

The News-Review

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DAINGEROUS COSTS

By Charles V. Stanton

New Year predictions for the most part have been favorable, but there is one disturbing bit of information. Automobile insurance rates are to be hiked again.

Oregon has a financial liability law. A driver who, following an accident, hasn't adequate insurance or other financial ability to pay damages, may have his license revoked. The unfortunate part of this law is that proof of financial status is not required until AFTER an accident has occurred. All too often the damaged person is unable to recover damages because the other operator has no insurance and no assets. The fact that the driver at fault won't be permitted to drive again, at least temporarily, doesn't help the injured operator pay hospital and doctor fees, car repairs and other costs.

Each boost in insurance rates means that more operators will take chances on going without liability and property damage insurance. That, in turn, means that many injured persons will be saddled with expenses which may keep them debt ridden for life.

It is my opinion that no person should be granted a license, either for a motor vehicle or for operation of same, without a show of financial responsibility. At the same time something should be done to prevent the cost of insurance from becoming prohibitive.

Profits Reduced

Insurance companies can't be blamed for the increase in rates. If they are to remain capable of paying claims, they must stay financially sound.

According to the *Capital Journal*, Salem, even a 30 per cent increase in rates, as now predicted, won't be enough for some companies.

It says: A typical company (an actual case) operating in Oregon can have a loss ratio no higher than 60.3 per cent. The reason is that 25 per cent must go to agents, almost ten per cent must go to fixed overhead expenses, and shareholders must get an unimpressive return of five per cent. Most companies don't figure it to the decimal point, but they know through experience that 60 per cent is within a per cent or so of the break-even point.

Several companies operating in Oregon, says the *Salem* newspaper, have had a 98 per cent loss ratio.

Why should loss ratios be so high? At the present rates, advanced time and again in late years, why should insurance companies be losing money?

One answer is found in modern car construction. Manufacturers have gone in for a lot of fancy "wings," fender panels, chrome, glass, and various other artistic decorations, designed to make the vehicle more beautiful. A whole set of fenders for the old Model-T cost \$15, but if you even so much as put a dent in one of today's artistic masterpieces, you're lucky to get off with a repair cost of less than \$75.

Again quoting the *Capital Journal*: "In five years replacement costs of fenders have gone up 200 per cent and windshields have increased 300 per cent."

Thus we can understand why property damage insurance rates are up.

Then take a look at the awards being made by juries for accidents. Awards of \$20,000 may be classed in the minimum category. Verdicts for \$50,000 or more are not rare.

There is, of course, some excuse for higher awards than were made a few years ago. Hospital service costs more, as do doctors and medicines. Then, too, the dollar is worth only a third as much as in pre-inflation years. On the other hand, all too many juries, it would seem, act on the assumption that, as long as the award is coming out of insurance, why not award plenty? "After all, aren't all insurance companies rolling in dough?"

Mounting insurance rates have reached the danger point—the point of diminishing returns—because insurance is being priced out of the range of many people. A serious threat thereby is posed to those persons injured or damaged on our highways.

The problem is one that grows more serious daily and deserves careful study.

—Hal Boyle—

By RENNIE TAYLOR For HAL BOYLE

McMURDO SOUND, Antarctica, (AP)—Antarctica has its own brand of humor. It seems to be part Navy, part IGY and part ice-age foolery. Here are some of the more pre-entable samples:

A visiting explorer got into a conversation with a scuttiebutt artist and was told that McMURDO Sound and other Antarctic stations would go on daylight saving time the following midnight. The informant advised the explorer to set his watch an hour ahead immediately. The explorer took this as gospel and started spreading the word even though right now Antarctica is the daylight saving-est part of the world. Since last October it has had continuous daylight and will keep on having it until late February.

When people back home ask returning "old explorers" what Antarctica is like, they have a stock answer, first used by chief Seabee tractor driver "Tex" Gardner of La. Cruces, N.M., in blizzing a trail across one of the continent's most desolate stretches: "Hang a bedsheet on the wall and stare at it for 12 hours."

The most unusual animal in Antarctica is the snow and it is all white, lives in only the warmest snow crannies by artists in white crayon on white paper. It is supposed to have fun by snatching at the feet of human beings, causing them to fall, or by stealing mittens and other articles vital to comfort. It is something like the ice worm of the Arctic. The only protection against it is a strip of cerise colored reflecting cloth which supposedly blinds it.

