

Out in Society

(Continued from page two.)

of yellow chrysanthemums, for Mr. and Mrs. A. J. Young, Mr. and Mrs. S. L. Kidder, Mr. and Mrs. Chas. W. Wharton, Dr. and Mrs. J. G. Bacher, Mr. and Mrs. John M. Throne, Miss Helen Bacher, Jack Throne and George Wilson Bacher.

The guests spent the afternoon informally.

Scholarship Loan Fund Day to Be Observed

The meeting of the Roseburg Woman's Club on the afternoon of January 17 at the club rooms will be marked with an annually featured affair when the club women will observe Scholarship Loan Fund day.

The meeting is open to the public and the ladies will receive following the regular business part of the program. Refreshments will be served at four o'clock.

Installation And Banquet to Be Held

A pleasant affair scheduled for next Monday night is the public installation of the new officers of the Neighbors of Woodcraft to follow the initiation of several new members.

About one hundred and thirty-five are expected for the event and a banquet is to be served at the close of the ceremonies, which will be held in the Knights of Pythias hall.

Dancing And Cards Planned By Auxiliary

An anticipated event for next week is the evening of dancing and cards planned by Umpqua Post of American Legion Auxiliary for Legionnaires on January 17.

The event will be given at 9 o'clock at the Knights of Pythias hall. Prizes will be given for both bridge and five hundred and a supper will be served late in the evening. Mrs. James Soules is chairman for the affair.

Rose P. T. A. Had Interesting Program This Week

A very interesting meeting was held at the Rose school Monday evening at which time committees made their reports. Mr. Hall and Mrs. Carl Wimberly, joint chairmen of the playground committee reported installing during quarantine 6 new swings and horizontal ladders, swing rings, 4 new teeter boards, 2 ball bats, a new volleyball ball and balls for the primary grades. L. W. Metzger donated sand to place at the foot of the slides and Mr. Little donated sand for the sand table while Mrs. Ed Walker presented Rose school, a piano bench. The association expressed its appreciation to Mr. Coen of the Coen Lumber company, Mr. L. W. Metzger for the purchase of material and Prof. Hall for his time and labor spent during quarantine for work on the playground.

Mrs. Victor Short chairman of rummage sale committee and Mrs. A. Daw, chairman of the food sale committee, reported a total of \$96.00 from the sale held November 19.

Rose school association plans to organize a garden and flower club for spring among its other activities.

After the business meeting Rev. E. P. Runnels gave a very pleasing talk on "Spiritual Training of the Pre-School Child."

The sixth grade pupils entertained with the flag salute, followed with the American creed. A group of 3 songs, and two songs by sextette, history of the northwest coast. History was given in story form by aid of a miniature reproduction of the Pacific northwest. The pupils, by the use of sand and fir branches, had made a physical map of the country. Artificial snow capped the high mountain peaks.

Mrs. F. S. Monroe returned to this city yesterday afternoon from Eugene, where she enjoyed a visit with friends for a few days.

MOVIES

LIBERTY

"Shanghaied" Coming to Liberty Tomorrow

"Shanghaied," which starts a two-days run at the Liberty Theatre tomorrow, is a romantic portrayal of life on San Francisco's Barbary coast, the most colorful waterfront section in the world.

The story deals with the love between a sturdy sea captain and the dancer in one of the sailors' dance halls that line the harbor front in the city of the Golden Gate. After she has been forced to participate in a plot against her lover, he shanghai's her and carries her to sea on his vessel, planning to avenge himself by working her until she has paid back in labor what she helped to steal in money. The manner in which she wins back his love is the dramatic climax to the tale of adventure.

NOTICE TO MERCHANTS AND BUSINESS MEN

Any one other than myself collecting or trying to collect on advertisement for menu of Grand Grill has not been authorized to collect on menus.

OTTO A. NICKEL, Prop. Grand Grill.

Garden seeds of all kinds at Wharton Bros. Call or write for catalog.

