

LEADERS PLAN U.S. FORECAST

Insurance Officials Will Stress Value of Sound Thinking at Convention.

NEW YORK (AP)—The advertisement of rail and air transportation and the progress of the carfare against disease in the United States, all three in their commercial and social aspects, will be reported upon at the thirteenth annual convention of the Association of Life Insurance Presidents, to be held in New York Thursday and Friday, Dec. 11 and 12. The convention will endeavor to make a forecast of the United States of tomorrow from the business and economic experience and trends of today. How greater benefits for individual and nation may be realized from more efficient thinking will be the underlying subject of the two-day conference, the central theme being "Sound Public Opinion the Nation's Great Reserve."

Walton L. Crocker, president of the John Hancock Mutual Life Insurance company, of Boston, will preside at all sessions of the convention. Life insurance executives representing 95 per cent of the sixty billion dollars of old line life protection outstanding on American lives in companies situated in practically every state in the union, are expected to be in attendance. Canadian life insurance companies also will be represented. Federal, state and domestic officials and representatives from various national fields of business and economic endeavor will join in the conference.

Both Leaders to Speak
The heads of two great American transportation systems are among the announced speakers. One will be Major General Mason M. Patrick, chief of the Air Service of the United States Army, who organized and supervised the recent world-circling flight in army airplanes. The other will be Charles H. Markham, president of the Illinois Central Railroad company. General Patrick will speak on the topic "The World From Above," presenting official moving pictures taken on the recent world flight. His address is expected to go far in acquainting life insurance executives with details of prospective problems likely to arise from the increased use of air vehicles both by operating crews and passengers. Mr. Markham will speak on "Our Common Carriers and National Expansion."

In announcing the plans of the convention, Manager George T. Wright of the association, said today:

"The state of health of the American people this year, their potential purchasing power and the character of the country's present demands will be reflected at our meeting by the submission of up-to-date statistics now being contributed by life insurance companies generally."

"In order to measure the recent progress of the warfare against disease, there will be a survey of the mortality experienced by policyholders for the first ten months of 1924, in comparison with the records of prior years. This, it is expected, will disclose increases or decreases in various causes of death and indicate where the next attacks should be made in the movement to reduce further the preventable hazards surrounding the \$60,000,000,000 policyholders now insured in American companies. Mortality due to the automobile will be segregated from other accidents in an effort to determine the current trend of this important cause of death."

Air Developments
"Recent developments in aerial navigation will command special attention from the convention, particularly with respect to commercial possibilities. All doubt of the future importance of air transportation for passengers and goods gradually is being dispelled. Meantime close thinking will be indispensable in determining proper

OUTBURSTS OF EVERETT TRUE

By Condo



YES, MY DEAR, THAT WAS I WHO JUST NOW CLOSED THE FRONT DOOR. I TOLD THE SAPHEAD NEXT DOOR THAT TWO HOURS OF HIS MOANING SAXAPHONE WAS ENOUGH FOR ME, AND HE COULD TAKE HIS CHOICE BETWEEN PLAYING SOME MORE OR PLAYING SAFE!!!

Drawn by M. A. S. (M. A. S. Co.)

relations between the public and its new servant and the correct attitude of life insurance in view of the status of the individual as changed thereby.

"For instance, the question as to what, if any, additional risk will be incurred by the insuring public generally will require answering. In the history of life insurance there are recorded numerous similarly important problems, such as residence, travel and occupation, each of which was successfully solved. One hundred years ago, before life insurance had even a foothold in the United States, the companies of Great Britain were struggling with the problems as to what, if any, increased hazard was incurred because of the then recent advent of steam vessels. The Scottish Widows Fund and Life Insurance Society in 1821 decided that passage by steam vessels was at least equally safe with conveyance by sailing vessels. In the case of both types of vessels coverage of policies, however, was restricted to certain prescribed waters adjacent to Great Britain and Ireland. Death on other parts of the high seas voided the policy."

Others who will speak from the same platform are Governor Channing H. Cox, of Massachusetts; Governor Thomas G. McLeod, of South Carolina; George Perry, Graham of Ottawa, the Canadian minister of railways and canals; President Richard T. Grant of the Chamber of Commerce of the United States, and John C. Lanning, of Tallahassee, Florida, president of the National Convention of Insurance Commissioners.

