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AN INDEPENDENT PAPER. Member of Associated Press.

SATURDAY, JUNE 27, 1908.

MILLION DOLLARS PAID ANNUALLY IN DIVIDENDS

Last year the life insurance companies of the United States distributed over one million dollars a day either by way of dividends or matured endowments to the living or in payment of policies to the beneficiaries named by the dead. They paid out \$474,115,592, and in a majority of the cases the policies constituted the only provision the dead were able to make for the living whom they left.

According to apparently authentic authority, published in a western exchange, California leads the Western division of states in the receipt of money from this source, the amount being \$7,194,276. Texas heads the Southern division with \$6,344,867, and Georgia follows with \$6,065,354. Other states received large sums—a handsome testimonial to the thrift of the people of this generation all over the United States, and the protective care they are wont to exercise for the well-being of those dependent upon them.

While this may be very encouraging from some standpoints, yet the fact remains that the people of the country are paying entirely too much for insurance, both fire and life. It is claimed that the rates are based on the expectancy of life in the latter class of insurance with the necessary amount added to cover office and other expenses of the underwriting company. If that is true, the amount set aside for incidentals is entirely too much. And the same is true of fire insurance. The country is insurance-ridden and if there is any part of our economic system which should be controlled by the government, it is insurance.

And we are not an enemy of insurance. We believe that every man with a family should carry life insurance in some good conservative company and we are also of the belief that no business man of limited means should go without the necessary fire protection, but we think that under the present system we are paying entirely too much for such protection. In some of the small towns of the country the property owners are paying almost ten per cent for fire policies and in some of the larger cities it is nearly as bad. Insurance is a good thing if it can be obtained on an equitable basis, but under present-day conditions it is costing a great deal more than it is worth.

SPRINGFIELD PAPER ON WATER SUPPLY

The Springfield News expresses its views on the water question as follows:

"The city council of Eugene have authorized the permanent survey for the gravity water system from Hines creek to Eugene and the work on the same will begin at once. The extent of this pipe line will be something over 28 miles in length and the estimated cost of laying the same with 24-inch wood pipe is \$2,572,500 not including the service of the engineers. The News considers this action as taken by the council as one of incalculable value, not only to the city of Eugene but to the state as well, inasmuch as the State University is situated there. The University makes Eugene the educational centre of Oregon and by furnishing pure water will advance the institution of learning lions' part—\$125,000 in the late \$125,000 year's appropriation and at the same time will show appreciation of the state's natural wealth."

"That Eugene is determined to have pure undulterated water to drink by the late session of the city council. Fortunately Springfield is so situated that this supply of water naturally will have to pass directly

through the town and the question arises, why not Springfield take pure water as well as Eugene? We believe arrangements could be made to supply water to all cities in the matter is proper taken up with our sister city. Information has certainly been given on the dangerous extent caused by the use of contaminated water. Let's profit by this observation and get the experience. Springfield will soon be a college town—the road will make it so. In fact until the lines are extended in Eugene we will really be in better touch with the State University than the residents in the western limit of that city. Everything is coming our way, even Harriman from Klamath, but by all means we should preserve our record as the healthiest town on the Pacific coast. Pure water will do it."

It is now said that young Theodore Roosevelt is to hire himself out as a common laborer in the mines of the great steel corporation. The idea seems to be for the young man to gain a practical knowledge of business. There is nothing wrong in this, for he is only the son of a simple, plain American citizen. The high office his father now occupies counts for nothing in his favor.

The Daily East Oregonian says: "With the educational institutions of Oregon in a formative state and with strong public sentiment needed to strengthen all of them, there is no room or place for a factional fight between the University of Oregon and the Oregon Agricultural College. All Oregonians should be for Oregon schools."

The intense heat in the Eastern States continues and hundreds are dying from the effects of the sun's rays. But we have been telling them of Oregon all along and yet they will persist in remaining in that country where their lives are continually in danger from extreme conditions.

That exchange of polite personal notes between Foraker and Taft does not necessarily mean that they are rehearsing to do the Damon and Pythias stunt in public, though most things are possible in politics.