RACCOON

VERAGE LENGTH ABOUT 32 INCHES, WEIGHT FIFTEEN TO TWENTY POUNDS. BLACK MASK ACROSS FACE. DULL BROWNISH GRAY FUR. BLACK RINGS AROUND TAIL.

WILLIAM C. FERGUSON

I WON'T STAY! THERE'S NO RUNNING WATER!

HE MUST HAVE PLENTY OF WATER NEAR HIS HOME, FOR NOT ONLY DOES A LARGE PART OF HIS FOOD COME FROM STREAMS, BUT EVERY BIT MUST BE THOROUGHLY WASHED BEFORE IT IS EATEN!

ACCOONS ARE VERY INTELLIGENT, BUT THEY SHOULD BE, WITH SO MANY OF THEM IN OUR UNIVERSITIES.

THE IDEAL HOME.

I'M A MARINE!

UP IN A HOLLOW TREE, WITH A BIG LIMB BRANCHING OFF FROM THE HOLE, FOR A SUN PARLOR.

DANGEROUS FIGHTER ON LAND OR WATER!

© 1928 BY NEA SERVICE, INC.

USE CANDLE LIGHT!

BY VALERIE VANCE

For NEA Service.

Candle light is conducive to conversation, is generally a flattering light and not trying to the eyes. We are not afraid of wax that runs down for there is beauty in these staccato-like drippings.

On a breakfast room table one likes the color note and the decorative effect of their candles but does not need their light, but in the dining room, the actual use of the candlesticks on floor or table candelabra is charming. If the small sized cathedral candles are used on the table, if the candles are not shaded, the light is not direct in the eyes of those seated.

Tall, thin tapers lend dignity when grouped in a hollow square about a bowl of full-blown roses. A pair, on an oblong dining table, may show pleasing balance, or on a square table a single five-branched candelabrum may occupy the center. We use candles for the formal dinner or the informal Sunday evening little supper. Paired candlesticks for the console or sideboard in brass, Italian polychrome, silver, pewter, wrought iron or pottery make a fitting garniture.

Sunday evening twilight by candlelight may become poignant memories in later days when the family becomes scattered. In the sweltering summer evenings when darkness seems cooling and yet some ray of light is necessary, a pair lighted on the mantel will give sufficient light and not be so heating in suggestion. When a storm puts out the electricity, even two candles may prove a comfort.

Floor candelabra of iron, five or seven on nine branched beside the fireplace, doorways, on either side of aavenport or cabinet or in a hall, are beautiful in the right setting. When their candles are not burned, colored candles of orange or mauve are surely pretty on them. For mantel use, the colonial and Russian Hebraic candlestick and candelabra adaptations are good in design.

Colored or decorated candles in scones, also called appliques, can be used to make the living room walls more interesting than electrified candles especially since one seldom needs the light of side-lights except for general lighting in time of company and then candles are more choice.

When electricity is not available in country or lake homes, one may use ship or warship lanterns for home use. A pair of the former placed in the mantel of a cobblestone fireplace, or hung by chains against the wall of a dining porch, or even one set in the center of the dining table are in harmony with the rest of the home and are further practical in that they may be carried out into the yard.

pair lighted on the mantel will give sufficient light and not be so heating in suggestion. When a storm puts out the electricity, even two candles may prove a comfort. Floor candelabra of iron, five or seven on nine branched beside the fireplace, doorways, on either side of aavenport or cabinet or in a hall, are beautiful in the right setting. When their candles are not burned, colored candles of orange or mauve are surely pretty on them. For mantel use, the colonial and Russian Hebraic candlestick and candelabra adaptations are good in design.

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COUNTY BRIEFS

LOOKING GLASS NOTES

Last Friday night a basketball game was played with Drain, here, Drain was the winner, the score being 6 to 14.

Next Friday, January 13, the Looking Glass basketball team will play Glendale at Glendale.

The Looking Glass Grange will have another meeting January 14.