Something new appeared on the McMURDO Sound mess hall menu recently—Baltimore steak. Fried onions on the side. The meat slices were dipped in egg batter, sprinkled with flour and cooked in the oven, with commissaryman Raymond Garneau, of Lewiston, Maine, at the controls. It went over big. Some of the men didn't know what kind of meat it was until they were told—liver, never much of a dish in the Navy under its own name.

"They're Not Enemy Bombs—They're Friendly"



—Bruce Blossat—

Stronger Farmer Cooperatives Urged By Leader

HOUSTON, Tex. (AP)—The president of the National Council of Farmer Cooperatives called Monday for a strengthening of farmer co-operatives.

Harry J. Beernink, Seattle, in an address prepared for delivery at the organization's convention, said agriculture wanted to join and share in the high rate of prosperity in the United States.

"This can only be accomplished," he said, "through strengthening our farmer cooperatives, permitting the farmer, in his procurement and marketing, to participate on an equal basis with the business man and organized labor in our industrial economy."

The council's four-day national convention opened Monday. About 500 persons, representing the 2,750,000 members, were registered. Beernink, general manager of the Washington Co-operative Farmers Assn., said, "The farmer must look toward his own resources of group action and build group strength for economic salvation, rather than look toward either business or government to provide economic progress."

Homes' Construction Slump Felt In Lane Co.

EUGENE (AP)—Building activity suffered a 4 million dollar drop from the previous year in Eugene, Springfield and Lane County during 1957 but the year was still among the five best on record for the construction industry.

This was indicated Monday from the combined yearly reports of Eugene, Springfield and Lane County building departments. Only in Springfield did 1957 building activity top that of the previous year.

The valuation of building permits issued by the three agencies totaled \$15,915,128 for 1957 compared to a total of \$19,835,557 for the previous year.

Almost 3 million of the 4 million decline in volume last year showed up in the field of single-family residential construction.

Police Chief Settles With Broadcasting Co.

LOS ANGELES (AP)—Police Chief William Parker has settled out of court for \$44,500 his two million dollar damage suit for remarks made on television by ex-bambler Mickey Cohen.

Cohen, however, remains a defendant. He didn't contribute to the settlement and is not a party to the agreement. Cohen has filed a suit of his own against Parker, charging the chief has violated his civil rights.

The settlement is with the American Broadcasting Co. television broadcaster Mike Wallace and his sponsors. It was on the May 19 Wallace show that Cohen made remarks that Parker deemed libelous, slanderous and damaging to his character.

Nixon Gets Use Of Big Jet Transport Tanker

WASHINGTON (AP)—Vice President Nixon will have a record-breaking Air Force jet transport available for his use on official trips.

The plane, a modified transport version of the Boeing KC135 jet tanker, is the same craft in which Air Force Gen. Curtis E. LeMay set new records in November on flights to and from Buenos Aires.

Nixon will use the four-engine plane, which travels 600 miles an hour, as a time saver on his flights to various parts of the country. He also may use it if he flies to Europe later this year tentatively planned.

9,000 DUTCH LEAVE

JAKARTA, Indonesia (AP)—Indonesian Minister C. A. Mangunkusumo today said nearly 9,000 Dutch citizens have left Indonesia since the end of the year.

Mangunkusumo said evacuation of Dutch residents may be speeded if more ships become available.

Deadlines On Due Taxes, Estimates Officially Cited

Ralph C. Grangquist, district director of the Internal Revenue Service for Oregon, has reminded Douglas County residents that Wednesday, Jan. 15 is the deadline for farmers to file estimated income tax returns for 1957, unless they plan to file their final return on or before Feb. 15.

Farmers who file an estimated return on Jan. 15 and pay the tax due thereon have until April 15 to file their final return and pay any balance of tax due. Otherwise, said Grangquist, the law requires that they file their final return and pay the full amount of the tax due by Feb. 15.

Grangquist pointed out that this option is available to farmers only if the law defines a farmer as one who derives two-thirds or more of his gross income from farming.

The tax official said farmers who did not file returns last year, or for some other reason did not receive their forms in the mail, must obtain blank forms from the nearest Internal Revenue Service office or from local post offices or banks. Farmers who filed returns for last year, should receive forms for this year by mail.

Residents, other than farmers, should file amended declarations on Jan. 15 if they filed an estimated return and events occurring in the last quarter of 1957 indicate their income will be substantially more or less than the original estimate. The declaration, which should be marked "amended," should be filed with the same district director who received the original declaration.

Grangquist said the Jan. 15 deadline also applies to those residents who first became liable for filing an estimate during the fourth quarter of 1957. Those persons must file an original declaration of estimated tax for 1957 on Form 1040ES.

