

Australian Age Pensions.

Aim and Cost of the Federal Parliament's Recent Act.

BOTH Australia and New Zealand have led the way for the mother country on old-age pensions. The federal parliament's old-age and invalid pensions act, recently passed, is based on the recommendations of a royal commission appointed in 1905 to inquire into the subject. The act will not come into force until July 1, 1909, for the commonwealth has not at present enough money in hand to pay the first year's outlay. The cost is variously estimated at from £1,500,000 to £1,800,000 a year. To meet this sum the federal treasurer has instituted a trust fund, to which will be placed from time to time appropriations out of revenues. A sum of £750,000 was appropriated shortly after the act was passed. The surplus revenue act will also assist the treasury.

The act provides that every person of 65 who is permanently incapacitated for work will be qualified to receive a pension. By proclamation women 60 years may be qualified. In assessing the pension payable the royal commission was to some extent guided by the schemes in force in Victoria, which pays 8s. a week, and in New South Wales and New Zealand, which pay 10s. a week. The latter figure was

adopted by the act (the installment to be paid fortnightly). A pensioner with other income cannot receive more than £25 a year, and in no case more than would bring his total income up to £52 a year. No one with accumulated property worth £310 or more can receive a pension nor will he be eligible if he tries to rid himself of it in order to gain relief. Holders of property of lower value than £310 may receive a pension less deductions of £1 for every £70, unless the property included a home, when the deduction will only be for capital over £100.

The act provides for invalid pensions as well as those for old age. The conditions are in the main the same, but special qualifications for an invalid. He must be over 16 years of age and permanently incapacitated for work by reason of an accident or by reason of being an invalid. He must have been in "continuous residence" in Australia for five years. The accident or the loss of health must have happened in Australia. He must prove that his ill health is not due to fraud or to his own fault. If he has any claim on his employer or on any one or on any institute for compensation he will get no pension. He must not have deprived himself of property to qualify. If his relatives maintain him, severally or collectively,

he is disqualified. When all these special qualifications and the general ones also have been complied with a deputy commissioner or registrar of pensions will annually assess the pension to be paid to the applicant.

The administration of the act will necessitate the creation of a new public service department. This department will be under a commissioner who will have a deputy in each state. The whole of the commonwealth will be divided into districts with a registrar for each. Would-be pensioners must fill in a form before a postmaster, a postmistress, a magistrate, a lawyer, a school teacher, a customs officer, policeman, a doctor, or any appointed person. The registrar on receiving the form investigates and the local magistrate adjudicates on the claim. In certain cases an appeal will lie.

The creation of a new department does not appear to be justified, for the federal government has a ready-made organization to its hand in the post-offices throughout Australia, Victoria, by using them, pays about £187,000 a year in pensions at an annual cost of £1,800. New Zealand, through the same channel, distributes over £250,000, at a cost of £4,000 a year, less than 2 per cent. New South Wales, through the other hand, pays its pensioners about £1,800,000, at a cost of £2,000,000 annually to disburse about £490,000. The estimated cost of the federal scheme is set down at 2 per cent. which on the new pension bill amounts at from £1,500,000 to £1,800,000, means a cost of between £30,000 and £25,000 a year. It is of course possible that the scheme may be run for that amount, but when the scattered

population of Australia is considered it does not seem very probable that the expense rate will equal that of New Zealand, a much closer populated country.

The point of economy is trifling compared with the improvidence of passing a measure without having the funds available for its consummation. Certainly the act will not be enforced for a year, and the federal treasurer has hopes of saving enough out of the coming year's revenue to meet the proposition, but that amount has yet to be saved. The surplus revenue act just passed provides that only the bare 75 per cent of the customs and excise revenues shall be returned to the states, the commonwealth retaining the balance of 25 per cent. But so many are the present calls on that balance that there seems very little chance of them all being satisfied. However, if the money is not available, it is open to the federal parliament to impose direct taxation to raise the necessary amount. Further, it is quite probable that the Labor party, that has now got this plank of its platform on the statute book, will use every means to make it effective, and will not stop at direct taxation if there are no other means of obtaining the money. Its power with the present government is strong. It proved sufficient during long or shorter periods of hibernation. Her eggs hatch without motherly attention, and it is seldom that one falls to hatch.

