

THE JOURNAL

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GIVE THANKS

GIVE thanks to the Lord. Forget not all his benefits. Give thanks for the miracle of harvest and motherhood.

Give thanks for the blessed memory of the old homestead, the never fading, never dying remembrance of the greeting of grand parent at the door.

Give thanks for the opportunity to work, to sow and to reap, to repay to one another the debt of benefits and mercies, merited and unmerited.

Give thanks that we live in an age of progress and rapid communication, in an age that acknowledges "I am my brother's keeper".

Give thanks that we live in constant sight of the mountains that inspire to higher ideals and civic and individual righteousness.

Give thanks that we live in a land of bountiful harvest, in a land where life may be full.

Give thanks that "we have meat and can eat."

For all these things let us give thanks to the Lord and forget not all his benefits.

BESTING A MEAT COMBINE

HOW a meat trust was beaten at its own game at Nuremberg, Germany, is recounted in a consular report of November 18.

Early in 1912 the high prices of meat caused the city council to encourage the use of fish. The city purchased 181,879 pounds and retailed the fish at actual cost.

Meat prices had advanced from 22 to 44 cents a pound for a good piece of beef, with other prices in proportion. The city decided to buy meat and sell it to the people at cost, but at first deferred to the butchers' guild by offering to sell through the regular dealers at prices fixed by the city.

Meat prices suddenly dropped from 20 to 40 per cent, even before the first city meat appeared in the butcher shops. City meat was offered at 4 1/2 to 5 cents cheaper than that of the regular dealers, but the butchers showed it to the back-ground or treated it as second class.

In a year's time Nuremberg handled 1,921,451 pounds of beef, veal and pork, the aggregate purchase price being \$299,436. This supply represented 1498 cattle, 456 calves and 5303 swine, the greater portion of which was imported from Belgium, Holland and Denmark.

Retail prices include all elements of cost, such as freight, preservation, expense of handling, rent, fixtures and allowance to salesmen. Beef was retailed at a uniform average price of 18 1/2 cents per pound, veal and pork at 17 to 18 1/2 cents. Retail butchers maintained prices 4 1/2 to 6 1/2 cents higher on ordinary

cuts and 6 1/2 to 11 cents higher on choice cuts.

These differences in prices are said to represent profits of the butchers, for the city markets pay all legitimate expenses. The municipal markets have been so successful that Nuremberg will continue them indefinitely. The city had a population in 1910 of 332,539.

A NEAR MOB

PORTLAND ought never to hold another school meeting like that at the Armory.

It was not a deliberative assembly. It was mostly pandemonium. It was a meeting of estimable gentlemen and ladies, but nevertheless a mob.

There could be nothing more archaic, nor more chaotic, nor less deliberative, nor more of a travesty on sane government.

The proceedings were not a matter of decorous discussion. No motion was adopted as a result of dignified debate. No decision reached by the assemblage was consequent to information elicited in the course of the meeting.

About every gentleman present knew exactly what he wanted before he went there. In a general way almost everybody was intolerant of everybody else. In rarer moments most of those who shouted and hissed when speakers were trying to be heard will be more or less regretful of the evening's performance.

Turbulence, passion and the wild hurrahs of prolonged disorder are an unusual place in which to stage the action that spends \$2,250,000 of the people's money. It is not often that so great a sum is levied on the property of a community by a near riot. The most extraordinary thing about it is that a meeting in the interest of education should be so emphatically non-educational.

However, it was hardly the actors and actresses, but the system that is at fault. The former are to be commended for their interest in affairs educational. It is a splendid sign when so many are concerned about the schools. It is a commendable spirit when they are so willing to spend money on schools.

But the system is exactly the thing to forward just such ledlam as the Armory riot when there is vast interest by the people. It forces the citizen and citizenesses to degenerate into a showing of numbers rather than a showing of reason. That is the secret of why the Armory meeting was pandemonium.

It is an unwarrantable reason for providing a better plan.

