

CONVERSION OF WAR POLICIES MADE EASY

Soldiers May Exchange Term for Standard Insurance.

ALL ADVANTAGES ASSURED

Premium Rates Lower Than Those of Private Companies—Secretary Glass Gives Details.

WASHINGTON, March 18.—Secretary Glass today approved regulations governing conversion of soldiers' and sailors' war-time insurance to standard forms of government life insurance. The policies will be ready for issuance soon, and the work of issuing and maintaining the policies is expected to make the war risk bureau the largest life insurance agency in the world.

A treasury announcement explained that the forms of policies, which may be obtained at option in exchange for war-time insurance, are: Ordinary life, 25-payment life, 25-payment life, 20-year endowment, 20-year endowment and endowment payable at the age of 62.

"The premium rates for these converted policies are lower than those charged by private insurance companies," said the announcement. In a previous announcement it was said the rates would be 50 per cent lower.

Liberal Privileges Provided. "The policies contain exceedingly liberal privileges," continued the announcement, "providing for cash and loan values, paid up and extended insurance, and further providing that the insured will be paid for life a monthly income in the event that he becomes totally and permanently disabled."

"All of these policies are incontestable from the date issued, and are free from restrictions as to residence, travel or occupation. The holders of the policies will be eligible to share in and receive dividends from gains and savings, and the proceeds of the policies are exempt from all taxation."

Secretary Urges Conversion. Secretary Glass expressed the opinion that the unusual values and liberal provisions of the new forms "should encourage all holders of war-time insurance to convert as rapidly as their financial circumstances will permit, and in any event to continue without fail the largest possible proportion of their present insurance."

An opinion by Attorney-General Palmer that insurance may be paid to the estates of deceased persons today removed the last obstacle to issuance of the new policies.

MINING OPENS BIG FIELD

Employment of Ex-Service Men Warmly Advocated.

VANCOUVER, B. C., March 18.—Mining opens a magnificent field in which to utilize returned soldiers, H. N. Lawrie, chairman of the Oregon bureau of mines, declared in an address here today before the International Mining convention.

Mr. Lawrie asserted that the attitude of "wasteful waiting" adopted by a large number of potential developers will cause economic distress in time.

"We are marking time at a moment when we should be up and doing," he said. Sidney Norman, editor of a Spokane mining publication, in a talk before the convention, urged proper government regulation of smelters.

"Proper government regulation would assure producers a fair share of the mineral produced and would stimulate production," he said.

T. A. Rickard, a San Francisco mining expert, in a talk, declared that he has soon again find its proper place, although the extensive use of paper had depreciated the value of the mineral.

AGED VETERAN HOME AGAIN

William Davidson Returns After Fighting in France.

PHOENIX, Ariz.—William Davidson, plain "Bill" to Arizona old-timers, has arrived in Phoenix from France. His return was an uneventful as his going, which was unheralded. He has been wounded—though he is past 50 years old—and he has been through a battle in which he says 1000 men fell of 1200 who went over the top.

Bill, who had fought under Colonel Theodore Roosevelt and John C. Greenway, arrived in Bisbee from his Ajo headquarters ostensibly to take part in a farewell to Captain, now Lieutenant-Colonel Greenway, who had abandoned his post of general manager of the Calumet & Arizona Copper company to go to the front in a regiment of engineers.

The older veteran wanted to go too, but his years had hindered him. On the train between Bisbee and El Paso Greenway came across Bill, who explained that he was making a short trip to the border. Somewhere between El Paso and Chicago the engineer officer again found Bill on the train and again between Chicago and New York, where Bill dropped out of sight regularly. And then, in some way as yet unexplained, aboard the ship which carried Greenway and the regiment of

engineers to France, the colonel saw a man from the stockhold who looked familiar, even beneath his grime and who, when he grinned, unquestionably was Bill.

None but the colonel and Bill know the whole story, but Bill says he went through the war with the colonel. They were but a few feet apart when a shell dropped and sent Bill to the hospital with a badly torn arm. They were not far apart when the colonel was gassed at the head of his men, the place he sought. Out of one three-day fight the colonel and Bill came back with 200 men of the 1200 who started against the Germans.

When invalided home the colonel arrived in New York in time to go to the funeral services over the body of the man who had followed up San Juan hill, Theodore Roosevelt, and with Bill he was one of the dozen former rough riders who stood at the Sagamore hill graveside.

Bill was with the colonel at Hot Springs and just to encourage his commander in the continued practice of the golf as many as he could. He even took to golf as a means of setting the pace for the Greenway exercises. When he saw his colonel safely in the hands of the army medical staff at Fort Worth, Tex., Bill came alone to Phoenix. Those who have known him for years calculate he got here in time to miss the funeral services, which enabled him to raise \$10,000 on short notice in 1917 so that he might keep close to the colonel.

Now Bill is on his way to his Ajo home, where he probably will go back to mining, the pursuit which enabled him to raise \$10,000 on short notice in 1917 so that he might keep close to the colonel.

Read The Oregonian classified ads.

Daily Classes in Lamp Shade Making

are held in the Homefurnishing Section, on the Fifth Floor, under the direction of Miss Pearson.

