

THE JOURNAL AN INDEPENDENT NEWSPAPER. Published every evening (except Sunday) and every Sunday morning at 10 o'clock a.m. in the city of Portland, Ore., for transmission through the mails as second class matter.

FOR CIVILIZATION. N 1912, the great sum of \$683,141.72 was sent out of Oregon as premiums on accident insurance on Oregon workers.

In 1911 the great sum of \$514,952 was sent out in premiums and only \$283,014 came back in losses. In the two years \$1,198,133 was sent out, and only \$697,240 came back.

It is an impressive fact that of the \$1,198,133 paid out in casualty premiums, the workers and their widows received only an estimated \$500,000.

The workmen's compensation act would cut out the middlemen. It dispenses with the necessity of lawyers. It settles the damages without resort to trials and courts.

The damages for injuries are classified and the compensation fixed. Within a few days after he is injured, the worker begins to draw money from the general compensation fund.

No lawyer makes a cent out of it. No casualty agent draws down a commission. No court is resorted to, no trial is necessary, no jury called in, no appeals to the higher courts have to be made.

The whole arrangement is automatic. If the worker is killed, the widow gets the compensation money within a week. There is no costly litigation. There is no long wait for a trial.

The whole process is simple. The compensation board ascertains the facts, gives the beneficiaries a check, and the whole thing is ended.

No nobler measure was ever passed by an Oregon legislature. It received almost the unanimous vote of both houses. It is heartily commended by the governor. It has the unanimous approval of the press.

It is legislation for civilization and the people ought to approve it overwhelmingly at the polls November 4. Vote '308 Yes.

ALDRICH ON BANKING. NELSON W. ALDRICH, former senator from Rhode Island, is at the front condemning the Glass-Owen currency bill.

In a speech at New York he denounced the bill as "unsound, socialistic and revolutionary." He was especially vehement in his attack upon the provision placing control of the reserve banks with a federal board to be appointed by the president.

President Vanderlip of the National City bank wishes control of the federal reserve board placed with bankers, but in contrast with Mr. Aldrich he is honest enough to admit that under the proposed banking system a repetition of the panic of 1907 would be impossible.

plotters and gamblers can feed off the public—but it is not the American people's idea.

There is no more powerful argument in favor of the pending bill than is Nelson W. Aldrich.

ITS TEAM WORK

THE Oregonian calls upon the members of the Oregon delegation at Washington to do "team work."

Why doesn't it do "team work"? Why doesn't it take the advice that it so industriously lades out?

Instead of doing "team work" with the Oregon members at Washington, it has for years done all it could to pull down the efforts of certain Oregon members.

From the day he took his seat, it has done the same thing with Chamberlain. All that abuse and misrepresentation could do to obstruct his work at Washington has been done.

What is the use of its talk about "team work" when it is always balking and balking?

How ludicrous for it to call for team work, when all its services for Oregon at Washington have been done with its headlight on behind?

THE GAME WARDEN'S JOB

NOBODY will covet State Game Warden Finley's job of making women algrette wearers obey the law.

There is a multitude of similar cases of usury and extortion. The great number of victims applying daily at the temporary office of the Loan Association shows that there is an army of the luckless in this town.

There is no nobler activity than the proposed bank for poverty. There is no more creditable act than any man or woman can do than to throw a life line to the unfortunate by subscribing for stock in the new institution.

Thirty-four such institutions are on a paying basis in the United States, and are returning a safe interest to stockholders while rendering aid to thousands of near derelicts.

THE ZIMMERMAN BILL

FROM information at hand, a reliable opinion cannot be formed, but in a general way Senator Chamberlain's bill for the relief of George Zimmerman of Polk county belongs to a class of legislation that often constitutes abuse.

Mr. Zimmerman filed on 160 acres of land in the Grand Ronde reservation, and occupied it from November 26, 1855, to November 23, 1859. He failed to obtain title because, through an error of the department, the land was patented to another person.

than do most European manufacturers. The merchant is the last man to pass goods to the consumer; he must bear the burden of blame if his prices are not reduced.

FOR THE POOR

THERE is pathos in the crowding of loan shark victims into the temporary quarters of the Portland Remedial Loan Association.

One Portland man borrowed \$200 and gave a treasured family diamond as security. At the end of a year the debt of \$200 had become \$450.