Fat men have frequently participated in local foot races, but the first great national fat men's race will be pulled off this year, with something like fifteen million voters for spectators and rooters.

Albany has something to crow about at last, claiming the possession of one more automobile than Eugene has.

There will be an eclipse of the sun tomorrow morning between six and seven o'clock. It should have been scheduled for a week day, when most people are of necessity forced to rise early.

Whatever else may be said of the two big New York banks which gave up government deposits rather than pay 1 per cent interest, it cannot be denied that they got a fine lot of advertising.

Don't get excited, brothers, there will be a lot of hot days before November rolls around. If you can't keep cool, at least keep as cool as you can.

In the congressional campaign of 1906 "Jim" Sherman asked for "dollar" contributions, but we have a "hunch" that he'll change the ante this year.

And George H. Campbell, well, he has to look ahead and make a wiser life, better satisfied with his position of "staying on the job" in Washington.

Didn't the Philippine commission get away from its candidates when it voted of 7 to 12 to annex a vote of 4 for immediate independence?

Professional politicians make a lot of noise—much of it unnecessary.

It has been suggested that no son

of that sort should be allowed to

be allowed to keep his word with the

dead boy. Having on his hospital card,

"HE SMILED IN MY FACE WHEN I RAISED THE KNIFE. He was a brave boy and was not afraid to die."

"Don't blame" poor heavy child."

Heading the pitiful story, one is reminded that human nature has not changed much in 4000 years.

One instinctively feels of the story of that first day that of Abraham and the offered sacrifice of his son Isaac and of now when the wife was about to descend from the land of the patriarch to the heart of Isaac another victim was provided.

It has been suggested that no son



STATUETTE OF ISRAEL ZANGWILL AND HIS WIFE.

Alexander Zöllner's excellent group of Mr. and Mrs. Zangwill marks a new step in portraiture. Many men have put woman on a pedestal, but hitherto the artist has not applied the principle literally when executing portraits of a man and his wife. The result in this case is certainly both novel and effective.

but after all it is the quiet voters who decide elections.

"Taft saw Yale go down to defeat," says an exchange. And Yale may be able to return the compliment next November.

Heart to Heart Talks.

By EDWIN A. NYE.

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SMILED IN DEATH'S FACE.

Henry R. Aman, a dravany German musician of Chicago, and his foster son, Walter Knobel, aged twelve years, made a strange agreement to die together.

Carrying out the suicide compact, Aman killed the boy, stabbing him through the heart. He then tried to kill himself. He stabbed himself in the breast several times, but was discovered and taken to the hospital before he could complete his part of the death bargain.

A letter was found in Aman's pocket which read:

"Please bury us together in one grave. Everything is against us. I do not want to live without my father. I go of my own free will."

The letter was signed "Walter" and was in a childish handwriting.

It seems the sentimental Aman had long courted the boy's mother, who was a widow, and her refusal of him had turned his head.

Great affection existed between the boy and the man, and they were much together.

When discovered the man begged to be allowed to keep his word with the dead boy. Having on his hospital card,

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would have acted in such a direful situation as Isaac is said to have acted and that therefore the story told in the old Jewish Scriptures cannot be true.

The objection is not well taken. One may find all through history many an Isaac and many a Walter Knobel.

"He smiled in my face when I raised the knife."

That there are some things more to be dreaded than sudden death may be discovered by a mere child. And the spirit of the human is strong enough to face its fell foe with a welcoming smile.

Is not that soul superiority some dim prophecy of the spirit's immortality?