The Looking Glass basketball team will play Camas Valley, at Looking Glass, January 15.

Kenneth Hutchins has left for Albany, where he will be employed as a truck driver.

Mr. and Mrs. Ernest Voorhies have returned from California, where they had been visiting relatives.

R. A. Hutchins has bought a new car.

Lucile Nickens, who has been visiting with her parents, Mr. and Mrs. A. B. Nickens, has gone back to Portland.

A. H. Marsh has purchased a new car.

Ray Lehman, who has been at Ashland, has returned to his home in this valley.

Last Monday, January 8, the Looking Glass basketball team played a practice game with the Roseburg Junior High, the latter winning with a score of 10-17.

SOUTH DEER CREEK NEWS

Mr. and Mrs. J. E. Melton spent Sunday evening at the H. E. Blood home of South Deer Creek.

Mrs. Whitney and Allan Blood of Roseburg visited at the home of the latter's parents last Monday.

Lavern Sauvain and John Groats of Roseburg called on Ray Blood Sunday afternoon.

Miss Josephine Cachelin spent Saturday evening with Rachel Smith, both attending grange in the evening.

LOOKING GLASS NOTES

A large crowd attended grange Saturday night, as the new officers for the coming year took their places. The lecturer had a very interesting program after the grange meeting.

South Deer Creek school is getting along nicely, and everyone seems well pleased.

Mr. and Mrs. D. Kelley were in town Saturday, attending to business matters and visiting friends.

Mr. and Mrs. J. W. Cox of South Deer Creek spent Wednesday in Roseburg, visiting friends and attending to business matters.

The H. E. C. will meet at the home of Mrs. C. H. Bailey on the 19th, at 2 o'clock in the afternoon.

Jim Pinkerton, of South Deer Creek called at his brother's home in Glengary Tuesday morning.

Mr. and Mrs. Henry Cox spent Sunday at the W. B. Melton, Jr., home of South Deer Creek.

Mr. and Mrs. W. B. Melton, Sr., Mr. and Mrs. T. R. Trussell and two sons, Eldred and Ernest, spent Sunday at the H. P. Melton home of South Deer Creek.

Mr. and Mrs. H. E. Blood, Ruth, Ray and Frank Betts spent Wednesday evening at the W. B. Melton, Sr., home.

Bill Milton was a caller at the Blood home Thursday morning.

The South Deer Creek P. T. A. will meet Friday evening at the grange hall.

Dee Adams called at the H. P. Melton home Thursday.

Thomas Melton and Ray Blood spent Thursday afternoon in Roseburg, attending to business matters and visiting friends.

We surely have had wonderful weather for this time of the year. Here's hoping it stays this way.

Basketball Scores

EUGENE, Ore., Jan. 14.—The University of Oregon basketball team went on a scoring spree here last night, to defeat Gonzaga University of Spokane by a score of 54 to 14. The Oregon lineup, which was shined for the fray, seemed to provide the best of working combinations so far this year.

Milligan, former forward, was shifted to center, with Ridings and Chastain at forwards and Epps and Bally at guards. Ridings was high point man of the game with 25 markers to his credit.

MEDFORD, Ore., Jan. 14.—After trailing behind last night until the last two minutes of the fourth quarter, the Medford 7-28 school football team rallied and defeated Klamath, Falls at 17 all. Center McDonald threw in the deciding counters when he threw two baskets on a personal, winning the game for Medford, 19 to 17.

SALEM, Ore., Jan. 14.—The Washington High school team of Portland defeated the Salem High quintet at basketball here last night 30 to 15.

LA GRANDE, Ore., Jan. 14.—La Grande high school lost its second straight intercollegiate basketball game last night at Joseph, 25 to 18.

TUESDAY, JAN. 17

American Legion Auxiliary will hold regular meeting at armory, 7:30 p. m., followed by dancing and cards in honor of the Legion at the Knights of Pythias hall at 9 p. m.