A salaried man borrowed \$50, and at the time, \$5 was deducted as a fee. Five dollars a month was paid for 24 months.

A widow who has four children, borrowed \$24 with which to pay taxes. In return, she gave a note for \$32, or \$8 more than she actually received.

There is a multitude of similar cases of usury and extortion. The great number of victims applying daily at the temporary office of the Loan Association shows that there is an army of the luckless in this town.

There is no nobler activity than the proposed bank for poverty. There is no more creditable act than any man or woman can do than to throw a life line to the unfortunate by subscribing for stock in the new institution.

Thirty-four such institutions are on a paying basis in the United States, and are returning a safe interest to stockholders while rendering aid to thousands of near derelicts.

THE DUTIES OF CITIZENSHIP

Portland, Oct. 20.—To the Editor of The Journal—There has been a great deal said lately about the duties of citizenship.

Portland, Oct. 20.—To the Editor of The Journal—I would like to reply to Marie Fulham's letter in Friday's Journal, which surprised me very much.

Portland, Oct. 20.—To the Editor of The Journal—I would like to reply to Marie Fulham's letter in Friday's Journal, which surprised me very much.

Portland, Oct. 20.—To the Editor of The Journal—I would like to reply to Marie Fulham's letter in Friday's Journal, which surprised me very much.

Portland, Oct. 20.—To the Editor of The Journal—I would like to reply to Marie Fulham's letter in Friday's Journal, which surprised me very much.

Portland, Oct. 20.—To the Editor of The Journal—I would like to reply to Marie Fulham's letter in Friday's Journal, which surprised me very much.

posed governor will return to Albany to the great regret of the honorable Murphy.

While all the fans are eloquent over Christy Mathewson, Home Run Baker, Chief Bender and the other great and near great, what is the matter with the batting average of the Corvallis team?

Who wouldn't be a boy again after reading about the Ohio lad who dreamed that he was stealing second in the world's series and fell down stairs?

After keeping the immigration officials shivering with apprehension for three days, Emmeline stepped ashore yesterday without causing the country to tip on edge.

LETTERS FROM THE PEOPLE

Home Rule and Rome Rule. Estacada, Or., Oct. 19.—To the Editor of The Journal—To the Ulster Oranmen home rule means Rome rule.

It is said that 100,000 Orangemen are armed and drilled at home here in Ulster. Both parties are not pleased.

There is a magical aspect to the use of oil even under such circumstances. Spread from a ship it may be no thicker on the surface of the water than the film of a soap bubble.

There is a magical aspect to the use of oil even under such circumstances. Spread from a ship it may be no thicker on the surface of the water than the film of a soap bubble.

There is a magical aspect to the use of oil even under such circumstances. Spread from a ship it may be no thicker on the surface of the water than the film of a soap bubble.

There is a magical aspect to the use of oil even under such circumstances. Spread from a ship it may be no thicker on the surface of the water than the film of a soap bubble.

There is a magical aspect to the use of oil even under such circumstances. Spread from a ship it may be no thicker on the surface of the water than the film of a soap bubble.

There is a magical aspect to the use of oil even under such circumstances. Spread from a ship it may be no thicker on the surface of the water than the film of a soap bubble.

There is a magical aspect to the use of oil even under such circumstances. Spread from a ship it may be no thicker on the surface of the water than the film of a soap bubble.

There is a magical aspect to the use of oil even under such circumstances. Spread from a ship it may be no thicker on the surface of the water than the film of a soap bubble.

There is a magical aspect to the use of oil even under such circumstances. Spread from a ship it may be no thicker on the surface of the water than the film of a soap bubble.

PERTINENT COMMENT AND NEWS IN BRIEF

SMALL CHANGE. Economy and material progress seem to be far apart.

OREGON SIDELIGHTS. Now is the season when the frost is on the sidewalks and ice cream is on the bum, as the Condon Times puts it.

What manner of church workers Lakeland discussed with its church members in the Examiner? The ladies of the Presbyterian Aid last Tuesday raised about 100 bushels of potatoes.

Joseph Herald: Earl Akins was in town a few days ago with a remedy for sore eyes in the shape of a bottle of mineral water taken from the Innahna placer mines, owned by Earl and Tom Akins.