"The fly has so many eyes," the man who is no scholar went on, that she can catch and know that a dozen or so will never pester you any more.

duced any pension scheme will now be required indirectly to provide for their aged poor—London Chronicle.

Foley's Honey and Tar cures coughs quickly, strengthens the lungs and expels phlegm. Get the genuine in a yellow package, F. J. Hill Drug Co. ("The never substitutes"), Salt Lake City.

THE DOMESTIC FLY.

Timely Facts and Speculation Concerning Interesting Creature.

"The common domestic fly," said a man who is no scholar but has managed to pick up many interesting facts, "is altogether too common and too domestic. She is one of the most interesting animals."

"You don't mean 'animals,'" a listener broken in; "a fly is not an animal."

"Then she must be a vegetable or a mineral," said the first speaker. "Call her whichever you please, but she is one of the most interesting creatures extant."

"An industrious female fly lays about 3,000,000 eggs. There are no indolent flies and few males. The fly does not set after laying; if she did she would be retired from her wonted activity during long or shorter periods of hibernation. Her eggs hatch without motherly attention, and it is seldom that one falls to hatch.

"The fly has so many eyes," the man who is no scholar went on, that she can catch and know that a dozen or so will never pester you any more.

That's why it is so hard to hit her. A fly-time poet sang:

Now doth the little busy fly
Buzz in a fellow's hair,
But try to smite her hip and thigh
and lo she isn't there.

"The intelligence of flies is an interesting and exasperating study. One of the ordinary ways of trying to kill flies is to fasten a newspaper in the shape of a heavy flat pad and whack at them with it when they are sitting still.

"Now, the fly is familiar with the scientific fact that if she sits perfectly still the descending paper will make all the air cushion in front of it that will cushion her and she falls to the floor apparently dead, but in a few minutes she has recovered and is again on the job.

"That's why when you strike at a fly hard enough to smother the butter all over the walls she is able to appear so quickly on the rim of the sugar bowl.

"When out, not for good but merely for the fun of tantalizing you, the fly knows when she has had enough. Then she sits down on a dark spot in the carpet and watches you prance around the room looking for her on the walls.

"A very good way to catch flies is to distribute fly paper and platters of poison on the tables and window sills. No matter how thick the flies are where this is done, their number will be quickly reduced. You can easily prove this by counting the flies you have caught. It is a great comfort, when there are a few million flies in the air, to catch and know that a dozen or so will never pester you any more.

"This method of getting rid of flies is often employed in restaurants. It was the method used in the railroad car for refreshment, glanced along the display of pies and said:

"Give me a piece of this huckleberry."

"That ain't huckleberry," said the waiter girl, waving her hand over the pie; "it's custard."

"Up with the lark!" is a poetical expression for early rising. "Up with the lark" would be stronger if less poetical, but the fly does it. Besides, the lark in an English bird, but the fly is a bird that knows no nationality. If the fly would go away and let you sleep till the lark gets up you would have less cause for complaint.

"When we were children we were taught to believe that a fly's foot was a wonderful part of creation—that when it was placed flat upon the ceiling the weight of the fly pulled it away in the center and made a tiny vacuum, and that the pressure of the atmosphere that the pressure of a vacuum with a law of attraction in accordance with a law of general human flies broke their necks trying to do the same thing. It was discovered that if flies kept their feet clean they couldn't walk on ceilings.

"Flies believe that mankind was created for their amusement, and it has been a question with me which gave a fly the more solid enjoyment—to buzz around your nose and make you get up in the morning or to pester you in the daytime until you rage around the room with a paper slapper in your hand while she watches you from behind a door hinge."

This is a Special Message from the Auerbach Store, "The Store that Serves You Best" Every Day of Every Week Throughout the Year--Before and After Election!

MONDAY!
\$9.00
All-Wool BLANKETS
The largest 12-4 size, gray, white, red and plaid effects. **\$5.80** for one day at a pair.

MONDAY!
\$2.00, \$2.25 and \$2.50
WHITE LINEN TABLE CLOTHS
Homestead, homesteaded and speckled, 3-4, 3-6 and 3-8 sizes, for one day at, **\$1.29** each.

MONDAY!
10c OUTING FANNELS
Assorted colors, checks and stripes, for one day, limit 15 yards to a customer, at **6 3/4c**.