By order of the Pres.

ATTENTION, LEGIONNAIRES

Regular meeting of Umpqua Post, No. 15, American Legion, at 8 Tuesday evening, Jan. 17, at club room. Report on membership drive. Be sure to attend.

ADJUTANT.

SWAPPING HORSES IN MIDSTREAM

By W. C. SCHUPPEL

One of the most pernicious practices to be found today is what is known as converting life insurance policies from a higher premium deposit form to a lower one without a valid reason for doing so. Thousands of dollars are thus lost to misguided policyholders who are persuaded to make this exchange by somebody who either doesn't know or doesn't care. Except in rare instances, the policyholder does not really know just what is happening when he is induced to make the exchange. Here is a typical case:

Henry Dawson bought a 20-year endowment policy for \$10,000 a little over 10 years ago, when he was 40 years old. He has made his net annual deposits of \$425 regularly year after year, perhaps with some sacrifice. Eleven deposits have been paid and he now over the hill and can see the money in sight. His dividends are larger each year and his net premium is correspondingly smaller. He bought this insurance as an investment for his old age as well as protection for his family. It represents by far the most valuable part of his estate at the present time. In the words of the street, Mr. Dawson is "sitting pretty."

Along comes a friend (?) who discovers these facts and promptly says: "You're crazy to buy a 20-year endowment policy. Look at your annual deposit of \$425. Why don't you exchange it for an ordinary life policy with a net premium deposit of only \$250? Why that will give you a yearly savings of \$175.00 and you will get \$2,500 in cash besides. Now my brother-in-law is an insurance broker, and I can show you how to do it. I'll get him to fix it all up without any trouble or expense to you."

Switch Is Framed

When the brother-in-law arrives he does this very thing. He prepares a letter to the insurance company requesting the change, has the policyholder sign and mail it, and then proceeds somewhat along these lines: First he congratulates Mr. Dawson on having gotten out of a bad bargain and intimates that as a broker he is entitled to great credit. Then, inasmuch as Mr. Dawson has no particular use for the cash he has just received from the insurance company the broker suggests that a part of this now be applied on an additional \$10,000 with him in his company. The net deposit at his present age of 50 is \$375 for this policy. Anonymously he will then own \$20,000 of life insurance and effect a saving of \$2,125 in cash. The broker may not say all of this directly, but he leaves the inference that in some mysterious manner, due to the broker's superior knowledge, the insurance companies actually have been compelled to pay him over \$2,000 to make the exchange.

What has really happened? Mr. Dawson originally started to buy a \$10,000 estate for his non-producing years, which he estimated would begin to make themselves felt at 60. He still needs this estate just as much as he ever did and was entirely satisfied with the original plan until he felt there was a very much better policy—one that would pay much larger benefits. Nothing has happened to provide the old age income he is certain to require. He is surely going to need that \$1,000 very badly at that time.

Values Differ Greatly

On the strength of specious statements he has now exchanged a piece of property guaranteed to be worth \$10,000 in cash in nine years for one that will not be worth that amount for 44 years, during which time he must continue to make the deposits required. Worse still, the new contract does not fit his case nor supply his needs. Of course, it goes without saying, no competent life insurance man worthy of his profession will be a party to such a transaction, which time times out of ten completely destroys the policyholder's plans for financial independence.

"But sometimes there is a real need for more protection and he can't increase his deposits," you will hear from somebody. All right, if he does and he can't, then his original company will make the exchange for him and protect his interests in doing so, as no other company can. In this above case, Mr. Dawson can exchange the policy at age 40 instead of buying a new one at age 50 with the increased deposit required for the latter age. The net premium at age 40 for an ordinary life is approximately \$25 per thousand; at age 50 it is \$37.50. His original deposit on the \$10,000 was \$425. It would

have purchased something like \$17,000 of ordinary life if he had applied for this policy originally. That is just what his company will do. It will now exchange it for \$17,000 of ordinary life and give him the benefit of age 40 rate. Here is clearly an annual saving of \$12.50 on each \$1000 of insurance purchased, amounting to several thousands of dollars during Mr. Dawson's normal lifetime.