Man, 75, and wife, 65, are to be divorced because they quarreled over a game of checkers. This is a worse case than that of "Betty and Art."

HOW OIL SOOTHES AN ANGRY SEA

From the Philadelphia Bulletin. The word picture which survivors and witnesses of the Volturno disaster are painting, a raging sea suddenly calmed and tamed by the use of oil is thrilling and dramatic enough.

There is a magical aspect to the use of oil even under such circumstances. Spread from a ship it may be no thicker on the surface of the water than the film of a soap bubble.

There is a magical aspect to the use of oil even under such circumstances. Spread from a ship it may be no thicker on the surface of the water than the film of a soap bubble.

There is a magical aspect to the use of oil even under such circumstances. Spread from a ship it may be no thicker on the surface of the water than the film of a soap bubble.

There is a magical aspect to the use of oil even under such circumstances. Spread from a ship it may be no thicker on the surface of the water than the film of a soap bubble.

There is a magical aspect to the use of oil even under such circumstances. Spread from a ship it may be no thicker on the surface of the water than the film of a soap bubble.

There is a magical aspect to the use of oil even under such circumstances. Spread from a ship it may be no thicker on the surface of the water than the film of a soap bubble.

There is a magical aspect to the use of oil even under such circumstances. Spread from a ship it may be no thicker on the surface of the water than the film of a soap bubble.

There is a magical aspect to the use of oil even under such circumstances. Spread from a ship it may be no thicker on the surface of the water than the film of a soap bubble.

There is a magical aspect to the use of oil even under such circumstances. Spread from a ship it may be no thicker on the surface of the water than the film of a soap bubble.

IN EARLIER DAYS

By Fred Lockley. Thomas G. Hendricks, president of the First National Bank of Eugene, has been a resident of Oregon for 46 years.

My grandfather, Elijah Bristow, came to Oregon in 1849, and Mr. Hendricks, who settled at Pleasant Hill, where he built the first cabin in Lane county. He organized school district No. 1.

My father, J. M. Hendricks, and my mother, whose maiden name was Ellen Bristow, and who was a daughter of Elijah Bristow, left Henderson county, Illinois, in March, 1848.

My grandfather was one of the old type of frontiersmen. He was a Kentuckian and his name was John Hendricks.

My grandfather was one of the old type of frontiersmen. He was a Kentuckian and his name was John Hendricks.

My grandfather was one of the old type of frontiersmen. He was a Kentuckian and his name was John Hendricks.

My grandfather was one of the old type of frontiersmen. He was a Kentuckian and his name was John Hendricks.

My grandfather was one of the old type of frontiersmen. He was a Kentuckian and his name was John Hendricks.

My grandfather was one of the old type of frontiersmen. He was a Kentuckian and his name was John Hendricks.

My grandfather was one of the old type of frontiersmen. He was a Kentuckian and his name was John Hendricks.

My grandfather was one of the old type of frontiersmen. He was a Kentuckian and his name was John Hendricks.

My grandfather was one of the old type of frontiersmen. He was a Kentuckian and his name was John Hendricks.

My grandfather was one of the old type of frontiersmen. He was a Kentuckian and his name was John Hendricks.

My grandfather was one of the old type of frontiersmen. He was a Kentuckian and his name was John Hendricks.

My grandfather was one of the old type of frontiersmen. He was a Kentuckian and his name was John Hendricks.

My grandfather was one of the old type of frontiersmen. He was a Kentuckian and his name was John Hendricks.

YOUR MONEY

By John M. Oakison. It was a shrewd man who said: "There are three ways of people in the world—the Cat's, the Wolf's, and the Wile's."

It was a shrewd man who said: "There are three ways of people in the world—the Cat's, the Wolf's, and the Wile's."

It was a shrewd man who said: "There are three ways of people in the world—the Cat's, the Wolf's, and the Wile's."

It was a shrewd man who said: "There are three ways of people in the world—the Cat's, the Wolf's, and the Wile's."

It was a shrewd man who said: "There are three ways of people in the world—the Cat's, the Wolf's, and the Wile's."

It was a shrewd man who said: "There are three ways of people in the world—the Cat's, the Wolf's, and the Wile's."

It was a shrewd man who said: "There are three ways of people in the world—the Cat's, the Wolf's, and the Wile's."