A PLUCKED RAILROAD

AN ALLEGED tendency to legislate the property of the have-overs to the have-nots is assigned by Judge Fenton as a reason why railroads have difficulty in floating bonds.

How about the plundering of the St. Louis & San Francisco railroad? The looting of that system by the officials and managers is more effective in discouraging investments in American railroad securities than is all the regulative legislation of all time.

The system was driven into bankruptcy by the plunderbund that controlled it. It appeared in the testimony before the Interstate Commerce Commission that its officials and their friends cleaned up profits of \$7,000,000 by buying or building connecting lines and selling them to the company. As individuals, the looters built and bought lines, and as officers and directing heads of the company bought the properties from themselves as individuals, and made the company foot the bills. As the company's officers they they fled the company to the tune of \$7,000,000 for themselves as individuals, and as a result of these and other dizzy transactions sent the line into the bankrupt court.

What must be the thoughts of the French investors who took \$28,000,000 of the bonds of the company shortly before the suspension? How long, after hearing of this exploit in American railroad finance, will it be until these plucked French investors will want more American railroad securities?

If the railroads seek to know why there is regulation, and fight money for railroad securities, they will find the answer in a long list of bankrupt lines and exploited investors, the last case of which is the wreck of the St. Louis & San Francisco.

THE BONDING AMENDMENT

ON JULY 31 last a total of \$608,940 had been transferred from the city's general fund to the improvement bond interest fund. The greater portion of this money was needed to meet interest payments on improvement bonds. The city was obliged, that its credit might be saved, to pay interest which delinquent property owners should have paid.

The Journal has printed articles explaining the necessity of this transfer of funds. Data secured at the auditor's office shows that delinquents are confined largely to land speculators. The average home owner and the average business man is not delinquent in his payments to the city.

The speculator uses the city's credit without attempting to fulfill his obligation promptly. He bonds property for improvements, not even paying interest on the bonds. He allows the city to carry the en-

tire financial burden incident to improvements, trusting to his ability to sell before the city can enforce payment.

Under the present system the speculator pays no penalty for misuse of the city's credit. The man who pays promptly has no advantage over the man who waits ten years before paying a dollar on improvements on which he has had the benefit all that time. The system is wrong. It places a premium on delinquency, and the premium is paid from the city treasury.

The proposed amendment will remedy this defect. If the amendment is adopted the speculator will have the option of paying when payments are due or of having a penalty charged against him. He will not be able, without cost, to have the city help finance him a number of years.

The present bonding system is defective in many ways, but no defect is so glaring as the loophole through which speculators escape paying for what they get when they get it.

THE BANKERS' GAME

THERE is more than one way to defeat banking and currency reform.

The present plan is delay and confusion. The big bankers bluffed and bedeviled the senate committee into disagreement. The confusion so brought about is a first step for defeat of currency reform.

The division in the committee is a case of treachery to the public interest. The pursuit of the disagreement on the floor of the senate is equally sinister. It is exactly as the phalanx of big bankers would have it.

The opposition to the administration bill has been competing with the central bank idea. Not a member of congress who becomes prominent in advocacy of that plan will ever be re-elected. No present member of the body at Washington was elected on that issue.

Happily, the fight has finally reached the open floor of the senate. In that open forum the game of the bankers will be distinctly observable, and the actions of their allies on the floor will be seen by all the country. Though the bluffing and bulldozing representatives of Wall Street did succeed in deadlocking the committee, it cannot long deadlock the open senate.

It has been a mistake that the senate did not act promptly as did the house. It is disheartening that there should be so much delay in reforming a system that shelters so many abuses. There is general agreement that our crazy-quit currency system is a great national wrong, and there is national disappointment when a senate committee in its weakness is lured away from its manifest duty.

SOUTH AMERICAN MEAT

THE tariff was taken off meat importations for the purpose of making meat cheaper in the United States. The government sent an expert to South America to investigate the slaughtering industry. This expert returned and reported that Argentina meat is high grade, that its exportation to the United States should be encouraged.