Phone Red 1421. McVay's Trans-

THE MARKET FOR REAL ESTATE IS AT McMURPHEY & RUGH'S 22 west 8th St WE BUY WE SELL WE RENT WE EXCHANGE

- 50 acre farm, 28 acres in crop, 12 in pasture; new 6-room house and barn; crop, stock, tools, implements, etc. If taken soon, go with place at \$3,500—\$1,500 cash, balance on good terms.
- 182 acres, 60 acres in cultivation, 40 more can be; 82 acres in timber and pasture, built, good 24x42 barn and cow barn for 24 cows; good farm home; 1/2 crop; all tools and implements go with place at \$8,500, on best of terms.
- 80 acres in crop, 7 1/2 miles from Eugene, if sold soon, will go at \$30,000 an acre—crop included.
- 100 acres, 7 miles from Eugene, on good gravel road; 75 acres in cultivation; 25 in pasture and timber. Price, \$4,000.
- 16 lots in Phoenix, Arizona, to trade for property in or near Eugene.
- New 3-room house and lot close in, modern in every respect, well furnished, for \$2,000.
- Good new 5-room house and two lots; good barn, chicken house and park, family orchard and berries; a good home, for \$1,000.

McMURPHEY & RUGH 22 west 8th St

CLASSIFIED COLUMNS

FOR SALE

FOR SALE—One fresh cow and calf. F. L. Miller, Blair Street addition. 11

FOR SALE—A good milk cow for sale cheap. 193 West 4th street. 128

FOR SALE—Loose chest hay. Squire Smith. Phone Farmers 1939. d&w 129

FOR SALE—A cash register, a safe, and a nickel coffee urn. Enquire at guard office. 14

FOR SALE—A gas heater, almost new, for sale cheap. Address Box 14, Eugene, Or. 15

FOR SALE—Thoroughbred Hereford bulls for sale. Enquire 559 Willamette street. 16

FOR SALE—Good 3-room house and barn, on large lot; good garden. Call at 168 Jefferson street. 126

FOR SALE—Half Oregonian, 13 for \$1. W. B. Hampton, 1182 Columbia avenue, corner 19th st. 17

FOR SALE—A first-class barn, suitable to be made into a dwelling. Enquire 856 or 846 Alder street. 18

FOR SALE—Small farm and home city property, get price from D. V. V. ROBOVSKY, Eugene, Or. 42 19

FOR SALE—Parties wishing to buy 200 acres of first-class timber land call on J. W. Carlisle, four miles west of Hale. 20

FOR ABSTRACTS: Douglas county or blue prints of vacant lands, write Roseburg Abstract Company, Roseburg, Or. 21

FOR SALE—All kinds of four-foot wood. Can deliver at once. Address G. L. Beckwith, Goshen, Or. Phone Farmers 5285. 22

FOR SALE—9-room house, three blocks from Willamette street; lot 80x76 feet. Price, \$2100. Oregon Land Company. 23

FOR SALE—35 acres river bottom land; 9 acres potatoes, 10 acres corn; balance in hay. Cheap if taken at once. Enquire 476 West Fifth street. 24

FOR SALE—Timber land; quarter section in township 16, s. r. 1 w. section 32. Will sell cheap if sold at once. Address C. J. G., care Guard office. 25

LOST—A crescent stickpin set with pearls lost on streets since Saturday. Finder please return to Campbell-Fellman Co.'s store and receive reward. 27

FOR SALE—City lots, close in; \$300, \$450 and \$400; \$50 down and \$1 00 per month, without interest. W. H. Kay, at Eugene Gun Company's store. 26

FOR SALE—A No. 1 business for sale; good location; clean stock; will take city property in part payment. Wish to retire from business. Call at Guard office. 27

FOR SALE—A well improved farm of 120 acres, 4 miles north of Coburg. This is a bargain at \$50 per acre. On good terms. Smith & Brown, Coburg, Or. 28

FOR SALE—One National cash register, one Remington typewriter and a large iron safe. Enquire of L. M. Travis, Loan & Savings bank building. 29

FOR SALE—\$800 Reo 2-cylinder 20 horse power touring car, used 2 months, complete with cover, storm curtains, gas lamps and equipment. M. P. McClain at First National Bank. 30

FOR SALE OR TRADE—180 acres of good timber land near Eugene. Would exchange for residence property in Eugene. For further information, see G. G. Gross, in Eugene theater block. 31

FOR SALE BY OWNER—Seven room house, five and a half lots, piped for irrigation, high and dry, small barn and chicken house; all kinds of fruit and berries. If taken at once, the price will be \$2100; inquire of 806, East 13th Street. 32