It was a shrewd man who said: "There are three ways of people in the world—the Cat's, the Wolf's, and the Wile's."

It was a shrewd man who said: "There are three ways of people in the world—the Cat's, the Wolf's, and the Wile's."

It was a shrewd man who said: "There are three ways of people in the world—the Cat's, the Wolf's, and the Wile's."

It was a shrewd man who said: "There are three ways of people in the world—the Cat's, the Wolf's, and the Wile's."

It was a shrewd man who said: "There are three ways of people in the world—the Cat's, the Wolf's, and the Wile's."

It was a shrewd man who said: "There are three ways of people in the world—the Cat's, the Wolf's, and the Wile's."

It was a shrewd man who said: "There are three ways of people in the world—the Cat's, the Wolf's, and the Wile's."

It was a shrewd man who said: "There are three ways of people in the world—the Cat's, the Wolf's, and the Wile's."

Pointed Paragraphs

Ignorance is the mother of fool arguments. Much that passes for enthusiasm is nothing but gush.

It takes a stage-struck girl to wash dishes with a tragic air. A woman frequently changes her mind, but the quantity remains much the same.

It takes a stage-struck girl to wash dishes with a tragic air. A woman frequently changes her mind, but the quantity remains much the same.

It takes a stage-struck girl to wash dishes with a tragic air. A woman frequently changes her mind, but the quantity remains much the same.

It takes a stage-struck girl to wash dishes with a tragic air. A woman frequently changes her mind, but the quantity remains much the same.

It takes a stage-struck girl to wash dishes with a tragic air. A woman frequently changes her mind, but the quantity remains much the same.

It takes a stage-struck girl to wash dishes with a tragic air. A woman frequently changes her mind, but the quantity remains much the same.

It takes a stage-struck girl to wash dishes with a tragic air. A woman frequently changes her mind, but the quantity remains much the same.

It takes a stage-struck girl to wash dishes with a tragic air. A woman frequently changes her mind, but the quantity remains much the same.

It takes a stage-struck girl to wash dishes with a tragic air. A woman frequently changes her mind, but the quantity remains much the same.

It takes a stage-struck girl to wash dishes with a tragic air. A woman frequently changes her mind, but the quantity remains much the same.

It takes a stage-struck girl to wash dishes with a tragic air. A woman frequently changes her mind, but the quantity remains much the same.

It takes a stage-struck girl to wash dishes with a tragic air. A woman frequently changes her mind, but the quantity remains much the same.

It takes a stage-struck girl to wash dishes with a tragic air. A woman frequently changes her mind, but the quantity remains much the same.

It takes a stage-struck girl to wash dishes with a tragic air. A woman frequently changes her mind, but the quantity remains much the same.

The Woman's Page

The Journal each evening presents a number of striking features. Many of them are of exclusive interest to women; others are of general appeal.

The Journal each evening presents a number of striking features. Many of them are of exclusive interest to women; others are of general appeal.

The Journal each evening presents a number of striking features. Many of them are of exclusive interest to women; others are of general appeal.

The Journal each evening presents a number of striking features. Many of them are of exclusive interest to women; others are of general appeal.

The Journal each evening presents a number of striking features. Many of them are of exclusive interest to women; others are of general appeal.

The Journal each evening presents a number of striking features. Many of them are of exclusive interest to women; others are of general appeal.

The Journal each evening presents a number of striking features. Many of them are of exclusive interest to women; others are of general appeal.

The Journal each evening presents a number of striking features. Many of them are of exclusive interest to women; others are of general appeal.

The Journal each evening presents a number of striking features. Many of them are of exclusive interest to women; others are of general appeal.

The Journal each evening presents a number of striking features. Many of them are of exclusive interest to women; others are of general appeal.

The Journal each evening presents a number of striking features. Many of them are of exclusive interest to women; others are of general appeal.

The Journal each evening presents a number of striking features. Many of them are of exclusive interest to women; others are of general appeal.

The Journal each evening presents a number of striking features. Many of them are of exclusive interest to women; others are of general appeal.

The Journal each evening presents a number of striking features. Many of them are of exclusive interest to women; others are of general appeal.

The Journal each evening presents a number of striking features. Many of them are of exclusive interest to women; others are of general appeal.