

MORE BOARDING OF GOIN TOO MUCH LAW FOR ENGLAND

One of Problems of Volume of Circulation Solved by the Guaranty System—How a Wrecked Bank Is Paid Out and Wreckers Punished.

Protest Against Antiquated, Oppressive and Ridiculous Statutes.

(United Press Special Wire.)

London, Sept. 12.—British business men are beginning to think England is suffering from too many laws. In commercial circles an ever-strengthening movement has been inaugurated for a thorough housecleaning and the reeling of numerous worn-out statutes to the rubbish heap. The lawyers have managed to stage it off thus far, but the business iconoclasts are interesting leading members of parliament and say they will be waging an energetic campaign in the national legislature shortly.

This doesn't necessarily mean that they will win. The country is wedded to tradition and every change suggested will be bitterly opposed by conservatives generally and by special interests in particular. The business men complain that most of the laws are really no laws at all, but judicial, parliamentary or popular precedents, that they date so far back as to be inapplicable to present day conditions and that their enormous number makes it impossible for anyone to know when they may run counter to some ancient and half-forgotten usage and get into trouble.

There are some enactments of recent date, too, that the commercial element in England is not only protesting but has adopted them in too big a hurry that they render trade difficult and handicap England in her competition with up-to-date opponents as the United States.

One thing with which a great deal of fault is found is the "employers' liability" act. It is a law which the public enemies say they declare they wouldn't mind paying damages for their own neglect or even for carelessness by employees resulting in injury to their fellow workmen. But they do think it unreasonable to hold them responsible for misfortunes the victims bring on themselves.

For instance: If the hired girl gets drunk, falls down stairs with a trayful of dishes and hurts herself, the employer must pay damages. If the office boy, sent across the way on an errand, is hit by an automobile, his employer must settle with him. If a workman suffers shock at the sight of an injury to a co-employee, he is entitled to compensation.

There is also a collector's law on his rounds his employer must pay him for it. The employer has few loopholes of escape. No employee whose pay exceeds \$1,250 annually can claim damages for injuries for which the employer was not directly responsible. His injuries must keep him from work at least a fortnight. He receives only half pay while off duty, but if his injury is permanent, the employer must continue to pay it as long as he lives. If he is killed the limit of damages is \$750. The injury must be sustained in the line of the employer's duty—not outside working hours.

Employers must also pay what a lot of them call a bonus for incompetency. Precedent strictly provides the length of notice to which their employees are entitled as a preliminary to dismissal. Even the office boy is allowed a fortnight. Domestic servants and skilled workmen get a month. Clerks and their kind must have a quarter. The department manager, clerical assistants, six months and full-fledged managers a year. If their services are so poorly

performed as to constitute a positive injury to the employer he may discharge him at any time without payment of their salaries for the full term to which they are entitled.

The income tax is another sore subject. Business men and plenty of high-priced wage earners say it is excessive. It varies from nothing to those receiving less than \$500 annually, to 4 per cent for the man who earns more than \$2,000, or 5 per cent for the one who draws an equal amount from invested capital. Theoretically, the malcontents explain, 5 per cent may seem low, but to the man who gets \$70 Saturday night, \$10, Sunday, and \$10 for rent and household expenses, it is a "pin money" and keeps \$10 for himself. It comes hard to be called on for half his own little allowance to run the British government.

The same class of people who mourn most inconspicuously over the hardships of the income tax are the ones who score "death duties" in the bitterest terms. The new duke of Devonshire had to sell his heavy cattle a fortnight ago because his country claimed so large a share of the estate his predecessor left him. He isn't the only one, either. The aristocrats say a rich man never dies in England that his heirs aren't completely ruined. He isn't the only one, either. For the losses they sustain through the "death duties."

It isn't a tax on the net, but on the gross value of the estate. On all inheritances from \$500 to \$1,500 the value the charge is 15.50. From \$1,500 to \$2,500 the charge is 20. From \$2,500 to \$5,000 1 per cent is added. From \$5,000 up to \$50,000 or over there is a gradual increase up to 8 per cent. But that isn't all. After the deceased has paid, as it were, for the privilege of dying his heirs are taxed. Sons and daughters don't have to hand the government anything out of money they get from their parents, nor have parents to pay for what their children leave them. All other legacies must settle. The rates assessed against them vary, according to the amount of the legacy and the nature of the relationship, from 3 to 10 per cent. Persons who receive only life annuities, however, are taxed but 1 per cent. The same rates apply to government bonds on getting its share later.