But the meat trust was busy in the meantime. Standing on the assertion that high prices were due entirely to limited supply of cattle, the trust contracted for all the refrigerator space in vessels plying between North and South America. With these contracts signed, sealed and delivered, the trust again had control of the meat situation. It was announced that prices would not fall, that the new tariff law would not result in a lower cost of living.

Attorney General McReynolds proposes to test the trust's ability under the law to corner, not only native meat, but also the entire available supply in South America. He has announced that the trust's contracts with shipowners will be taken into the courts. He lays down the proposition that no monopoly has the right, legal or moral, to fix prices arbitrarily.

It is time that trust methods be tested in the courts. Mr. McReynolds is probably right in saying that the meat trust's contracts with shipowners are contrary to law. It is not conceivable that law sanctions power in the hands of a few men to withhold food from the hungry.

The attorney general's declaration for a fight to a finish with the meat trust is encouraging. The American people have long thought that laws were sufficient, if they were only invoked.

Yesterday at Olympia, the Washington Public Service Commission ordered the Seattle Electric Company to establish on its street railways, a rate of six fares for twenty-five cents or twenty-five for one dollar, and requiring sale of tickets by all conductors. It is approximately the action in Portland, where the city commission has ordered a six for a quarter rate. There is threat that the Portland company will appeal the order to the Oregon Railway Commission, a plan that, for its standing in public sentiment, the company would better abandon.

There is not the slightest doubt of Commissioner Brewster's purpose to better the service in the dismissal of Janitor Chamberlain. The change to commission government was to secure efficiency. But, in the case of this man who has been in the

position fourteen years, the city cannot well afford to turn its back on him at 72. If he is not strong enough to be a janitor, is there not a less exacting place that can be given him?

Defeating a fox stealing into his poultry yard, a Vermont farmer took careful aim at the intruder and fired. He was pained, when the smoke cleared away, to find that he had missed the marauder and killed his best rooster. He was not unlike the Wisconsin hunter who fired at what he thought was a deer and hit a passing trolley car.

Only four times since 1880 has the Portland school levy been above six mills. Never before in history has it been 7.5 mills. The nearest was 6.6 in 1905, when property was assessed at a much lower level than now. It cannot be denied that we are becoming riotously uproarious in our support of schools.

A shot fired point blank at a colored gentleman's body failed to draw blood. It was found that he had on, one overcoat, one undercoat, one vest, one dress shirt and three undershirts. Here is an advantage in wearing one's whole trousers.

If you are at a loss what Christmas remembrance to give her, and if you want it to be both highly acceptable and expensive, give her an egg.

Letters From the People

"Discussion is the greatest of all reformers. It rationalizes everything it touches. It robs principles of all false sanctity and throws them out only one side of the street, should not be based on reasonableness, if they have no reasonableness, and sets up its own conclusions in their stead."—Woodrow Wilson.

An Advocate of "Oregon Dry"

Newport, Or., Nov. 21.—To the Editor of The Journal—With interest I have read Mr. Walker's letter in The Journal. Like him, I witnessed the debating and damning influence of rum in my youth. I lived in a town where I saw its terrible destruction among my brave comrades. I hated it more intensely than ever. My hatred continues to increase. Like Mr. Walker, I was a Republican and voted for Cooper in 1887. Later on, when I was 20 years old, I was married. For nearly 50 years we have mourned the death of our most beloved president, murdered by a drink-crazed villain.