The Roseburg Internal Revenue Service office is located in Room 206 of the post office building. It will be open Mondays through March 31, each weekday from April 7 through April 11 and on Monday and Tuesday, April 14-15.

Woman Minister Winner Of 1957 Wedding Derby

COEUR D'ALENE, Idaho (AP)—A red-haired woman minister who operates from "The Hitching Post" won the 1957 wedding derby in this city by the lake where thousands take the plunge each year.

Dr. Victoria Carbury, a fiftyish pastor of the Church of Truth, performed 1,063 marriages in the last 12 months, edging Justice of the Peace M. M. Humphrey who had 1,020.

Dr. Carbury operates from an office across the street from the Kootenai County courthouse where the marriage licenses are issued. Her office is equipped with a neon sign that says, "The Hitching Post."

Hundreds of couples come here every year from neighboring states to be married because Idaho does not have a three-day waiting period between license and ceremony.

Figures compiled Thursday showed Justice Anax Rose Braun, who was ill much of the year, finished third in marriages performed with 522. It's the third straight year that Mrs. Carbury has won the unofficial "derby."

The standard fee for marriages here is \$3 but some couples have paid up to \$20. Humphrey also has an office across from the courthouse.

County officials said 3,191 marriage licenses were issued here last year with Washington couples outnumbering those from Idaho by more than 4 to 1. About one-third of all the licenses issued in Idaho are issued here.

Dry Zones Around Schools, Churches Up To Legislature

SALEM (AP)—Oregon's Liquor Control Commission may not, solely on the ground of existence of a so-called dry zone near the University of Oregon, deny a license application. Atty. Gen. Robert Y. Thornton held Monday.

He said in an opinion that the commission has authority to deny applications on the ground that they are not required by public interest, but not because they are located within a zone set up by administrative action.

The commission, the university and the Eugene City Council had, earlier, established a dry buffer zone around the university campus. License applicants had challenged it.

Fixing dry zones around schools or churches is a matter for the Legislature, not the commission, Thornton said.

He added that each application must be decided individually on its merits.

Hope Voiced That Gavin Will Not Quit Army Post

WASHINGTON (AP)—Sen. Stephen D. (Miss) Gavin voiced a hope Monday that Lt. Gen. James M. Gavin, Army research and development chief, will change his mind and decide not to retire.

Stennis, a member of the Senate Preparedness subcommittee investigating space flight and missile programs, said he will seek to learn whether anyone "coerced" the general into resigning. "I hope we can develop fully the complete story of his retirement," he said.

Stennis told newsmen he thinks Gavin could be of greater service to the country in his present post than if he retired. Stennis added: "I trust it will work around so he can continue it."

Gavin, in a weekend announcement of his decision to retire, said he felt he might accomplish more for the nation's defense as a civilian. He said he would retire March 31. By then, he will be 62 years old and will have completed 30 years of service.

Gavin made it plain his decision was a protest against the handicaps he felt there were on his work.

"I won't compromise my principles and I won't go along with the Pentagon system," Gavin said.

Russia Slashes Armed Forces By 300,000

LONDON (AP)—The Soviet Union announced Monday a slash of 300,000 men in its armed forces. Moscow Radio in an English language broadcast said military units totaling more than 41,000 men were being withdrawn from Communist East Germany to Soviet territory and were being disbanded.

The *Tass* news report also said more than 17,000 men will be withdrawn from Hungarian units. They will be brought back to Soviet territory and disbanded, the broadcast said.

Basketball Top Money Maker On School Sports

PORTLAND (AP)—The Oregon School Activities Assn. Monday reported income of \$45,608 from sports tournaments in the fiscal year that ended last July. That was an increase of \$8,862 from the previous year.

Basketball provided the bulk of this, the association said in its annual report. An audit showed the biggest single money-maker was the class A-1 basketball tournament, which brought in \$34,728.

The income from the class A-2 tournament was reported as \$2,442, and the Class B tournament as \$2,259.

The class A-1 football playoffs resulted in a \$5,373 income. The class A-2 playoffs cost \$790 and the class B playoffs cost \$790. The six-man football playoff brought in \$9,003, the association reported.

The baseball playoffs resulted in a \$1,973 income, but all other sports cost the association \$948. Expenses in these were not listed.

All told for the fiscal year income totaled \$62,609 and expenses \$43,322, leaving a surplus of \$19,287, the report said.

Auditors reported the association ended the year with \$86,716 in the bank and another \$82,431 in investments.