If the man in the flat next to you doesn't like your piano playing he can make you move the instrument to the wall farthest from his house. Parliament has never decided what the musician must do if the man on the other side also complains. You can force a barrel organ man to "move on" from the front of your house and leave them your finger at him. But if the householder next door likes the music, he can keep the barrel organ man playing in front of his domicile all day and you have no remedy.

If your dog barks or your rooster crows too early in the morning your neighbors can get a court order for the offender's execution. Newsboys can't "roll" in the street. Neither can pushcart men or fakers or peddlers. Clergymen of the established church can be farmers "on the side," but they may engage in no business or trade unless they inherited it. Then they may, but they can't be directors, partners or shareholders in insurance companies. Temperance legislation, for all that England isn't much of a temperance country, the law goes a step farther than in any state in America. A more temperate man than the law allows but no illegal buying. England does. If a man has been declared a habitual drunkard he must at every try to quench his thirst, under penalty of \$5 fine for his first and \$10 for his second offense. And no one can "use" a firearm without a license except "inside" a house. Just now the Incorporated Society for the extermination of vermin is endeavoring to get a law passed making it a punishable offense to have rats in your house.

In spite of the fact that the University of Moscow does not admit women students it is to have the first woman professor ever appointed in Russia. Dr. Douchakova, the woman in question, is a graduate of Zurich and is looked upon as an authority in pathology.

HUBBIES GAZE AT DIRECTOIRE; MEAL'S COOL, WIVES GROW WARM

That saucy, naughty, ripping, tearing, stunning, cunning directrice gown will not stay out of the limelight a single minute. It must continually flash itself with distracting frequency on said old Portland.

Doesn't it seem enough to see it every evening at a half dozen or more theatres and near-theatres without having to miss your car at luncheon and dinner time to get another glimpse of an entrancing ankle and a thrilly suggestion of dimly hidden laces and perfumed lingerie?

That's what more than one young housewife was saying this afternoon as she anxiously waited at the window for a sight of her husband while the middley collation was cooling, cooling, and her brow was warming, warming, and the aforementioned recent showed no sign of coming.

And the tardy explanation by telephone was not satisfying either, so the Mrs. Newly Weds sat and fumed and fretted and wondered if love had been cold as the luncheon until some kind friend "happened" to pass and stopped to say casually that she had seen hubby admiring "Oh, such a dream of a dress!" Then the same dream told the anxious ones at just what store the particular dress was on display and that "she just knew from his look that hubby, dear, was surely going to surprise wifey by buying it."

new wedding dress, a perfectly good suit of men's clothes and a nice, new, completely furnished house on her own.

She announces through her friends that she is now prepared to marry any good-looking, amiable young man who would appreciate a good home and a devoted wife.

Now's your chance, gentlemen; you'd better get early and avoid the rush. There's nothing startling the matter with this girl and her point of view, when you come to think of it. Just because she's a slave to a fixed idea, that's all. She's like the hen that starts to cross a road before she sees the automobile, and then, rather than change her mind, she runs across anyway—and gets killed.

Poor slave of habit; poor hen! Whenever I see a man who's so used to work and worry that he doesn't want to take a day in the country for fear time will hang heavily on his stupid hands, I expect to hear him cackle—he makes me think so much of the hen and her fixed idea. Whenever I see a woman who thinks it's more important to have her house just so spick and span than it is to be good-humored and fresh and light-hearted, I look around to catch a glimpse of the automobile of some sort or other that is sure to crush her sooner or later.

Whenever I hear of a family which lives above its income, buys clothes that nobody wants, gives dinners that nobody cares to eat, and lives a foolish, unhappy, worried life, I just because somebody else happens to live that way, I can't help glancing nervously at the road and wishing that this particular hen was safely across it. —Let's be men and women, with minds of our own. It's a whole lot more fun than being hens.

