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Mark Twain's Dream Sweetheart.

"My Platonic Sweetheart" is the title of a story by Mark Twain and recounts a dream which recurred to him many times. In the dream he met always the same fair young girl who remained always the same age.

"In our dreams—I know it!—we do make the journeys we seem to make; we do see the things we seem to see—the people, the horses, the cats, the dogs, the birds, the whales. They are real, not chimeras; they are living spirits, not shadows; and they are immortal and indestructible. They go whither they will; they visit all resorts, all points of interest, even the twinkling suns that wander in the wastes of space. That is where those strange mountains are which slide from under our feet while we walk, and where those vast caverns are whose bewildering avenues close behind us and in front when we are lost and shut us in. We know this because there are no such things here, and they must be there, because there is no other place. In the 44 years that I have known my Dreamland sweetheart I have seen her once in two years on an average. Mainly these were glimpses, but she was always immediately recognizable, notwithstanding she was so given to repairing herself and getting up doubtful improvements in her hair and eyes. She was always 15 and looked it and acted it; and I was always 17 and never felt a day older. To me she is a real person, not a fiction, and her sweet and innocent society has been on of the prettiest and pleasantest experiences of my life. I know that to you her talk will not seem of the first intellectual order; but you should hear her in Dreamland—then you would see."

FIZZLES.

(Eugene Register.)

Citizens of both Lorane and Cottage Grove assert with conviction that the new Cottage Grove-Lorane highway is a fizzle, and a drive over it will convince the average disinterested person that they are not far from right. Compared with the fine macadam roads that Lane county was accustomed to build in other days it is indeed a sad sight, and the people who had counted upon hauling their products to market over it, winter and summer alike, are not to be blamed for feeling disappointment.

Another outstanding fizzle is the new road from the McKenzie bridge to Coburg—if by any stretch of imagination one is justified in calling it a road. It is not a modern highway. It is merely a mass of crushed rock dumped upon a grade and left for traffic to wear into some semblance of a track. It is anything but the smooth surface the people of that section expected when they voted for the bonds.

It is impossible as yet to make comparisons of cost between these wretched new roads and the fine smooth highways that Lane county formerly built, but it is not too early to say with the utmost assurance of truth that a good road is worth what it costs while a rotten road is too costly at any price.

Doctors' bills frequently come at the time when we can least afford them. Why not pay physicians so much a week while they keep us well and assess them so much a week when we get sick?

CUSHMAN-MAPLETON ROAD HELD TO BE DANGEROUS

The new road between Mapleton and Cushman, just completed by C. D. Willson, contractor for the Southern Pacific company, is one of the most dangerous pieces of road in the country, P. M. Morse, county engineer, has declared. He said that the contractor had done a good piece of work but as the contract called for only an eight-foot grade the road is so narrow nearly all the way that it would be extremely dangerous to drive over it with an automobile.

As the wheels of an automobile are 5½ feet apart and the fenders and running boards extend out still further the entire width of the grade is taken up by a car. The grade in most places is built along the side of the mountains and usually so high up that it makes one dizzy to look over the embankment, said the engineer.

When you meet a man who can go down the street, see a man nailing up a board and not ask what he is doing, just mark him down as a man who takes little interest in what's going on in this old world.

POPULAR ECONOMICS SERIES

By Bank of the Manhattan Company, New York City

"The Greatest Family in the World"

Illustration by Raymond Perry

ARTICLE FOUR

WHEN FORTY MILLIONS PULL TOGETHER

A savings fund, no matter how it is acquired, is usually handled in one of three ways: it may be hoarded; it may be deposited in a savings bank, or it may be invested directly in some enterprise needing capital for its development.

When a man hides his cash savings in a stocking or stores them in a safety drawer he is simply a hoarder. This money may have a potential value to him but it is of no use to anyone else; and really it is of no use to him until he puts it again into circulation.

This type of savings often, if not always, is an injury to society; it withdraws from active service money that is needed in many ways by society for the use and benefit of all the people. The value of a "savings fund" is not confined to the man who owns it. If properly used, it helps forward the growing participation of more and more people in more and more of the good things in life; in other words, it then becomes an instrument of social progress.

Savings deposited in savings banks draw interest. That is, the bank really borrows the money from the depositor and pays him for its use in the form of interest.

When the savings bank account begins to amount to something worth while, the idea of investment occurs to the depositor and he begins to look around for some form of investment which will be safe and at the same time bring him in a larger return than the bank can afford to pay. It must also be easily convertible into cash and be capable of use as collateral for a loan.

Safe as a Government Bond

At this point it may be that the question of buying a life insurance policy is brought to his attention. For such a policy not only meets the conditions which constitute a good investment but has other features which appeal to men who desire the security of their families as well as a profit on their savings.

A life insurance policy in a reliable company is as safe as a government bond. It can be paid for in installments spread over a long period of time. A policy having a cash surrender value is good security for a loan in time of need, it provides security and independence for the investor's family in case of his death, and all the while it helps millions of other investors in Life Insurance to build up the general prosperity of the country by putting an immense fund of ready capital to work in the service of agriculture, industry, transportation, housing, and of the various governments, national, state and city.

