

# BOOTLEGGERS DENIED POLICY.

### Insurance Companies Refuse to Issue Policies to Sellers of Intoxicating Liquors.

(By Associated Press) PITTSBURGH, Feb. 20.—While the regulatory authorities are experiencing some difficulty in locating wealthy bootleggers, important life insurance interests say they are finding them with comparative ease and because of the "moral hazard" involved, are refusing to insure their lives.

Men who a few years ago were glad to carry policies covering a few thousands, are now making application for policies ranging from \$50,000 to \$100,000, and in some instances in excess of the latter amount. Unless they are well known and have a high business standing, they are carefully investigated, and if there is any suspicion as to the source of their income, they are rejected. It matters not how good a physical risk their examining physicians decide they may be.

Within the past few weeks one applicant who wanted a policy of \$50,000 was rejected on the ground that he was not a good moral hazard, and a little later an applicant who wanted insurance to the amount of \$100,000 was told he could not have it. Other applications from other bootleggers have gone the same way, they say.

"We count the moral hazard as something worth while," said an insurance authority, discussing the business offered his company by bootleggers. "We feel we cannot afford to take on men of this kind, and rather than compromise morals, we refuse all such applications. How do we know they are bootleggers? When we see a man grow suddenly rich, without any visible means, we are suspicious, and a little investigation usually tells us whether we are right or wrong. It might be difficult for us to prove it in court, but we prove it to our own satisfaction, with a reasonable mental margin of safety."

# A. P. MEETING IS SCHEDULED

EUGENE, Feb. 20.—A special state meeting of the members of the Associated Press will be held on the campus of the University of Oregon in connection with the Oregon Newspaper conference, scheduled for March 22, 23 and 24. Paul Cowley, superintendent of the western division, San Francisco, and Edward P. Nelson, Portland correspondent of the Associated Press, will attend the meeting.

The program of the newspaper conference will be announced next week by Dean Eric W. Allen of the University of Oregon school of journalism. The conference is held annually under auspices of the school.

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- Boys' Overalls .....98c to \$1.25
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# TIMBER MARKET IS STRONGER

Strength continues to feature the timber market, states the American Lumberman, Chicago, Feb. 20, while much reduced from the recent peak, remains active and well above normal, bookings being considerably in excess of production in nearly all woods. Prices retain their great firmness. The upward trend is still present, though advances are becoming less frequent and less marked, that hereafter, indications pointing to stabilization near the present level.

The cold weather and heavy snows and rains that recently prevailed in many sections of the country have not only retarded outdoor work and found reflection in demand, but have also retarded mill operating operations and thereby production in the north and on the west coast as well as in some other producing territories where loggers are not prepared to operate under winter weather. A log scarcity is experienced in some sections and might result in restricted production, but everywhere attempts are being made to maintain and increase output.

Retail demand is strong and impatient for stocks are voluminous, though the inquiry wholesale prices are showing some hesitation among

retail lumber dealers. They say that further advances are made they will have to increase retail prices, but they are loath to do so in view of the effect an increase might have on other building operations. While wholesale prices have advanced considerably during the last several months, advances have been largely absorbed by the retailers; they have not advanced their prices correspondingly but are working on a very close margin.

Hardwoods continue to be large purchasers of our material, timber and other construction items, and the industrial trade generally holds its own. Exports are stable and it appears that foreign requirements will amount to a heavy volume this year. Mill stocks everywhere are being

steadily depleted because of the excess of orders and shipments over production, and additional mills are withdrawing from the market. Dry stocks are particularly scarce, and the price are being covered tight or lack at a rate indicating that there will be no material increase in the stock at a time when the price would normally become available for the market.

Hardwoods maintain their strong position. Most large consuming industries are actively on the market and, as yet, material is being actively cleaned up, the movement of green hardwoods is becoming very important.

GET RESULTS WITH A WANT AD

## Many Cases of Rabies Reported in California

(By Associated Press) SACRAMENTO, Calif., Feb. 20.—More cases of rabies were reported in California last year than in the five preceding years, according to the report of the state board of health. In 1922 there were 544 cases, while 176 was the total in both 1921 and 1920, and 75 in 1919, 29 in 1918 and 44 in 1917.

Only four cases, all of them in Los Angeles county, were confined to human beings. Four hundred and twenty-seven of the animal cases showed signs from the southern



## It Starts There

Meat which you buy does not originate in the packing houses.

Behind the packing houses and the stock yards are the millions of acres of land devoted to the raising of live stock and food for this live stock.

How live stock reaches the market; how it is purchased; how it is handled in its transformation into meat; and how this highly perishable product gets into the hands of retailers in every city and village, make an interesting story.

The handling of by-products also furnishes some interesting facts.

Hides, for example, are not bought by the ultimate consumer.

Glue is used by manufacturers of many articles.

Wool is of little use to the wearer of clothes until it is worked up into merchantable articles.

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## If I Knew How

HOW often that question intervenes to end a hoped-for project! It is easier to think of a new thing in terms of results than in the details of its execution. Frequently "if I knew how" signifies "if I had the means." A bank account is a first and necessary step. A bank connection is helpful in many ways. It opens up new and valuable relations.

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