

## SUCKERS NOT BITING BUT THEY ARE, SAYS INSURANCE MAN

If You Value Your Life, Patronize Companies Advertised in This Paper.

The editorial guarantee of the honesty and good faith of all advertisers in The Western American is particularly emphatic as to the life insurance companies and agencies. If you see them in this paper, they are all right. Their absence from these columns doesn't mean they are no good or questionable, but simply that their agents do not know the tremendous value of advertising in a journal with seventy thousand readers, all of whom severally are urged to patronize these advertisers. A great weekly journal, with a circulation like this, is a far more effective advertising medium than the bulky big daily with its wealth of ads, which is thrown aside after the reader has scanned the headlines and a few of the outstanding items. Of course, we wouldn't talk this way if we were editing a big daily, as we have done, but we are telling you now the hard-boiled truth. Ask any editor who isn't muzzled by selfish interests. GEE, it certainly is a glorious feeling to have the muzzle off.

We don't know exactly what this man Word is raving about, but it sounds all right, and we donated the space to see what would happen. See what you can make of it. We thought

he would say something about the richly Fraternals, particularly the one that is promoted by Governor W. M. Pierce and his clique of appointees, but probably he reserved that for another spasm. Now, Mr. Word, you take the audience, smile genially, and talk straight. These 70,000 readers are all real AMERICANS. Editor.

By THOMAS E. WORD

P. O. Box 1041, Portland  
Having resided in the great State of Missouri and being familiar with conditions there, I suggest that by a thorough investigation the Missourian who wrote "Suckers Not Biting" will discover that "Suckers" have been biting in Missouri, as well as other States, for many years.

Of the many Missourians and other good Americans who have acquired valuable information through experience in the business herein referred to, some dare not and others care not to inform the public in this manner or otherwise.

I am not representing any life insurance company or organization, nor have I any contract or agreement with any company, organization, or agent whereby I receive or am to receive, directly or indirectly, any remuneration for any service I may render the public in this cause.

### Need Better Insurance Laws

After discovering that life insurance was misrepresented to me many years ago, I entered the business for the purpose of learning the "tricks of the trade," and, finding, as a result of a recent investigation, that 55 per cent of the insured, including professional and business men, have other than the kind of policy contracts they expected to receive, and that 87 of the 55 per cent purchased of trusted "personal friend" agents, I severed my connection with the business for the purpose of rendering a much needed and long delayed service to the public, which I hope to continue until better insurance laws are enacted. I find

more pleasure in this kind of work than I do in witnessing prize-fights, ball games, movies, etc., because the service rendered by a first-class life insurance company is of greater value to the public.

### Too Many Companies

When the public learns life insurance as it should be known, I am confident there will be fewer companies selling and more insurance sold. When the several hundred first-class, second-class, third-class, and fourth-class companies and organizations merge into a few first-class companies and the several hundred thousand agents represent those few first-class companies, there will be less "knocking" by competing agents; less misrepresentation by agents or misunderstanding by applicants; more insurance sold; less office rental and other overhead expense for the policyholders; higher dividends for the policyholders; no loss to policyholders for present and future policyholders; lower net cost for insurance protection of policy contracts on which three or more annual premiums will have been paid, and there will be more commission for the agents. By enumerating these few of the many benefits that will follow the merger, I do not mean to convey the impression that present older and larger companies are more secure or that they issue better policy contracts than newer and smaller companies.

### Plenty of Good Companies

Statements to the effect that "one company is as good as another" and "all companies are just about the same," are untrue, and are usually made by agents representing other than first-class companies. Agents representing first-class companies have no cause to make such statements. Agents who sell other than first-class insurance to their friends are not true friends to their friends. There is no excuse for an agent to represent a second-class, third-class or fourth-class company, while there are agency vacancies with either of the first-class companies. An agent's first consideration should be the welfare of his clients and not the amount of commission he can earn.

### Advice to the Agents

Of the many agents with whom I have discussed the improper manner in which life insurance is frequently sold, only a few have virtually entered a plea of guilty by making evasive such as "The insured can read his remarks and asking shallow questions policy, can't he?" and "The insured gets his money's worth, doesn't he?" I am not questioning any policyholder's ability to read or discussing whether he gets his money's worth. I am discussing and trying to correct the manner in which life insurance is sold.

