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this sort of saving, he used insurance companies. "Insurance," he said, "is a scientific and social function. It will be carried much further than it has yet gone. Wherever it is possible to figure mathe-matically the proportion of loss it can be used. We know how many deaths from accident there will be in the next month; how many suicides, how many deaths from illness. Insurance can be used against every form of human dan-ger."

used against every form of human dan-ger." Turning to spending, he said: "It is more important—it takes more charac-ter than saving; it is more useful to society. I am of the opinion that it will come to take place collectively, but till then let us consider how it can be done intelligently. "It takes more than good will. It is a falfficy often uttered. If every one was good there would be no trouble." Look at your city government. Your good gvernment rganizations have be-come a by-word—beside Tammany they, are insignificant; that shows that in politics virtue without intelligence is at a discount."

The materials bought are perishable, certainly social, for this was society. It was spent on this source to the this source of the spend on durable than on perishable goods; on goods whose une is social; on goods that express individuality. To exemplify the wrong kind of speding, he recalled C. K. G. Billings' horsoback dinner at Sherry's, and the \$50,000 Bradley-Martin ball at the Waldoff. "The question," he said, "as to wheth-er people have the right to do what they please with their own was long ago dis-missed, so we will not trouble to com-bat that. Such expenditures as these are defended on the ground that they give \$50,000 worth of employment. But look at this ball measured by the three standards: "The materials bought are perishable, certainly. People will say that the money was spent on things whose use was cer-tainly social, for this was society. It is not.



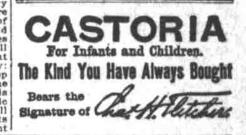
OOM JAN'S CHRISTMAS BOX

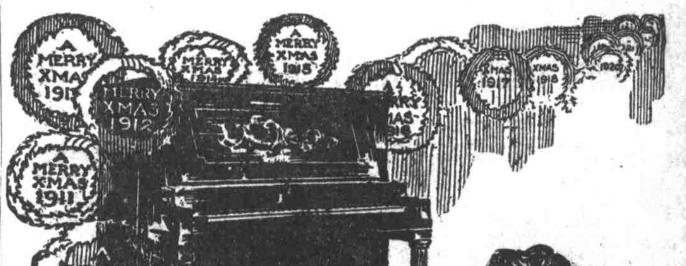
"It is de morning of Christmas, eh?"

childish days ridden upon his shoulders; Christmas the commando Oom Jan was By A. J. Kales. OM JAN was an old man-old, at gleefully. He pictured them as they with was trapped by the wily Cape Co-

least in years-but he was a child used to close around him, asking for lonials and a detachment of British reg-

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MERRY XMAS 1908



In making the request in the clerk's office Shears is said to have called Ol-son's court a "kangaroo" court.

combines the utmost remedial values of more than 20 different ingredients, of more than 20 different ingredients, each greatly strengthened and en-riched by this peculiar combination. There is no real substitute for it. If urged to buy any preparation said to be "just as good" you may be sure it is inferior, costs less to make, and yields the dealer a larger profit." This medicine makes healthy and strong the "Little Soldiers" in your blood,—those corpuscles that fight dis-ease germs constantly attacking you. Get it today in the usual figuid form or in chocolated tablet form called Garaataba. 100 Doses One Dollar.

be sold his beloved oxen and became a sold hunter, but he was not fashloned of the material that succeeds on a sold field. He was too simple and too honest, too trusting and too loyal too make headway amongst the rascals who flocked to the African Eldorado, and he left the fields a poorer map the took up the calling of a trans-port sider, though he was getting quite an old man by this time, and the big bushy beard that fell upon his chest and the long hair that fell over his coat collar were plentifully sprinkied with grey hairs. The diggers had too honest, too vere fire out the big bushy beard that fell over his coat collar were plentifully sprinkied with grey hairs. The diggers had not he long hair that the low was hown far and by this title he was known far and near. Gentle, brave and generous, all the little children he met and hating nothing that breathed except those Such was 0 om Jan when the war clouds burst over Africa and Briton

clouds burst over Africa and Briton and Boer fronted each other rifle in

and Boer fronted each other rifle in hand. When he heard of the outbreak of hostilities the old man put his shaggy head in his hands and wept, not because he was not brave, for under all his sentle ways he carried a lion-like cour-age; he wept because he foresaw with the eye of age the crueity of it all. He had seen more than one native war, and knew what battle and wounds meant. He had so many friends on both sides, especially amongst the children, that he felt full of misery at the thought of fighting. He knew that many of the colonial lads who would be in the bat-tie line on the British side had in



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