The reason why Cooper failed to go dry in 1887, as given by I. H. Amos, namely, that the National Liquor Dealers' organization told the Republican leaders in Oregon that if they allowed the state to go dry they would defeat that party's presidential candidate, no doubt, the truth. But I wish to add a little early history, showing how that party became the tool of the traffic. The liquor dealers planned to entrap the Republican party. When the Republican party called its national convention to meet in Philadelphia, June 6, 1872, the liquor dealers arranged for their annual convention in New York, on the same date, near enough to cause suspicion. These liquor dealers wrote a plank for the Republican platform, which became the sixteenth and known as the Baster resolution. Herman Granger wrote it and took it to Philadelphia and it was presented to the platform committee by the dealers' attorney, Senator Quay. In explanation of it, Raster soon after said: "I wrote the sixteenth plank of the Philadelphia platform, and it was adopted by the platform committee with the full and explicit understanding that the purpose was the discountenancing of all rum, champagne and Sunday laws, and that Sunday laws and the 'Christians hold their prayer meetings, is no better than any other day.' Here was a solemn pledge made by the great national Republican party in exchange for the liquor vote. Note a few results: In November, 1872, Horace Greely was defeated for president by 765,000 votes and died broken hearted in 20 days. His disastrous defeat was in perfect harmony with the Baster resolution. For the Raster resolution, for the Democratic party, having grown wise to the power of the liquor vote, adopted their 'no summary' resolution, and nominated Samuel J. Tilden, acceptable to the liquor party. Neither General nor Mrs. Hayes was acceptable to them. The result was that the great Republican majority of 765,000 against Greely in 1872 was turned into a Democratic majority for Tilden of 551,925, though Hayes was counted in by an electoral commission. E. W. DURKEE.

For Free Text Books.

Lents, Nov. 27.—To the Editor of The Journal—Though I have no school children of my own, I am sure that their education and I concur with E. S. Shoemaker, that the public schools should really be free schools.

I was clerk and trustee of school district No. 58 of Spokane county, Washington, from 1901 and from 1902 to 1907. The laws of the state provided school districts to vote for or against free textbooks at general elections, and of course most districts took advantage of it. Then the state supplied the books, such as the teachers called for, free of cost. I believe textbooks can be purchased from a district general fund, by petition or by a special tax election called for that purpose. Sometimes my board called special elections to vote and levy extra taxes upon the property of the district to replenish the general fund later, but it is urgently needed from the general fund for immediate use. Technically speaking, it is not difficult to carry out.

I believe the state ought to supply textbooks to the schools, and there may be some state laws that would be helpful to districts. I would suggest writing to the county and state school superintendents or the attorney general and obtain all the information possible on the subject. ANDREW STULTZ CHAMBERS.

F. N. Matthieu, Constable.

Portland, Or., Nov. 25.—To the Editor of The Journal—The undersigned has been watching the papers recently with a good deal of interest as one person after another has asserted his claim to be the best living 'text-officer' in Oregon. The latest to make the claim is 'Terle Frank' Nichols of Laidlaw, Crook county, who was elected sheriff of Polk county the first Monday in June, 1896. He will have to take a second place, however, and give the honor to Francis Xavier Matthieu, who

PERTINENT COMMENT AND NEWS IN BRIEF

SMALL CHANGE

To get soaked in watered stock. Beauty that rubs off isn't even skin deep. Marriage sometimes opens the eyes of blind people. More things come to those who do n' wait for them. It takes the better half to see the worst side of a man. And occasionally the doctor is more dangerous than the disease. Work by any other name wouldn't make a bit with late people. It is never too late to blame the other fellow for your mistakes. But the man with money to burn may not love the smell of smoke. A rolling stone gathers no moss, but it's a smooth one just the same. Only the man who has more dollars than sense can afford to be sarcastic. Green is a popular color at present, but no girl should be green with envy. A girl with a face as pretty as a picture may be spoiled by an ugly frame of mind. He's an unusual man who doesn't love himself any more than he loves his neighbor. A girl is as apt to marry a man too old for her as a widow is to marry one too young for her. A man who knows how to do one thing is from the start, prove it by doing something else wrong. Every time you see a woman headed downtown side of the street going to a dry goods store or to the dentist. Many a woman who owns a dozen ultra-fashionable skirts hasn't one that is fit to wear on the streets.