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WINE FROM THE WOOD

HELPS LADIES ENJOY LAW

LADIES (AP)—Certain retailers of Lisbon are at daggers drawn with the government for the elemental reason that the state sams taxes which the dealers don't want to pay. Up to the present time the retailers seem to have the best of it.

The government recently decreed that everything sold in a bottle should pay a tax, the tax starts to be affixed to the bottle. This applies particularly to wines, liquors and perfumes. Dealers were given five days in which to comply with the new law. At the end of this time the police raided countless wine-shops and stores selling perfume, to see how things were going.

They found the wine-shops had withdrawn from sale enormous quantities of bottled goods, preferring to wait the chance of a new administration rescinding the present law, or were selling wine and liquors by the glass drawn from barrels.

As for perfumes, the women will have to go without. The shopkeepers will sell them nothing and have hidden away their stocks. They declare the collection of the new tax would ruin their business.

INACED FIREMAN SUES
HIGGINS, Ore.—R. H. Stroud, who was frozen on the logging train that crashed through a bridge on the Oregon Pacific & Southwestern railway several miles east of Coquille Grove September 4 and was crippled by crushing debris from the wrecked locomotive, instituted suit in circuit court against the company, seeking \$50,000 damages. The suit was filed through his father, W. D. Stroud, who has been appointed guardian.

It is alleged in the complaint that the company was negligent and careless in that the bridge was old and worn and was in a

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LEAVE	No. 1	No. 3	No. 5	Fare
La Grande	8:30	12:30	2:30	
Imbler	9:00	1:00	4:00	1.50
Elgin	9:30	1:30	4:30	1.00
Minam	10:00	2:00	5:00	1.75
Wallawa	10:40	2:40	5:40	2.25
Lostine	11:00	3:00	6:00	2.00
Enterprise	11:30	3:30	6:30	3.00
Joseph	11:50	3:50	6:50	3.25

Ten per cent discount on Round Trip Tickets.

LEAVE	No. 2	No. 4	No. 6	Fare
Joseph	7:30	10:30	2:30	
Enterprise	7:50	10:50	2:50	1.25
Lostine	8:15	11:15	3:15	.65
Wallawa	8:35	11:35	3:35	1.00
Minam	9:15	12:15	4:15	1.60
Elgin	9:30	1:00	5:00	2.25
Imbler	10:20	1:30	5:30	2.75
La Grande	10:50	1:50	6:00	3.25

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Moves Up?



View Admiral Sir Oswald D. Boyd, C.B., commander of the Mediterranean station since 1922, probably will succeed Admiral Lord Beatty as first lord of the admiralty. He is expected to resign before the first of the year.

disappointed condition and that the miners were decayed. Mr. Stroud says he suffered permanent injuries as a result of being scalded and burned.

Wide Use of Electricity
In India borders on China LONDON, (AP)—Electricity has become as popular in India, particularly among the rulers and

NEURALGIA
VICKS VAPORUB
Great relief from neuralgia

state officials, that contracting companies there are hiring scores of electrical workers in England and placing huge orders for goods with English manufacturers. Most of the palaces of Indian princes and nobles are entirely lighted by electricity and many villages, even in the remote parts of the country, have electric street lights and some of the stages are lighted by the same method.

Native leaders who have visited European states are largely responsible for this wide introduction of electricity.

A plant has recently been established at Chantia, 18,000 feet up in the Himalayas, which supplies power to some 250 towns in the vicinity and is entirely operated by a native staff.

The Raj-Sahib of Wankar employed English engineers to outfit his palace with electric lights and the hundreds of lights may now be seen at night for several miles.

This ruler also has placed a powerful searchlight on the roof of his palace with which he can illuminate the surrounding hillsides.

Electric fans, as may be supposed, are being rapidly introduced among the natives.

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THE MORAL RISK

WHEN the time comes to seek credit, a bank will want to know what you ARE as well as what you HAVE. That's where the moral hazard comes in. And you can't establish credit overnight. Rather, it is a matter of becoming KNOWN at your bank, in establishing confidence by the way in which you have kept your account, regardless of the amount you have to your credit.

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