

THE ST. HELENS MIST

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TOO MUCH INSURANCE.

A criminal case tried in the circuit court last week developed the fact that an insurance agent had over-insured a house and its contents. The house was destroyed by fire. Indisputable evidence was introduced as to the over-insurance of the house and its contents and it was argued that this might have been the reason for the fire. Undoubtedly there were strong reasons for such conclusions and by their verdict of guilty, the jury must have been convinced of this.

Unless it be a great conflagration like which occurred in San Francisco, it is not the insurance companies who lose when a fire occurs. It is the man who carries fire insurance, because he pays a premium based on the risks. The more often fire occurs in a town, the more likely it is that the insurance rates will be raised, so it is "Jones who pays the freight."

It is unnecessary to go further than St. Helens to establish this fact, for several years ago there was an "epidemic" of fires in a certain section of the city. In each case it was proven that the destroyed property was over-insured and in several cases, it was shown that insurance agents had insured the property without having made an investigation, thus placing temptation before those who were willing to "sell out to the insurance companies." If this "epidemic" had not been stopped the insurance rates in St. Helens would have been increased and thus the man who carried insurance as a protection would have been paying his proportion of the cost of property burned in order to obtain insurance.

An insurance agent owes it to the company he represents and to his neighbors to investigate a risk before placing insurance for in most instances the neighbor does not wish to see his property go up in smoke because some one nearby wishes to sell out to the insurance company. In some states, so we are informed, there are laws which compel the insured to have a tag in some conspicuous place on his residence showing the amount of insurance carried. There is no such law in Oregon, but in the absence of such insurance agents can help to lessen the number of fires by refusing to insure property for more than it is worth.

HE WAS THE PUP.

He was only a pup.
But even though he was only a pup, he had wormed his way into the hearts of many friends. He received caresses such as many a human might envy.

He could not talk. His mental equipment was most modest. He knew which hand to lick and which to bite. The little tot he loved could pull a bone from between his teeth, while one who threatened the welfare of that little tot found that the teeth were sharp.

He could not talk but he could wag his tail and that expressed more and to a better purpose than many who wag their tongues. He could not mouth honeyed phrases, but he was satisfied to lick the hands of those he loved.

His wants were few. A few crumbs from the table, and a gunny-sack, perhaps under the bed of his little master, seemed a multitude of kindnesses.

His business on earth was small. To romp and play with little tots; to race with other dogs and guard the little ones he loved were about the only things there were for him to do, but he did these things better than many humans who seem to have little to do.

He did not have a training in etiquette; he did not know it was considered not good form to pick up articles of food thrown on vacant lots. He did not know that they might contain poison, thrown there by unfriendly ones who wished to remove him from the circle of his friends.

One day his little master missed him; he searched for him and found him. He was struggling in the last paroxysms of poisoning. First aid was given but it was of no avail. He looked into the misty eyes of his little master. Plainly he said, "I'm sorry to leave you. You have been good to me and I have tried to show my love in the only way known to a dog. Perhaps you can find another dog to take my place, one who will guard you as I have done, one who might sleep under your bed at night, as I have done, one who will ask only a caress now and then, one who will romp and play with you as I have done, but you will never find one to love you more than I have. I may not be able to think. I may have not traveled in the best of society, but I never was so much of a dog as to put out poison for another of God's creatures. It is about all over, goodbye and good luck to you and yours."

There were more tear-stained faces at the funeral than many who walk with human beings, and the tears and sobs welled from the hearts of the little ones robbed of a friend they loved.

Who was the pup?

A LESSON FROM THE CHINESE.

It is a fact and one not generally known in this country as it ought to be, that in the matter of honesty the Chinese are the greatest people in the world. We may detect their customs in other respects, but we are bound to concede their honesty, with them honesty is not a principle but a policy, a fixed trait.

They are honest, not from a moral standpoint, but because they have learned through thousands of years that honesty pays—in prosperity as well as in happiness.

This is something the young civilization of the white man should learn from the ancient east.

Confucius, philosopher of "action and reaction," made the Chinese honest by his advice, "Do not unto others that you would not have them do unto you."

The white man, in his transactions is constantly looking for dishonesty, to punish it. The Chinese constantly watch for honesty, to reward it. One reason we have so much trickery and thievery in our white civilization is that we do not reward honesty with the same enthusiasm that we inflict punishment for stealing. The white race will grow wiser as it matures mentally.