OREGON SIDELIGHTS

The Medford Sun admonishes those who are probing the high cost of eggs to be careful and not break any of the precious things. Baker county's commissioners are considering a proposition for joint action on the part of Baker and Grant counties for employing a farm expert. Fossil Journal: James McKay of Trailfork is preparing to take a trip back home to Bonnie Scotland, on which he is to start about December 1, with the prospect of returning via the Panama canal about April 1. Tillamook Herald: Howard Casey, at one time county treasurer of this county, is in the city visiting at the home of his sister, Mrs. Henry Woolfe. Mr. Casey is at present engaged as night-house warden at Polk Prison. He has been eight years since he was in Tillamook. Viewing the attempt of the State Bar association to get the court fees reduced in the United States district court for the Oregon District, the Observer is pleased to conceive a great hope, whence it exclaims: "Think of it—lawyers lining up in the park to get a job that this world is not getting better?" The University of Oregon sophomore at their dance to be given December 14, will drink punch from sanitary cups. "This," says the Eugene Register, "is a death blow to the 'bug' that in the past has built up the edge of the drinking cup ready to jump onto the lips of the fair sex. Paraffin cups will be furnished for all those taking in the party, and they will be contained in attractive nickel holders." At Astoria 30 years ago Sunday, as appears from the Astoria's reminiscence column, it was rumored that a newspaper was to be published in an office above Frank Parker's grocery. The members of commerce had voted emphatically asking the forfeiture of the Astoria land grant, and a company was being incorporated to build a narrow-gauge railroad from Baker's bay to Grays Harbor by Shoalwater bay.

IN EARLIER DAYS

By Fred Lockley.

"Our family moved from Portland to The Dalles in the fall of 1862," said Captain William P. Gray, one of the pioneer steamboat men of the Columbia river. "We lived in The Dalles that winter. Father launched his steamboat, the Cascadilla, in December, 1862. Next spring we took the Cascadilla up to Lewiston, plying on the Clearwater and the Snake rivers. We carried wood from Lapwai and Lumber from Astoria to Lewiston. "That spring father had trouble with A. Kimmell, his pursuer. He found out that the pursuer was not turning in all the money. Father put him off the boat and told him what father expected of men who were crooked. What he told him was plenty. Shortly after the pursuer had been put ashore, we were laid up cleaning the boilers. The Cascadilla was a half deck boat. Father was lying on his back on a pile of cordwood cleaning the steering wheel. I was in the cabin aft and looking out I saw Kimmell take an axe from the wood block and start towards father, whose head was toward him. Father had both hands in the air splicing a rope. Kimmell drew back the axe and as he brought it down to split father's head, I jumped for him. I had no time to do anything but to launch myself at him. I struck him like a battering ram in the back and shoulders. The axe's blow was deflected and the axe missed father's head. It also overbalanced Kimmell and he fell overboard. Kimmell, wild with anger, clambered ashore, pulled a pistol from his pocket and began shooting at us. The first shot he fired struck me in the hand, cutting the flesh on my third and fourth fingers. The second shot struck me in the foot. I did the only thing possible under the circumstances. I ran down the gang-plank and stopping, I picked up several rocks and threw them at him as I closed in on him. By good fortune I hit him with one of the rocks. In the stomach, and knocked him breathless. He grabbed his stomach with both hands. I closed in on him and hit him in the chin. The blow knocked him down and I took the pistol away. Some of the crew came ashore, tied him up and turned him over to the authorities at The Dalles. "Father was always a peaceful man when it came to the law. He said he was able to settle his own troubles. In fact, he never had a lawsuit in his life. When the trial came, father refused to appear against him, so he was turned loose.

"Kimmell bought a sailboat. It got loose from the bank at (tello and went over the falls. Kimmell could have readily got ashore but he had money in the cabin and while trying to recover the money the boat went over the falls and Kimmell was drowned. "Father sold the Cascadilla in the summer of 1863."

THE MAN WHO DAMMED THE MISSISSIPPI

From the American Magazine.