Uninformed policyholders unintentionally injure the life insurance business by circulating erroneous reports among their friends to the effect that they have a "20-year endowment," when, in fact, they have a "20-payment life" or other form of low-premium policy contract, on which they will not receive the face value in cash at the close of the 20 years as they would on the "20-year endowment" plan.

### Missourian Suspensions

During recent months, I have sent thousands of postal cards and circular letters to as many representative citizens throughout the several States, proposing to prepare and submit instructions by which prospective purchasers of life insurance could easily learn how to save 50 per cent (\$8.90 to \$50.74 per \$1000 unit of insurance) of the first annual premium on all the better policy contracts they may purchase—which would aggregate a total saving of approximately \$125,000,000 annually. The proposition also included instructions by which prospective purchasers could learn how to select the best policy contracts of their choice of the better companies operating in their respective States.

### Value of the Know How

To know how to select policy contracts and companies is of greater value than knowing how to save 50 per cent of the first annual premium. Of the number of replies received, some writers evidenced a desire for the information and offered to assist in paying the expense; others also evidenced a desire for the information but did not offer to share the expense. Not having received sufficient co-operation to justify the expense, I withdrew the proposition and returned all remittances received. In the meantime I sent out a number of tracer letters in an endeavor to ascertain whether the circular letters were received and answered by others. I received proper replies to a majority of the tracer letters, including one from a good Missourian, who merely wrote "Suckers Not Biting," hence the above caption.

In conclusion I recommend a thorough inspection of all policy contracts issued since 1903 in order that policyholders may learn what they have and not further injure the life insurance business by erroneously quoting the provisions contained in their policy contracts.

## CHRISTIE'S SECRET HEREWITH REVEALED

Distinguished Citizen Tells Bluntly Why Archbishop Rides in State.

By C. L. LOCKE

Heretofore in another article I gave the readers of The Western American some facts, which, if considered in connection with Dr. Christie's Joy Ride to and from Vernonia will show WHY he can command the most expensive equipment of carrier service, as well as maintain a palatial residence.

As early as 1886, I knew that the so-called "Hill Railroads" were papal controlled. Soon after that the Roman hierarchy obtained control of the Northern Pacific lines. About 1907, it got control of all of the Gould roads, the Rock Island system, the Pennsylvania system, and the Harriman lines; and have since added several other roads to the big perpetual papal system.

Thus it is that the people of Oregon are wholly dependent upon a papal controlled carrier service in all that pertains to railroad traffic. There is always special train service at the command of the executive officers of these roads; and these officers are always subservient to the Pope's representative.

The expenses of the trip in question will not be paid with "Peter's pennies"; but from the products of the people of Oregon, guaranteed by the Government of the United States.

On the Vatican map there is no such thing as the United States of America, or any State. The Pope considers the whole earth as his and has the United States divided into provinces of the Roman Empire, ruled or governed by princes of the big perpetual system.

Under the Pope and canon law, Dr. Christie is the Dictator of Oregon, California, Washington, Idaho, Alaska, and possibly one or two other States. Why should he ride upon an ass, or in a tin Lizzie?

## Korrespondence Kolumn

### PRESIDENT'S BODYGUARD.

Ellensburg, Wash., July 20, 1923.  
Western American,  
Dear Sirs:  
For the enclosed 25 cents please send me five copies of your July 6 issue and oblige. That article about the President's bodyguard was certainly very important information for the American people to know. I want to distribute these few copies among a few of my most seriously-minded friends. (I haven't got many of any kind.)  
Yours sincerely,  
A. J.

### EX-RAY EXAM.

Erie, Pa., July 15, 1923.  
The Western American,  
Portland, Oregon.  
Dear Friends,  
Greeting: I saw it in The Rail Splitter, so kindly send me a sample copy so I can put it through an Ex-Ray examination. Yes, the Texas boys are sure 100 per cent American, first, last, and ALL of the time.  
Thanking you in advance, I remain,  
Very truly yours,  
H. J. S.

### A KLAN BOOSTER.

Ventura, Cal., July 23, 1923.  
Dear Sirs:  
I have seen and read The Western American you sent to our pastor in Ventura and as I am a strong Klan booster I was much enthused over this fine paper.

I wish to subscribe for your paper and hope you will send me a copy as soon as you receive this letter. I have enclosed a check for a year's subscription, \$2.00.

I am proud to say that I am a child of the Master, a true professing Christian. I fully believe in the stand the Klan upholds and hope to be a member in the near future.

With best of luck to the best organization in the world, K. K. K.  
Yours faithfully,  
T. H.