FOR SALE—Fine mountain ranch of 50 acres; 40 in cultivation and about 40 timber; creek running through farm; fair house and outbuildings; located eight miles south of Eugene. Price 1,000 Carl G. Washburne. 33

LOTS FOR SALE BY OWNER—Two lots and 8-room house, barn; fine land for garden; on Fourth street, near mill race. Lot 160x95 on Twelfth and Alder streets, just north of Patterson school. J. J. Walton, 515 Willamette street. 34

FRUIT, NUT OR ORNAMENTAL TREES—Write or phone L. P. Rounds, Hoffman House. I will be in the city for a few days, and will be pleased to call and see you. This is the time of year to order for fall or spring planting; by so doing you secure what you want and get select stock. Our stock is right; our prices are right; and we will endeavor to treat you right. L. P. Rounds. 35

WANTED—An experienced starch tinker at the Fisher laundry. 36

WANTED—Young man to drive ice wagon. Must be acquainted on west side. Ice plant, W. 9th St. 37

WANTED—A girl to help with the work in a small hotel, widow owned. Address Mrs. R. H. Crow, Mapleton. 38

WANTED—Three girls to learn nursing at the Eugene General hospital. Apply to Dr. J. W. Harris. 39

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Wanted—(Continued)

WANTED—A man and his wife, the woman to cook and the man to work on the ranch. Address Guy Sutherland, Camp Creek, Lane Co., Oregon. 40

LOST AND FOUND

LOST—Probably on Eleventh or Willamette streets last night, case containing gold-rimmed eyeglasses, name of Dr. Frank Ludlow. Hard to case. Please return to Eaton's book store. 41

UMBRELLA FOUND—The lady who left her silver-handled umbrella at the Electric theater and later called for it, may have same by calling at the theater. 42

MISCELLANEOUS

NOTICE—Having recovered from my injury I have resumed my business of horseshoeing and general blacksmithing. C. D. Hildaway, East Eleventh street, Fairmount, Or. 43

Anyone going away for the summer who would like some one to take care of their place may call on or phone to Mrs. Frances Griffith, 332 West Fifth street, Phone Red 1222. 44

WANT TO see Chevon if you want bargains in real estate. We buy and sell farm and city property, improved and unimproved. Timber and mining stock. H. Chevon, Room 11, Walton Bldg. 45

TIMBER OWNERS ONLY—Owners desirous of disposing moderate sized timber tracts of good quality and accessibility may find it to their advantage to address H. & W., care of The Guard. 46

\$10 CASH AND \$10 PER MONTH—Will buy a beautiful California vineyard, the income from which will be sufficient to make you independent for life. Handsome pamphlet, valuable information and contract free. F. B. Robinson, general agent, Pacific Grove, Cal. 47

INTERNATIONAL CORRESPONDENCE SCHOOLS—The Busy Man's University. Gives a thorough training at your own home in nearly all the trades and professions. Text books and instruments (when required) furnished free. Full information and circulars at the local enrollment office, 45 W. Eighth street, R. J. Kirkwood, representative. 48

POLK'S GAZETTEER—A business directory of each city, town and village in Oregon and Washington, giving a descriptive sketch of each place, together with the location and shipping facilities, and a classified directory of each business and profession. R. L. Polk & Co., Inc., Seattle. 49

FOR RENT

FOR RENT—Nice front room; furniture heat; electric lights and bath. Suitable for two gentlemen. 154 East Ninth street. 50

PROFESSIONAL COLUMN

PHYSICIANS AND SURGEONS

DR. ANNA MAURER—Osteopathic physician. All curable diseases treated. Women and children a specialty. Office over F. E. Dunn's. Phone Red 1631. 51

DR. H. L. STUDLEY—Osteopathic physician. Offices over Chambers' store, 518 Willamette street. Phone Black 1326. Consultation free. Residence 734 Perry street. Phone Red 3197. 52

C. H. CANNON, M. D.—Homeopathic physician and surgeon. Chronic diseases and diseases of women and children a specialty. Electrical vibratory and light treatment. Office, Suite 1, 2 and 3, Dunn building. Phone Main 546. Boards Hoffman House. Phone Main 11. 53