Twenty years or more ago an ambitious youth walked into the private office of George Horton, a western structural engineer. He was fresh from high school, with his boyish thoughts full of ideas of bridges, engineering plants and power dams. This had developed in him a passion for mathematics and blue prints. He told Horton in just about so many words that he wanted a job. Even that was more a formality than anything else, for the boy had gone into the office firmly convinced that he was going to get it. Horton told him that business was tight, and that if any changes were made in the force he would lay off men rather than take them on. "Now, Mr. Horton," was the answer, "I came here to go to work for you. Where shall I hang my hat?" Horton decided that, dull as business had been, he could afford to give a boy of that caliber an opportunity. It was confidence and determination that won for Hugh L. Cooper the job of chief engineer of the Keokuk project. It had been these same factors that had enabled him, while still in his forties, to harness the Mississippi river at Keokuk, Iowa, and by means of a \$27,000,000 power development dam, a concrete monolith from the Keokuk to the Iowa shore, to develop 200,000 horsepower, 60 per cent of which is furnishing the current for the public utilities of St. Louis, 143 miles to the south. Hugh L. Cooper did not need a technical school to prepare him for his work. And the manner in which he financed the Keokuk project is the best illustration of the dogged perseverance that has won for him success throughout. He had just completed a program of study at the Keokuk when he heard of the project. One of them was a Niagara, where Lord Kelvin and other British scientists laughed when he spoke of driving a tunnel under the center of the Horseshoe falls. Cooper ignored their protests, went to the site and carried his plan to complete success. Then he looked to the Mississippi.

An article in an engineering publication had attracted his attention, and he decided to go to Keokuk to investigate. He made the trip, saw, and was convinced. The waters of the Mississippi held the power, running unchecked toward the gulf, and Keokuk felt that in Cooper he had found the man to build out the hopes of many years past. But the most difficult problem of all remained unsolved—how to get the money. Cooper's lowest estimate was \$20,000,000. To finance it as a local proposition was out of the question, and Cooper could not handle it alone, although he did spend before the work was under way over \$100,000 of his own money. It is even said that when actual construction work began he was \$500 in debt. Cooper went east, and before he received one favorable answer he had been shown out of the offices of 68 capitalists. The strange part of it is that when he found men who would listen, they were not Americans, and when the project finally had been financed, 65 per cent of the stock was held by foreigners. One man was in doubt whether the power could be sold as a paying proposition after it had been developed. Cooper was positive that St. Louis alone would give contracts large enough to warrant the undertaking. The financier still was skeptical. In order to settle the argument Cooper went to St. Louis, and before one bucket of concrete had gone into the work he had contracted for the sale of 60,000 horsepower to the city of St. Louis. The financier's skepticism began to shake their heads. They told their chief that a turbine wheel could not be found that would prove successful under conditions at Keokuk. "If there isn't a turbine wheel on the market that we can use," was Cooper's answer, "we will build one to fit our needs. You men come into my office and we'll work this out together." They did so, and today 30 of these wheels, of entirely new design, built to meet the conditions at Keokuk, are developing tremendous horsepower under conditions that are the wonder of the engineering world. "If there isn't a turbine wheel on the market that we can use," was Cooper's answer, "we will build one to fit our needs. You men come into my office and we'll work this out together." They did so, and today 30 of these wheels, of entirely new design, built to meet the conditions at Keokuk, are developing tremendous horsepower under conditions that are the wonder of the engineering world. "If there isn't a turbine wheel on the market that we can use," was Cooper's answer, "we will build one to fit our needs. You men come into my office and we'll work this out together." They did so, and today 30 of these wheels, of entirely new design, built to meet the conditions at Keokuk, are developing tremendous horsepower under conditions that are the wonder of the engineering world.

rule what may be called ex post facto effect. So it does not disturb Herbst, who misappropriated—merely suspends for two years his right to practice law. The respondent, however, is the honorable court is being misrepresented we quote from its decision as follows: "Under the circumstances of this case we have concluded that instead of the extreme penalty of disbarment we will suspend the respondent for two years, with the distinct intimation, however, that the excuse of youth and inexperience will not be received in the future as an excuse for misappropriation of money received by an attorney at law held by him for the use of his client." Let all lawyers take notice. Hereafter they cannot stall the moneys of their client and hope to get off by pleading youth and inexperience. The court gives warning that in the future it will assume the duty of looking into the books of a bar examination knows enough about the law to be aware that larceny is a crime. "There is no suggestion that the appellate division intended to be humorous in the attitude it has taken above. It admonishes in the most solemn manner. Yet not in a long time has literature of legal humor been more enriched.