Two Candidates File For Public Offices

SALEM (AP)—State Rep. Clinton P. Haight Jr., D., Baker motel owner, has become the first candidate to file in the May 16 primary election.

Haight, who represents Baker county, seeks the position he now holds by appointment.

He was appointed by the Baker County Court before the recent special legislative session to succeed Robert J. Steward, who resigned last May to become state director of agriculture.

The filing period for the primary election closes March 7. Another Baker County official also was among early candidates. Circuit Judge Lyle Wolf announced at Baker that he had filed for election to the circuit court position. Wolf was appointed to the bench last summer, succeeding the late Forrest L. Hubbard.

Ex-Legislator Jonas Now Insurance Official

SALEM (AP)—Guy Jonas, Salem, who resigned Friday as state representative, went to work for the state Monday as an insurance examiner.

A Democrat, Jonas has run his own insurance agency here, and has attended Northwestern Law School in Portland. His new job is a civil service position.

His only legislative service was in the 1957 regular and special sessions.

Thinking It Over

By Robert L. Diefenbacher, D.D. (Written for NEA Service)

God has helped all human beings in myriad ways. Some of His help is taken for granted. Much of His aid is in answer to man's supplication in his prayers. With all the help we receive from our Father we are so sparing with our thank and with our giving of credit to God. After pleading with God for some great desire, men forget all about the Giver as soon as the gift is received.

Many people even try to make deals with their Heavenly Father. "If you will do this for me, I shall do that for you," they pray. As soon as God's side of the bargain is kept, many bargainers forget their promises. They do not even express their thanks.

The appreciation portion of our prayers is important. Let us remember what the Psalmist prayed, "Because thou has been my help, I will rejoice; we must show our thanks through our prayers and actions."

Since his brief tour of duty in the capital, however, there are several indications of an upturn in Stevenson sentiment among these delegates and other political figures.

The only Democrat in history to gain three presidential nominations was William Jennings Bryan. He was not consecutive, coming in 1896, 1900 and 1908. And he lost in all three tries.

IN POLITICS ALMOST anything is possible, so one dare not say that Stevenson might not try again in 1960 and win after two failures. Many do not forget that he twice polled more votes than any losing presidential candidate in history.

But neither can it be forgotten that in many important quarters there was a great deal of resistance even to a second nomination for him in 1956, and that many leading Democrats felt in campaigning that left felt much to be desired. Add to this the natural urge of politicians to seek new faces to captivate the voters.

All in all, Stevenson's political lease on life counts as an interesting thing to ponder. His developments thus far suggest he is still no more than an outside possibility for 1960.

Adlai's Reason For Sidestepping NATO Meet Told

CHICAGO (AP)—Sen. Humphrey (D-Minn.) said here that Adlai Stevenson did not attend the recent NATO Paris conference because the Eisenhower administration flatly rejected his proposals.

He told a Democratic dinner meeting that Stevenson's effort to contribute ideas to Republican foreign policy were rejected by the "intellectual arthritis of the State Department."

Stevenson accepted an invitation to serve as a State Department consultant during the drafting of NATO conference plans. He was invited to attend the conference, however, on grounds he would be without authority and thus might be placed in the position of supporting policies with which he disagreed. He said he agreed with most administration foreign policy, but he was not acknowledged there were "differences between us."

Addressing the Illinois Federation of Democratic Women's Clubs, Humphrey called for the ouster of Secretary of State Dulles.

He said that unless President Eisenhower takes "bold action" with Cabinet changes, the United States will trail the Soviet Union in international affairs.

Lady Doesn't Know Her Onions: Family All Sick

BIRMINGHAM, England (AP)—Mrs. Muriel Bennett does not know her onions. So four of her family came down with severe stomach aches this week, and a number of her husband's daffodils will not bloom in the spring, it is said.

Mrs. Bennett was fixing a meal of liver and onions when she ran out of onions. She went down to a reserve supply.

The meal was served. Mrs. Bennett, her 17-year-old daughter, Pauline and her parents, Mr. and Mrs. John Stevens, promptly came down with severe abdominal pains.

They returned from treatment at a hospital to find Mrs. Bennett's husband, just home from work, complaining bitterly. Somebody had made off with a bunch of the prize daffodil bulbs he had been nursing in the greenhouse.

Legislator Quits, Took Loss From 2 Sessions

SALEM (AP)—C. State Rep. Keith Skellon (D.) resigned Monday his green seat in the Oregon Legislature. He said he loses to seek political office again. Skellon said he took a financial loss from service in the 1957 regular and special legislative sessions.

He is a lawyer.

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