MONDAY.
\$12.50
FLOUNCED BATTENBERG BED SETS
With Bolster Cover to match, for one day at, **\$6.90** a set.

MONDAY!
10c Bleached MUSLIN
For one day, limit 10 yards to a customer, at, **6 3/4c**.

The INDOMITABLE BARGAINS SCHEDULED for MONDAY'S SELLING
Will Save Thousands of Dollars for the Great Buying Public of Salt Lake

MONDAY!
16 2-3c
BERKLEY WHITE CAMBRIC
For one day, limit 10 yards to a customer, at **9c** a yard.

MONDAY.
20c
HEMSTITCHED LINEN DOILIES
10 and 12 inches square, for one day, limit 6 to a customer, at each **12c**.

MONDAY.
60c
RED ALL-WOOL FANNEL
FINE TWILL.
For one day at, **37c** a yard.

MONDAY.
6 1-4c
HEMME BLEACHED TOWELS
Size 13x26. For one day, limit one dozen to a customer, at **3c** each.

The Bargain Offerings throughout the Store Monday, will fill a number of Pages such as this. It will take but a few moments to read these prices and then you'll know where to come in order to realize the Largest Savings on your Dry Goods Needs. Thousands of women have solved the Bargain Problem by coming here constantly—have you? Then why don't you begin Monday? :: :: :: ::

ESTABLISHED 1864

J. Auerbach & Bro.

ONE PRICE TO ALL NEVER UNDERSOLD

MONDAY.
\$3.00 per Bolt
WHITE ENGLISH NAINSOOK
12 yards in each bolt. For one day, 1 bolt to a customer, at **\$1.98** a bolt.

MONDAY
9c Bleached CANTON FLANNEL
For one day, limit 15 yards to a customer, at **6c** a yard.

MONDAY
\$2.50
COLOR MADRAS CURTAINS
Rich crimson and cream tints. For one day at a pair **\$1.19**.

MONDAY
\$7. and \$7.50 PORTIERES
Brocaded, cross-striped, Bagdad and duplex effects. All new colorings. For one day **\$4.40** at a pair.

MONDAY
LADIES' UNION SUITS
Best 75c Grade at **43c**. Ladies' natural gray or cream jersey ribbed union suits, all sizes, regular 75c quality. Monday only at **43c**.

MONDAY
CHILDREN'S UNION SUITS
Up to 70c Values at **39c**. Fine cashmere ribbed heavy fleeced union suits, all children's sizes, ranging according to age, to 70c a suit. Monday at **39c**.

MONDAY
CHILDREN'S WOOL UNION SUITS
Up to \$1.50 Grade at **75c**. Fine Jersey ribbed natural wool union suits, all sizes, worth \$1.50 a suit, to close out. Monday, day a suit at **75c**.

MONDAY
\$1.25 NIGHT GOWNS at 83c. Made of extra quality fine white or pink or blue striped outing flannel, neatly trimmed, best \$1.25 values. Monday at **83c**.

MONDAY
\$1.75 SWISS CURTAINS
\$1.75 Ruffled White Swiss Curtains, in plain effects, and \$1.75 Ruffled White Swiss Curtains with colored oriental border. For one day at a pair **98c**.

NEXT WEEK
\$2.00
Fine Bleached TABLE LINENS
John S. Brown, Richardson and the celebrated Alexander and Reed makes, dozens of designs, as long as they last at a yd.

\$1.36

NEXT WEEK
\$18.00
White Brussels NET CURTAINS
\$18.00 white Irish Point Curtains and \$18.00 Ivory Genoa Point Curtains, as long as they last at a pair—

\$10.88

NEXT WEEK
\$3.00
Comforters
Filled with the finest White Cotton, covered with the finest drapery silkline, knotted and quilted—as long as they last at each—

\$1.98

NEXT WEEK
\$2.50
SHEET BLANKETS
The largest 12x1 sizes, white and tan—as long as they last at a pair—

\$1.69

A Week of Exceptional Value-Giving in our SILK AND Dress Goods Dep'ts

DEPENDABLE QUALITY DRESS FABRICS, THE WEAVES, COLORS AND EFFECTS MOST IN DEMAND NOW AT THESE SAVING PRICES.

Fifteen hundred yards of 20 inch fancy silk in stripes and figures in the very latest and most choice patterns combining beauty, style and durability. Values up to \$2.00. Special, per yard **98c**.