J. F. TITUS, M. D.—Homeopathic physician and surgeon. Chronic diseases and diseases of women and children, given special attention. Paraffin, galvanic, static, X-ray and vibratory electrical treatments given. Office, 581 Willamette street, with Dr. L. E. McDougall. Residence, 422 Pearl street. Office phone, Main 629. Residence phone, Main 631. 54

J. W. KAYS & CO., undertakers and funeral directors. Eugene, Or. 55

JAY & HENDERSON, undertakers and embalmers. Corner Willamette and Seventh streets. 56

W. T. GORDON, funeral director. State licensed embalmer. Office and residence, Tenth and Olive streets. Phone Red 4481. 57

VETERINARY SURGEONS

DR. U. C. GRUFFITH—Formerly State Veterinarian of California; served three years on State Medical Board. Is located at 23 W. 9th Street. Phone Red 3081. 58

MIXING ENGINEERS

HERBERT LEIGH, mining engineer and expert metallurgist. Reliable information furnished to intending investors. Examinations and reports on mines and ore treatment Eugene Oregon. 59

ARCHITECT

FRED THOMAS—Architect. Sketches and plans drawn, blue prints and specifications. General supervision over buildings in course of construction. If thinking of building, large or small, see me. Terms reasonable. Room 7, Christian block. 60

CARPET CLEANERS

JAY C. MOORE, carpet cleaner. Phone Black 3071. 61

ABSTRACTORS

THE LANE COUNTY ABSTRACT CO., Rooms 2 and 3, Water Block, Eugene, Or. Prices reasonable. REAL ESTATE AGENTS. 62

J. L. CLARK & CO.—Dealers in real estate, Creswell, Or. 63

SOUTHERN PACIFIC

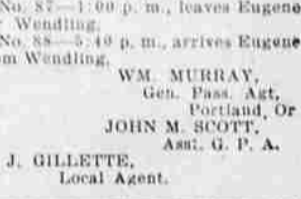
E. B. TIME CARD

Toward Portland—Passenger. No. 16—2:43 a. m., Oregon Express. No. 18—6:00 a. m., Cottage Grove Passenger. No. 12—11:55 a. m., Roseburg Passenger. No. 14—6:42 p. m., Portland Express. 64

Toward San Francisco—Passenger. No. 11—2:18 p. m., Roseburg Passenger. No. 17—9:25 p. m., Cottage Grove Passenger. No. 15—12:22 a. m., California Express. No. 13—2:44 a. m., San Francisco Express. 65

Wendling Branch. No. 84—8:20 a. m., leaves Eugene for Springfield. No. 82—11:10 a. m., arrives Eugene from Springfield. No. 87—1:00 p. m., leaves Eugene for Wendling. No. 88—5:40 p. m., arrives Eugene from Wendling. 66

WM. MURRAY, Gen. Pass. Agt., Portland, Or. JOHN M. SCOTT, Asst. G. P. A. A. J. GILLETTE, Local Agent. 67



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is what makes our work so thorough and durable. We know carriages from the ground up. When there is trouble we know where to locate it and remedy it in the best manner and shortest time. That means a first-class job and a very small bill for repairs. Have us try our skill on your carriage. You'll be glad you did. 68

Burbach & Bristow 531 Olive St. 69

Tailor Made Clothing

Never before have we succeeded in offering our customers such attractive, such artistic and up-to-tomorrow fashions as we display today. Isn't it a satisfaction, to know if we make your clothes you are sure of a fit. 70

G. F. McLEOD 44 East 9th St. 71

Successor to D. S. McDOUGAL 72

GEO. K. MUNROE 75 HOUSFURNISHER STOVES—RANGES FURNITURE 67 West Eighth St. 73

We have everything for the kitchen. All sorts of pots and pans in metal and granite ware. All the little contrivances that make cooking a pleasure instead of a drudge you will find here. Telephone Red 5576. 74

EUGENE, OREGON

Plumbing

Furnish your new home properly. Don't slight the gas fixtures. We do all kinds of reliable plumbing and tinning work. Call and let us estimate on your work. 75

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