In China, heirs inherit a man's debts as well as his property. If a man steals or defaults payment, his nearest relative, in order, have to make good.

With a system like that, Chinese fathers and mothers are decidedly careful to raise their children in the path of righteousness. It is not a bad system, for it makes Chinese social and economic life revolve around the home. The code is, honor father and respect obligations.

We can with profit learn some things from the Chinese—this lesson of honesty among others—no matter how far we may think ourselves ahead of them.

OWN YOUR OWN HOME.

All over the country home building activity is very pronounced. This is about the best sign there is. Various forms of community houses are doubtless a necessity and are being provided, but the independent family home is the ideal.

Homes are built not for profit, but for comfort. Should you ever wish to sell you may make or lose money. It depends largely on the size of the lot. The land is fairly sure to appreciate in value. Depreciation of the house is inevitable. But it does not greatly matter. We do not wish to commercialize our homes. They promote comfort. They increase liberty. They create self respect. They stabilize character, says the San Francisco Chronicle.

Especially is it desirable that manual workers own their own homes. The personal results and social effects are the same to them as to others. There is the added advantage that when work is scarce they are invariably preferred by employers, because the possession of a home is evidence of character and probable permanence, and employers do hate continual turnover of workers.

Every western state should encourage the homebuilding movement as it means development of our great payroll industries such as lumbering, mining and transportation.

THE TELEPHONE GIRL.

If you were a telephone girl and stood at a switchboard in a rush hour and if someone took the telephone off the hook when there were forty other people doing the same thing within a minute and if that person having waited ten seconds should ask you if you were asleep, how would you like it?

If you were a telephone girl and you had eighteen telephone wires with plugs at the ends inserted in eighteen connections to enable thirty-six people to talk, and there were seven of these close together and a couple of people hung up their phones and you pulled out of the maze the wrong wire and cut two people off from talking, would you think it fair if either of the victims swore a little and asked you if you were out late last night?

If you were at the switchboard and some one asked for a connection and the person desired did not answer the telephone, and if the party calling rattled the receiver rapidly, instead of slowly as he should, and the rattling of the phone hook did not register in the office, and if after a while he did get into communication with you, would you like him to ask you if you thought you were enjoying a pink tea?

It would, no doubt, do us all good to put ourselves in the other person's place whenever we are inclined to find fault with public service. Gas, electric light, trolley car, telephone; it is all the same! The employees generally do their work as well as they can.—Manchester (N. H.) Mirror and American.

ADD ANOTHER MANAGER.

Taxpayers of St. Helens are talking as to the employment of a city manager, one who will render efficient service to the town. It is a good idea and The Mist gives its hearty endorsement to such idea, provided a feasible plan is worked out. While impossible to add such amendment to the school law, we would respectfully suggest that a "school manager" would be a good investment, that is, if the conduct of the city's schools for the coming year will be anything like it was during the year just passed.

EXPOSING MR. FORD'S "BUNK."

Now that a half million has been voted to prosecute war profiteers, we may be able to dig up that \$29,000,000 which Henry Ford vainly gloriously announced he had turned

over to the government as representing his war earnings. Maybe Mrs. Josephus Daniels might help locate it, for, according to her published story of her history making dinner parties it was at one of them that Henry, donning his best Nathan Hale pose, so that no one more than a block away could hear him, "Mister President, my only regret is that I have but one Ford plant to give my country." Seriously though, twenty-nine million dollars is a tidy sum of money, and if Henry grabbed off that much on the representation that he was going to turn it back to the government, by all means the federal agents should apply the screws and get the money.—Ft. Wayne (Ind.) News-Sentinel.

If you have not attended any of the chautauqua entertainments you are missing something worth while. Go tonight, tomorrow night and Sunday night. You will enjoy the excellent numbers on the program.

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17 Acres, 5 acres under plow, balance easy to clear, only 1/2 miles out, set buildings, fruit, good road, a dandy home for some one; only \$2600, easy terms.

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|--------------|----------|--------------|----------|
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| Baltimore | \$141.60 | Memphis | \$94.05 |
| Boston | \$158.35 | Milwaukee | \$84.55 |
| Buffalo | \$120.55 | Minneapolis | \$72.00 |
| Chicago | \$86.00 | Nashville | \$100.90 |
| Cincinnati | \$106.30 | New Orleans | \$107.00 |
| Cleveland | \$108.60 | New York | \$147.40 |
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