25 Pieces 36-inch Silk Taffeta, in all the leading and best styles, extra fine and flexible, an ideal fabric for skirts, waists and dresses. The \$1.50 quality, special, **\$1.19** per yard.

10 Pieces 36-inch Black Silk Taffeta, a beautiful heavy glossy material, a most perfect fabric for satisfactory wear and service. The \$1.40 quality, special, **\$1.10** per yard.

\$2.25 Broad Cloth for \$1.78 a yd.

52 to 54 inch, all wool, elegant quality, fine, soft (Clifton) Broad-cloths, suitable for coats, skirts, suits, opera cloaks, etc. in black, blue, Copenhagen, Alice blue, brown, leather, tan, mode, gray, green, red, cardinal, garnet, etc. Regular \$2.25 a yard. Special **\$1.78** a yard.

\$2.50 and \$3.50 Imported Suitings For \$1.48 a yd.

44 to 56 inch Imported Suitings, the newest weaves in all the most desirable colorings, stripes, Broad-cloth, Chevrons, Vigoroux, Unfinished worsteds, Serge Suitings, etc., including shadow novelties and embroidered suit patterns. Regular value up to \$3.50. **\$1.48** for a yard.

Coat, Suit, Waist and Fur Values
Of the Utmost Importance to Every Woman.

This week's Specials overshadow each and every previous effort of this Store in Bargain-giving by offering, if possible, better qualities and a larger assortment of Styles than heretofore at prices that promise saving possibilities not well to be ignored.

SPECIAL SUIT VALUES at \$30.00.
Handsome new broadcloths, of broadcloth and other materials, in tight fitting, semi-fitting, Empire and Directoire cut effects, three-skirts. Trimmed with satin and buttons. Positively worth \$37.50. Special this week at **\$30.00**.

SPECIAL COAT VALUES at \$23.50.
Ladies' and Misses' coats of extraordinary value in broadcloths, chevrons, worsteds and fancy mixtures. There is one special number in this collection of plain broadcloths, trimmed with fancy pan velvet worthy of your attention. Positively worth \$30.00. Special this week at **\$23.50**.

SPECIAL FUR VALUES at \$7.00.
A rich, glossy fur set of black or brown Opposum. Large and small. Positively worth \$10.00. Special this week at **\$7.00**.

SPECIAL SUIT VALUES at \$24.75.
A new shipment of plain and fancy tailored suits in brown, navy, black and green, prettily trimmed with wide silk braid in Military effect; with the new standing collar. Positively worth \$24.75. Special this week at **\$24.75**.

SPECIAL COAT VALUES at \$17.50.
Empire and semi-fitted coats, of broadcloth etc., some lined with guaranteed satin throughout, others lined to the waist. All the new shades and models. Positively worth \$25.00. Special this week at **\$17.50**.

SPECIAL WAIST VALUES at \$6.50.
Exquisite net waists, cream, white and black, handsomely trimmed with silk and Persian bands, also plain tucked tailor-made for street or evening wear. Positively worth \$8.75. Special this week at **\$6.50**.

MONDAY!
\$3.00 Mohair Batiste and Madras Waists \$1.87
Dozens and dozens of handsome Mohair Batiste and Madras waists, some fancy, others tailor-made with stiff collars and cuffs. **\$1.87** worth fully \$3.00. Monday as long as they last.

A Week of Exceptional Value-giving in BOYS' CLOTHING AND MEN'S FURNISHINGS
To create very busy selling we offer **\$1.25 Men's Heavy Balbriggan Underwear 85c**
Spring, needle ribbed shirts and drawers, made of the finest combed Egyptian cotton, of the most durable, comfortable and perfect fitting of all underwear. Every garment is thoroughly steam shrunk and is of the most superior finish. All sizes up to 46. Special for the week, **85c**.

\$3.50 Boy's Top Coats at only \$2.48
Boy's medium weight overcoat, made with full box back, deep and wide lapels and finished with velvet collar, neat emblem on left sleeve, ornamental buttons on sleeves and down front, Italian cloth lining, etc. An exceptionally dressy coat for the little fellows from 3 to 9 years of age. Special for the week, \$2.50 values **\$2.48** at.