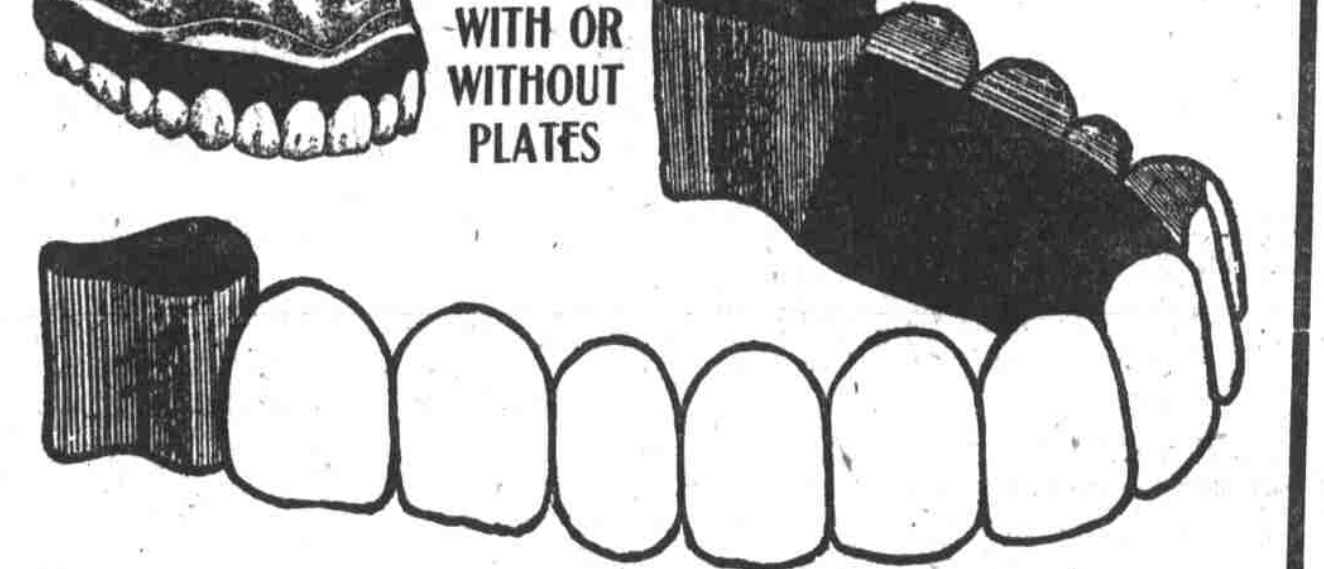
The Hen and the Habit.

By Winifred Black. A Pittsburg girl furnished a house, bought a wedding dress, purchased her sweetheart a new suit of clothes and got ready to be married.

And after all this trouble the sweet-heart wouldn't be glad you hadn't made out, and the girl is left with a brand-

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an ordinary string. This money bore all the evidence of having been buried. Upon another occasion a farmer sold his farm for \$4,800 cash, and at the time of sale he came into our bank and was intending to take the proceeds of the sale all in cash. After I explained to him the new banking law of Oklahoma, which gave to depositors a protection not afforded by any other state of which he had never heard, he immediately concluded to leave his money on deposit with us. The amount is still on deposit in our bank at this time. On another occasion a widow sold her farm in our county and removed to Colorado. She said she desired to have her money left with us, as she knew the banks of Oklahoma were under the guarantee deposit law of the state. She felt perfectly satisfied with that protection afforded by the new banking law and would only draw upon her account when actually needed.

We could multiply instances of the same character almost without number, but hardly think it necessary to give additional examples. I am one of the national bankers who have availed myself of the benefit of the depositors guarantee act of our state and feel that it is the best move that we have ever made since we have been in the banking business.

There was no particular reason why our deposits should increase so rapidly, as our city has only had steady growth, and no unusual deposits of any size.

Bank Failures Unnecessary. "I believe the banking business to be an honorable business and if conducted according to law there will never be a failure of either a national or a state bank, and as long as banks are conducted along these lines the public should be willing to stand for each other and there would be no liability in doing so if the business is conducted as it should be. If the bankers of our state are not willing to stand for mutual protection of each other, I cannot for the life of me see how they could expect the deposits of the public to be left with them without any guarantee whatever. If the bankers themselves cannot trust each other, I feel certain that no banker will ever be called upon to pay any guarantee for our business, and I have faith in the banks of our state being conducted along similar lines that I will not be called upon to pay for any of their shortcomings. With the supervision that the state banking board is giving the secured banks, together with the class of bankers that we have in the business, I feel quite sure there will be no loss to the banks on account of the depositors guarantee law.

There is a sense of security in running a bank under the depositors guarantee law that there never was before. In this, that we know that no false rumors can be started affecting the banks that are under this new law. The public knows full well that the failure of any bank would not affect their deposits, hence, for that reason, along with many others, I think the law is having a good effect upon the banks and the people that do business with them. We can loan a larger per cent of the banks' funds and feel perfectly safe in so doing, knowing full well that the tongue of the slanderer is checked and a false report of the evanious is stopped before it even gets a start."

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- \$11.50 Cordial Set and Tray, now \$5.75
- \$24 Ice Cream Tray \$12.00
- \$34.00 Wine Set, now \$17.00
- \$3.30 Basket Dish, now \$1.65
- \$3.50 Comport, now \$1.75
- \$4.50 Comport, now \$2.25
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