choicest humor has been devoted to the ins and outs of office-getting and office-holding, patronage and pap. He wrote "The County Chairman," which is a rural political drama. He also knows all about cocktails and butter milk, and can be relied upon to nail a campaign lie with effective factiousness. Indiana authors have taken to politics before now, but in a more self-seeking way. Mr. Ade wants nothing for himself, we are quite sure, except the honor of being a Fairbanks man. When he is away from the wilds of Hoopfield Little Old New York is good enough for him. He is American in his heart, and he knows Mr. Fairbanks. Now that Mr. Ade is in the ring, the duty of James Whitcomb Riley and Wes Bigelow is quite clear. One of these was an elephant with so many riders pulling so many ways that he was sore perplexed. "Come," said a little Zerk, "you've tried Lawyers and Soldiers, now give the Honorable George Ade a Back for Me and Charley." "Well," said the sedate Beast of Burden, "it's worth thinking about, just for the Fun of the Thing."

Forces Making for Nationalism.

New York World (Dem.). With our iron roads whirling people across a dozen state lines in a day, with the telegraph obliterating distance and time, with moral problems clamoring for solution because of the discord of local statutes, and with the strong fist of capital clutching at monopolies from sea to sea, it is idle to object to nationalism. Every instinct of repugnance to corrupt city administration, every impulse of impatience with the feebleness of state governments and of disgust at their lack of energy in the face of the national ideal, and common sense, but strengthens the tendency of the people to put their reliance upon the greater and wider powers of the general government.

Finance Parable for the Times.

Puck. Once there was a man who bought a beautiful gold brick for which he paid the sum of \$10 or \$15 although it looked exactly as if it were worth 10 or 15 times as much. Then he took it home, and opening his ledger, made an entry which materially swelled his assets. He then mortgaged his home and bought an automobile and a season ticket for the opera and gave a large dinner at Sherry's. And why should he not, for he knew his "gold" and could he not prove it by his ledger? And then one day it occurred to him to examine his gold brick a little more closely. Whereupon he found that it was worth only 10 or 15 cents.

Auto Runner-Down a Murderer.

Springfield (Mass.) Republican. The Boston automobile dealer who was fined \$100 and sentenced to three months in the House of Correction last week for causing the death of a Cambridge man through reckless driving, got off altogether too easily. At the time of the accident he did not stop, but speeded all the faster, and was traced afterward with difficulty. The police shot a common burglar who fell to the ground with his head on the pavement when they ordered him to, and the sin of this chauffeur against society was infinitely greater than that of the thief, for the latter's negligence was a case in law as well as a crime.

No, Never Do Such a Thing.

Washington Star. "Bachelors," said George Ade at a dinner. "Mr. Ade is himself a bachelor, and has a certain grim and sardonic humor, due, no doubt, to the bleakness of their lonely lives." "I was once conversing with a bachelor in New York." "No," I said to him, "stay here with us. A poker game is to start soon. Don't you know, my dear fellow, that a man should never call on a girl when he has been drinking?" "This is right," said the bachelor, taking off his hat and coat. "Many a man has become engaged through so doing."

WHO IS ANDREW D. WHITE?

The Oregonian Has Pleasure in Answering This Reader's Inquiry. PORTLAND, Jan. 8.—(To the Editor.)

In a recent editorial wherein comment was made upon President Roosevelt's toast to Admiral Dewey, The Oregonian proposed Andrew D. White as more deserving the honor of being the "greatest living American." Kindly inform an unenlightened reader of the basis of The Oregonian's contention. Who is Andrew D. White, and what service has he rendered to America? H. E. M.

It seems surprising that any person living in the United States should not know who Andrew D. White is. The questions which are asked by the writer of this letter are another among the numerous current proofs that the education which many young men receive in school is artificial and unreal, that it deals with trivialities and neglects useful knowledge. Andrew D. White is one of the principal founders of higher state education in America. He first helped materially to establish the University of Michigan and was by his vigorous and untiring labors built up Cornell University. It has been for many years the steadfast champion of the sciences and mechanic arts as the staple of popular education. To him more than to any other man is due the great progress which sensible schooling has made in this country and the reform of the old system of training the young in a catalogue of chimeras and stupidities.

STORY OF PA AND THE DOG.

Little Henry Tells How the Faithful Brute Was Trained. Chicago Evening Post. Well, the dog came back & so pa he sed well the faithful animal shall not be teach a dog to do a dog once that I mebbe starve after this exhibition of his fidelity I will give him a hoam. & so he sed undoubtedly this dog is a very interesting animal, and one that will redly like to do all manner of amazing tricks, wen I was a boy of yure age, Henry, there was few things I could teach a dog to do, I had a dog once that I sed to count up to 100 but the trouble was he sed to lern to subtract and he got brane fever & died. & so pa took Gellert, which was the name of the dog, because he sed once there was a faithful dog of that name that watched his masters children until they got killed and then his master said the dog becoo he thought the dog had killed the children wen he had not, O no the children wasnt killed, but the master thought they was so he killed the dog, & so pa tride sad, and this dog he held the meet on Gellert's nose with one hand while he waded the other up & down while he counted & he sed one two and then faithful Gellert, tingled his nose lose and snapp and pa had waded and pa & pa kicked faithful Gellert out into the yard and went to see a doctor and ast the doctor if he thought he had the hydrophic disease, the doctor sed him \$3 and told pa he had notised he was afrade of watter long before he was dogbit.

"The Leading Wrecker."