\$5.00 Boy's Overcoats at only \$3.48
Boy's wool overcoats, made in Eton style, buttoning close up to neck. A beautiful herring bone pattern in a medium shade of brown. Accot finished with collar of same cloth, neat emblem on sleeve and a fine leather belt with patent double buckle, also a beautiful dark brown olive pattern with an invisible plaid of maroon. This coat has velvet collar, emblem on sleeve and is in double-breasted style. Special for the week, \$5.00 values, at only **\$3.48**.

\$7.50 Boy's Suits at only \$4.95
We offer some of the handsomest brown and olive green effect patterns of the season in the regular double breasted and knickerbocker styles at a price that is sure to sell them more than rapidly. Fine wool cassimere fabrics, first class tailoring. Suits combining quality and style to the highest degree. Special for the week, \$7.50 values, at only **\$4.95**.

A Week of Exceptional Value-giving in MILLINERY!
Values in **\$5.75 and \$6.75 for \$10.00 and \$12.00 TRIMMED HATS!**

Marvels of Value. An Unexampled Offering for Monday, and only when our lot of 100 hats.

Strictly hand-made. All the newest and catchiest shapes and models. Each Hat trimmed with the latest fixings. All the new colors. Regular \$10.00 and \$12.00. Monday, while they last—

at \$5.75 and \$6.75

Butterick Fashions, Winter 1908

It is the most artistic and attractive fashion publication ever placed on sale. From its complete line of styles you may dress yourself and your children in the smartest and most approved manner. Each book contains a certificate for one Butterick Pattern Free. Price 25c a copy.

A Week of Exceptional Value-Giving IN Shoes

comparison of prices will quickly show where the best savings are possible.

BOYS' BLACK CALF SHOES with extension soles sizes 2 1/2 to 5 1/2, at a pair **\$1.35**

SAMPLE LOT OF BOYS HIGH TOP LACE BOOTS, sizes 13 to 6 1/2, value up to \$3.50, at a pair **\$2.15**

MEN'S ARCTIC OVERSHOES, sizes 10 and 11, value \$1.75, goes at per pair **98c**

LADIES SLIPPERS SOLES, value 50c, at a pair **25c**

LADIES' CROCHET SLIPPERS, in brown, red or blue, at per pair **95c**

A complete assortment of Ladies Overgarters in all colors and new stock of Rubbers at unmatchable prices.

A Week of Wonderful Values in Hosiery
For Ladies and Children

DEPENDABLE QUALITIES AT PRICES THAT WILL BE IMPOSSIBLE TO MATCH ANYWHERE.

Ladies' fast black Cashmere Wool Hose with gray merino heels and toes, the best 35c Hose ever offered, on sale **25c**

Ladies' Cashmere Hose in fast black, fine quality plain or ribbed warm and durable, excellent 60c grades on sale **35c**

Ladies' extra quality black Cashmere Hose with gray merino soles or all black; has double soles and extra high spliced heels and toes; best 65c quality, the sale price **49c**

Ladies' finest black Cashmere Hose in light or medium weight, unsurpassed for wear, all sizes, regular 90c quality, on sale at **69c**

Ladies' full regular made Silk Faced fast black Cotton Hose, best 25c Wayne Knit quality, all sizes on sale **25c**

Children's extra good quality 2x1 ribbed black Cashmere Hose, all sizes, 50c and 40c grades, to close out at **25c**

Children's extra heavy fast black Cashmere Hose, unsurpassed for wear, all sizes, come 13 or 24 ribbed. These are extra good 60c numbers, to close out at **39c**

NEXT WEEK
\$4.50
FINE LINEN DINNER NAPKINS
20, 22 and 24 sizes, German and Irish makes, as long as they last, a dozen—

\$2.60

NEXT WEEK
25c
White Union FLANNEL
Wool and cotton mixed—as long as 25 pieces last at a yard—

14c

NEXT WEEK
60c
White Persian LAWN
48 inches wide—as long as 10 pieces last at a yard—

29c

NEXT WEEK
25c
Hemmed Bleached PILLOW CASES
The Winner brand, size 45x66—as long as 100 doz. on last at, each—

15c

NEW SILK HOSIERY
McCallum's warranted make. Many new numbers in plain, lace or silk embroidered styles, the only dependable silk Hosiery made. We guarantee every pair. Prices from—

\$1.25 to \$4.00 a pair