If you are solicited by a so-called friend to exchange your endowment policy for one requiring a lesser premium, and he urges you to take the difference in cash to remember it, what pay you to clip and file this article for future reference. Be quite sure that the new policy supplanting the old one will fit your needs. Be very certain that the objective for which the original policy was created does not still exist.

How To Make Exchange

Then, if you find such an exchange necessary, here's a plan you can always rely upon: Write direct to your own company at its home office and tell the officers just what you want to do. Ask them to send you the best plan they have for accomplishing it. Give them all the details. They alone can give you this service without serious loss to your bank account; and in passing, it is well to remember that all standard policies in any company are on exactly the same basis. All things considered, one cannot be cheaper than another. When the annual deposit on any policy offered you is less than the one you now have, there is not only a reason, but a mighty good one. That reason is that you receive less in return. Every competent insurance man knows this and will tell you so frankly.

There is an old saying and a true one which you should memorize and recite for the benefit of any ignorant or unscrupulous adviser as well as for yourself: "It never pays to swap horses in the middle of the stream."

Garden pea seed at Wharton Bros.

Cards' New Boss

Bill McKechnie has been appointed 1928 manager of the St. Louis Cardinals. He succeeds Bob O'Farrell, manager last season, because the St. Louis owners, while granting that O'Farrell had a successful year, thought his work as catcher would be much better if he was not worried with the managerial troubles. McKechnie piloted the Pirates to a world championship in 1925.

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PROFESSIONAL CARDS

Electro - Chiropractor - Druggist Health Center, 327 Cass. Ph. 491.

Telephone Patrons—The Phone number of Mrs. Irvin H. Meyer of 1034 E. 5th St. N. should be 487. Please put in front page of Directory.

Baby and Pre-School CLINIC

Douglas County Health Unit

Jan. 18 1-4 p. m. Health Office in Courthouse Roseburg

ADDED ATTRACTION TONIGHT ONLY

At Both Antlers and Liberty Theatres

AL STOVALL AND HIS BANJOS

IN A SPECIAL BANJO PRESENTATION

This act has just returned from a tour of Japan and China and will be here one night only.

Mrs. B. L. Denn of Camas Valley was in this city yesterday afternoon, visiting and shopping.

Mrs. J. A. Mortenson of Oakland spent Friday in this city shopping and visiting with friends.

TOMORROW and MONDAY

From the ice floes of the Arctic to the groghshops of Old Frisco

SHANGHAIED

with Ralph Ince and Patsy Ruth Miller

Sweeps you through the storm-swept fury of the Seven Seas.

A Romance of A Girl Who Finds Hate Instead of Love and a Man Finds Happiness Where He Sought Revenge

ADMISSION Matinee 10-25 Evenings 10-35

LAST TIME TODAY Rin-Tin-Tin in "Jaws of Steel"



DIRECTION UMPQUA AMUSEMENT CO. LIBERTY

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TODAY ONLY and MONDAY

"Frisco Sally Levy"

WITH Sally O'Neil Roy D'Arcy

The quaintest, funniest story of love and light-hearted adventures you've ever

ROARED AT!

Also Good Short Features

ADMISSION Matinee 25 Evenings 35 Kiddies a Dime

THE CITY GONE WILD.

Another Big He-Man Story With Just the Kind of Action That Fits Meighan

ADDED ATTRACTION Sunday and Monday

The Gulf Coast Seven

This Band Will Give a Grand Concert

And present a number of good voices and feature Miss Bobbie Williams, from Dallas, Texas, in a series of song and dance specialties.

AFTERNOON AND EVENINGS

ADMISSIONS Matinee 10-35 Evenings 10-50

DIRECTION UMPQUA AMUSEMENT CO. ANTLEERS