### LIKES PAPERS.

San Jose, Cal., July 20, 1923.  
Dear Editor:  
Many thanks for the nice bundle of papers sent from you.  
I have just finished lining up 50 names for the Menace and have scattered much other literature around for the good of the Cause.  
Anxious to see who is who for our next President.

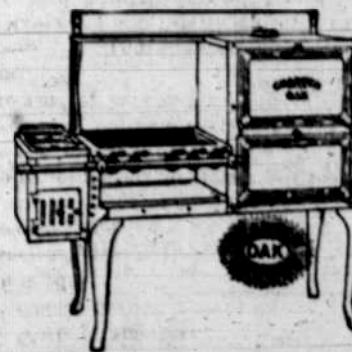
We like very much the Fellowship Forum, printed in Washington, D. C. Looks like these papers would wake up some of our Mason boys, but there seems to be a lot of weak backbones yet.

More power to The Western Ameri-

## Calef Bros. Annual Mid-Summer Sale of Fine Furniture Continues

During our Mid-Summer Sale we aim to close out all odd pieces and discontinued patterns at sacrifice prices in order to have room for the new Fall Stock.

## Charter Oak



HAVE YOU SEEN THEM? THE NEWEST AND BEST GAS RANGES on the market with new polished top over the gas burners, with chimney connection to carry off the gas fumes from under the polished top. All interior construction is of the new zinc-plated non-rusting white metal. Large oven and cooking top, with or without kitchen heater attachment. ALL WHITE, BLUE OR GRAY. PORCELAIN FINISH. Price includes setting up and connecting.

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PORTLAND, ORE.

Use our Exchange Dept. We allow all your used goods are worth as part pay on new.



\$110 tapestry upholstered Davenport with comfy cushions \$85

\$95 Davenport with tapestry covered comfy cushions, slightly damaged \$55

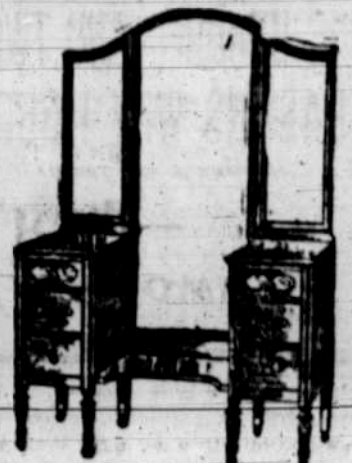
\$10—Down A Mo.

\$55 Chaise Lounge, upholstered in imitation tapestry, similar to above picture \$37.50

\$44 Rocker to match, in perfect condition \$33

\$37 Rocker to match Davenport \$29.50

## Walnut Finish Bedroom Suite



\$72.50 Vanity Case as here pictured, with extra long center mirror and three drawers on each side \$52

\$67 Dresser to match, drawers very deep \$42

\$47 full size or twin bow-foot bed to match \$32

\$44 Chiffonette with three trays to match suite \$29

\$10—Down A Mo.

1/3 Off on All Porch Furniture

1/3 Off on All Oil Cook Stoves

\$110 Davenport with comfy cushions, covered with art denim with blue velvet corded seam and Chair to match of quality \$123

\$148 Davenport, upholstered tapestry, 7 ft. 5 in. long; a class A piece \$100

\$174 Davenport, art velvet covering, beautiful class A piece, 7 feet 5 inches long, roll spring \$110

Other Davenports and Suites Equally Reduced

## A Clown in a Sawdust Ring

Juggling three glass balls in a spotted suit—the children laugh and the old folks smile—  
And like a clown in a sawdust ring—you juggle with the future of those you love the most in the world—  
Juggle with the future of those who believe in you as no one else believes in you—  
Like the clown in the sawdust ring—but instead of three glass balls—Your wife and children—  
Hoping as does the clown that your act will go over.  
Trusting in flimsy excuses for the protection of your loved ones after you're dead and gone—  
Quit juggling—it's a dangerous game.  
Dangerous to the future of your wife and children—  
Insure your life today—

## THINK IT OVER!

At 60 you may still be wearily juggling the three glass balls or you may be dependent. For your own old age try our endowment at 60.

Free Information Gladly

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The Headlight is the only official county paper in this widely-known and prosperous community, as well as one of the leading weekly news mediums in Oregon. Its circulation has covered the entire county of Tillamook for the past 34 years.

For advertising rate cards and information write

TILLAMOOK HEADLIGHT

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