New York World. The Seaboard receivership can be attributed only indirectly to anti-railroad legislation in the South, the October panic or present money-market conditions. It is due chiefly to Thomas F. Ryan and his familiar methods of finance. Mr. Ryan got control of the Seaboard four years ago. From the start he has played his regular game. There was the usual Ryan device of a holding company. One issue of securities followed another. The capital stock was watered up to \$5,000,000 and the bonded indebtedness inflated to \$5,000,000. Dividends were paid that had not been earned. Although the company's earnings last year amounted to \$1,000,000, after the fixed charges on the watered capitalization had been paid, there remained a deficit. In the shape of what Mr. Ryan had reduced up to \$5,000,000 and the bonded indebtedness inflated to \$5,000,000. Dividends were paid that had not been earned. Although the company's earnings last year amounted to \$1,000,000, after the fixed charges on the watered capitalization had been paid, there remained a deficit. In the shape of what Mr. Ryan had reduced up to \$5,000,000 and the bonded indebtedness inflated to \$5,000,000.

A Half-Million in Brown Paper.

New York Times. Carrying half a million dollars in a brown paper parcel as though it might have been a loaf of bread, George G. Lemany, a Kentucky mine owner, arrived on the Majestic. He was accompanied by his wife, who until a few weeks ago was Miss Frances Clark, of Scotland, his business partner. The reason for his carrying the big wad of money was because of the fact that a large amount of funds which he had sent to the bank had been stolen. He had had with him for immediate use. The package contained \$500,000 in one thousand \$500 bills. The Lemany family had been in his corporations into the hands of a receiver. "I made mine," he said, "but for two years I slept on the floor with my three partners, and know what it is to live on the bare necessities of life." Mr. Lemany's mine is at St. Michaels, 1500 miles from Dawson City.

Bryan Condenses a Proverb.

From a Speech Before the Oklahoma Legislature. One proverb I have often quoted is "The wise man foreseeth the evil and hideth himself, but the foolish pass on and are punished." It is a great truth, and has been fully expressed, but I found it did not stick in people's minds, and so I condensed it, and it is the only effort I have ever made to improve upon a proverb, and this is not an improvement, it is merely a condensation. It is not as beautiful as Solomon's proverb, but more easily remembered. It means the same thing in a condensed form. The wise man gets the idea into his head; the foolish man gets it in the neck."

SILHOUETTES

BY ARTHUR A. GREENE. It occurs to me that a lot of good sympathy is being expended in the direction of Kelly Rutte that might more properly be applied where it would do honest people some good.

Among other nuisances that should be abated is the man who insists on getting up at the unearthly hour of 6 A. M.

This is a poor resolution that works both ways. This is leap year; the chance for an ambitious girl to make a name for herself.

I'm of the opinion that the reason why babies cry so much is that they look at their parents and see their own finish.

Those who borrow trouble may always be confident of paying back their creditors.

A Detroit savant has discovered a new Bible which he claims threatens to revolutionize the Christian religion. The old one has proved good enough to live and die by for quite a spell back and most of us will be content to worry along with it.

A Chicago man asks for a divorce after six weeks of married life, on the ground that his wife loves him so well she won't let him leave home to attend to his business. If he had waited six months he would have been compelled to seek another cause of action.

Through the operation of a new tariff arrangement with France the price of champagne is to be greatly reduced. Thus it will be seen that paternalistic Government still has the interests of the plain people at heart.

Undertakers never take the negative side of the argument, "Is life worth living?"

To Homer Davenport.

Well, howdy, Homer! How be ye? Gosh, but you're good for sore eyes to see. Same ol' husky feller that you've all'ys bin; Couldn't be no gladder if you was kin. How's the plecter bizness? You've look'd a-like ye felt almighty fine. Fer the great folks they ain't spoilt ye. Yer as natural as life; And a-comin' back to see us. Far from itfulness and strife, Is a mighty soothin' pleasure. Both for you and us as well; Now jest set right down here and gasp a spell.

We are all'ys glad to see ye. It reminds us of the time As a simple country lad ye fined the band; Though yer life has took you from us Into regions wide and grand. You've look'd a-like ye felt almighty fine. Fer the great folks they ain't spoilt ye. Yer as natural as life; And a-comin' back to see us. Far from itfulness and strife, Is a mighty soothin' pleasure. Both for you and us as well; Now jest set right down here and gasp a spell.

I notice that far too many people with colored supplement intellects find fault with Mark Twain's humor.

It is to be hoped that the contentions between Senator Fulton and Mr. Haney will end in coffee sans the pistols.

No matter how unreasonable it may be, don't fail to answer the doorbell. It may be Opportunity getting in late.

IN THE Magazine Section OF THE SUNDAY OREGONIAN

HUNTING FOR ROOMS IN PORTLAND

Furnishings that you see, and landladies, and cheerful atmosphere and things, by Leone Cass Baer.

TWO VARIETIES OF OREGON SMALL FRUITS

Full-page illustration in colors from a photograph, showing one sort that grow on trees and one that grow in cranberries.

THE HOTEL CLERK ON THE DIVORCE IDEA

Sundry remarks by Irving S. Cobb on a popular and ever-new topic.

PART OF THE GREAT MIDWINTER FLEET

Full-page picture in colors of a few of the deep-water ships now in port.

TEACHING SCHOOLBOYS TO SHOOT STRAIGHT

Big start made at creating a nation of skilled marksmen for future volunteer armies.

UNCLE SAM NOW AN ALLY OF SANTA CLAUS

What was accomplished by a young woman in reforming the rules of the Postoffice Department.

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