Now, what becomes of the policyholders' money after it is paid to the insurance companies? How do the companies function as trustee for the hard-earned savings of over forty millions of our citizens?

Life Insurance companies, like savings banks and others trustees of estates, are limited by law as to the kind of investments they may make. The loanable funds of American insurance companies amount to eight billion dollars, a sum more than half as great as the total national wealth in 1850.

These vast investments are spread over practically the whole field of permanent, constructive, conservative and safe enterprise, putting in or taking out as changing conditions require.

Insurance funds are invested as—

1. Mortgages on dwelling houses or business properties
2. Farm mortgages
3. United States, State, County and City bonds
4. Public utility securities
5. Railroad securities
6. Industrial securities
7. Stocks of banks, trust companies and insurance companies
8. Real Estate

In making investments the first consideration is security and after that an adequate return. But other considerations count as well. These include the needs of the public, the needs of the localities in which the policy-holders live, the necessities of the various governments and the needs of the policy-holders themselves.

According to latest public reports insurance companies have now invested in mortgage loans $2,500,000,000 about equally divided between farm and city properties; nearly $2,000,000,000 in railroad bonds and stocks; $1,400,000,000 in government, state and city bonds, while nearly a billion dollars in loans to the policyholders themselves has been advanced on their insurance policies as security.

Vast Mountain Reservoir

This vast aggregation of dollars is like a mountain reservoir into which is gathered the springs and snows and rains from the far ranges, and from which the waters thus saved go out to change the deserts from death to life.

The individual policy-holder by himself does not cut a tremendous figure. But hitch him up with forty million other policy-holders and he becomes a part of one of the biggest forces operating in the world.

Although the sum saved and paid into the common fund by each individual could not by itself accomplish much, think what it amounts to when multiplied forty million times! Add to this the fact that it is conserved and managed by trained and experienced men, expert in the science and art of investment. Then recall that these men and their activities are under strict governmental supervision at all times. Through cooperation there has been developed a mighty, flowing stream of economic life bearing upon its broad bosom all the institutions and enterprises that have made possible the great industrial achievements of our civilization.

The policy-holder, when he buys a life insurance policy to serve and protect his family is a wise investor—and something more. He has become a partner in the greatest of all cooperative enterprises — one which protects not only the homes of the nation, but every institution upon which the safety of the home depends.

(Next Article of Series is "Millions of Capitalists")

Sawmilling in Prosperous Times.

One hay-wire sawmill, nice location; ten-mile haul to shipping station; half mile of plank road, rest of it mud; six bridges condemned but otherwise good. Timber strictly yellow fir, very few knots; awfully sound between the rotten spots. Firebox boiler flues leak some; injector patched with chewing gum. Darn good whistle and carriage track; nine feet left of the old smokestack. Belts a little ragged, rats ate the laces; head saw is cracked in a couple places; the engine knocks and is loose on its base, and the flywheel is broken in just one place. There's a pile of side lumber and a few cull ties, but they've been attached by some rough-neck guys. There's a mortgage on the land that's now past due, and I still owe for the machinery, too. But if you want to get rich here's the place to begin, for it's a darn good layout for the shape it's in.

Oregon Cars Increasing.

More than 150,000 automobiles now carry the Oregon license tag. Secretary of State Kozer is looking forward to a registration for the year in excess of 165,000. This will mean an increase of 30,000 over the registration for 1922 and will exceed Kozer's original estimate for this year by 10,000.

Of the registrations to date approximately 11,000 are trucks and more than 144,000 of the total are motor cars.

One of the pretty girls in a neighboring town says she steams and sweats her face regularly once a week over her mother's wash tub. She says turning the wringer makes her arms plump, and hanging out the clothes has enlarged her bust several inches, while the stooping and lifting the clothes basket makes her waist smaller. She says hurrying from stove to table while helping her mother get the meals gives her good control of her lower limbs and the poise and dignity so many men admire. And it is said that this girl could have her pick of all the worthy young men of her acquaintance, being held in esteem by them far above all the hand-painted butterflies who put on the daily street parade.

Recently on a Burlington train near Galesburg, Ill., someone went through the sleeper and gathered in several pairs of trousers while the owners peacefully slumbered. There was something doing in the morning. The porter was yelled at in several different tones of voice but he could do nothing until the train stopped at a little town, where he hastily bought several pairs of trousers at a clothing store. They were not strictly up to date but they covered a nakedness that barred the passengers from the dining car and from mixing in society functions. As the perpetrator of this joke left no cards, the owners still think he pants not for notoriety.

A widow knows lots of things that she seldom makes use of in choosing the second time.

* * *

Our first president was not a conservationist. He made his reputation by cutting down a tree.

Every patron of The Sentinel is helping to give Cottage Grove a newspaper which eminent authority has stated to be one of the best country newspapers published anywhere