Mileage and Discontent.

Discontent is claiming the house of congress for its own. The members are grumbling over the senate's delay of the currency bill and are finding fault with the Republican side. Mr. Mann, however, discussing the situation in a speech the other day, said: "Mr. Speaker, we have stayed here until the leader of the majority, Mr. Underwood, has become afflicted with senile senility and has become so here. We have stayed here until the minority leader on the Progressive side, Mr. Murdock, is seriously afflicted with a feverish attack of chautauquaquais, and he does not want to be here. We have stayed here until the minority leader on the Republican side, Mr. Mann, has become afflicted with a lingering type of that dreadful disease, filibusteritis, and he is anxious to leave for treatment. In fact, Mr. Speaker, the entire membership of this house is now suffering with a touch of prostrationitis." Congressman Thomas M. Kenney was more frank about it. "I want my mileage," he declared, "and so do my creditors. I am from a Republican district and it takes money to get people to vote right in my district. Congress allows each member 20 cents a mile each way, to and from his home, for every session. That perquisite runs into a nice lot of easy money for members who live a considerable distance from the national capital. President Wilson backs it up. For that reason it is a part of the special session and the senate committee has agreed to let the special session run into the regular December session. That means the members will lose their mileage. It's enough to make a thrifty congressman discontented and peevish.

YOUR MONEY

By John M. Oakison.

I have a friend, a retired preacher of 74, a fine, sane, enthusiastic old man who loves to get out into the rough, open places as well as I do. He and I were riding, Indian file, across the rocky hills of Arizona when I asked him this question: "Doctor, did you ever work out a plan for setting aside a part of your salary while you were active in the ministry?" He whipped up his tired horse, and when he was close enough to make me hear, he told me of the method he had worked out to insure himself against going to a retired ministers' home to end his days. I wish I could repeat his story, but he said it was so sound and sane a discourse on the functions of saving; but there is no room.

Briefly, the preacher's plan was this: At the time his first child was born, he sent to the treasurer of his church and had a talk about endowment insurance. It was decided between them that the preacher should take out a policy maturing in 30 years, the premium on which would amount to \$50 a year. Knowing that he could not save the amount (for the demands on the purse of a generous man on a small salary would never leave a surplus), the preacher stipulated that the treasurer should provide the \$50 for the premium on the policy every year. Ten years later the preacher was transferred to a bigger church in another city. By this time his family had increased in size and he concluded he ought to have more insurance. So he had a conference with the treasurer of the new church and arranged for double the amount of endowment insurance he carried. The total premium payment then amounted to \$110 a year. Year after year this insurance was carried. Premium payments ceased long before the preacher retired, at the age of 70. When that time came the preacher had sufficient income from the endowment policies to live comfortably in his own home and go out and see some of the world. His simple plan had served him well.

Pointed Paragraphs

Be sure you are wrong—then don't do it. Most men who talk well talk too much. The easiest way to catch a flirt is not to try. A man is known by his lawyer and a woman is known by her doctor. It's always surprising how much deeper a hold of debt is after one gets into it. If you have to walk, distance doesn't lend enchantment to the view. After a man has expressed his views he may wish he had patronized a slow freight. It takes a woman who can afford to dress as if she had a fine figure to imagine that she has. While placing himself in the hands of his friends, the candidate should place his pocketbook there also if he expects to come under the wire first.

SUNDAY FEATURES

The Sunday Journal Magazine offers these compelling features for women readers each Sunday: Patterns for the home dress-maker. Suggestions for the needle-woman. Hints on home economy. Talks on health and beauty.

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