Lipman Wolfe & Co.
Merchandise of Merit Only

Pictorial Review Patterns Are Here

We will send you new Pictorial Review out C. O. D. if you will call Marshall 5000. Street Floor—Lipman, Wolfe & Co.

150 MODEL HATS—GREAT EVENT—\$10

Never at the Outset of a Season Have We Offered Hats Visibly Worth So Much More



Hats as Sketched, \$10.

Every Straw, Every Shape, Every Shade That You Have Seen In The Fashion Journals Represented—All Copies of Highest-Priced Creations—Nearly All Shown for the First Time

—Just a glance at these and you will be convinced that they are the most extraordinary hats you've seen for many a season at ten dollars. Beautifully designed hats, with touches copied from the most exclusive models.

Striped Satin Skirts In New Styles at \$5.95

—You'll want at least one silk skirt for your spring and summer wardrobe; everybody is planning to wear them, and these are exceptionally smart at this very low price.

—Navy blue or black, with clusters of blue and silver satin stripes, in effective combinations. Skirts that are gathered quite full around the waist line, under soft crushed girdles.

—There are four styles of novel pockets to add their charm with frilling and pearl buttons and tailored flaps. Very smart.

Third Floor.
Lipman, Wolfe & Co.



As Sketched—\$5.95

—Many are faced with taffeta silk, one of the newest of the new spring fashion notes; others are faced with Georgette in beautiful shades, always soft and pretty.

—Large hats, simple and tailored; large hats, with very smart flower trimming to make them lovely for dress-up wear, and medium-sized hats in ever so many styles.

—Hats that droop, hats that flare up at one side or roll up sharply in the back. Straight sailor-like hats with wing or velvet fold trimming.

—Clever little Watteau shapes that are as jaunty and becoming as possible, and there are even clever copies of the new Mitzi sailor with wing trimming.

—There is a double window display of these unusual hats and it will be well worth your while to come and take a look at them and if you are really interested, early shopping is counseled.

Third Floor—Lipman, Wolfe & Co.

New "W. B." Nuform Corsets \$1.50 Up to \$4

—Made of coutil and figured batiste; topless, low and medium bust. Three models, slender, average and stout.

New Youth Line Reduso Corsets Ready at \$5.00

—Specially designed for stout figures, they give the much desired appearance of slimmest and support the figure comfortably. Long hip and back with wide elastic to give in sitting; low and medium bust.

Fourth Floor.
Lipman, Wolfe & Co.

SCHWAB BOOM STARTED

MR. FORDNEY FAVORS BUSINESS MAN FOR PRESIDENT.

Republican Representative Expresses View Wilson Will Not Get Third Nomination.

ABERDEEN, Wash., March 18.—(Special.)—Charles M. Schwab is the choice of President of the Aberdeen Chamber of Commerce, ranking republican member of the ways and means committee of the house and who will be chairman of that committee in the next house. W. M. Stout, the statement in favor of Mr. Schwab was made in an interview on the political situation of the league of nations and was unequivocal.

"We need a business man in the chair of the chief executive, and in my opinion Mr. Schwab is eminently qualified for the place," said Mr. Fordney. Next to Mr. Schwab, Mr. Fordney favored Senator Harding of Ohio. Mr. Fordney also expressed the opinion that Wilson does not desire a third term and that, if he did, he could not be nominated. Mr. McAdoo, in his opinion, is the brainiest democrat of the nation. Mr. Fordney stated that he believed Wilson had made a mistake in going to Paris instead of sending such men as Chief Justice White, Theodore Roosevelt or Elihu Root. The blocking of a league of nations plan in the senate, unless the draft of the league constitution should be greatly amended, was predicted.

"The task before the next congress to readjust business is momentous, as everyone records," said Mr. Fordney. "It is not a question of tariff for revenue only with the democrats at present, but the point is how to get all the revenue we will need."

Mr. Fordney does not look pessimistically at the future of labor. There is no danger now, nor will there be for two years, that there will be a surplus of labor, he said.

ARMY SHOWS PLAY NEED

EDUCATION AND RECREATION GET NEW IMPETUS.

Broader Outlook on Life Given Men by Military Training and Experiences.

NEW YORK.—(Special.)—"It may seem incongruous to describe the army as a great force for education and recreation, but the experiences of the past two years have proved that this is a fact and not merely a claim. The soldiers have not only received military and other training which benefits them in very definite ways, but they have developed which benefits them in very definite ways, but they have developed a broader outlook on life. They have learned how to play as well as how to fight, and they will take these lessons home—to the benefit of the communities from which they came." Summarizing in these words his experience as a community organizer of field work for the war camp community service at Battle Creek, Camp Custer service, Oscar W. Kuoff, emphasizes the important place sport will have in the community activities of the future. "The people haven't known how to play," said Mr. Kuoff, "although play is instinctive. We have been so busy with our commercial and industrial life, that we have overlooked factors that are most essential to the welfare of the nation."

England's experience with munition

FLOW OF CAPITAL ASKED

Suggestion Made Concerning Operation of Railroads.

NEW YORK.—In a paper entitled, "A Suggestion Concerning Today's Railroad Problem," prepared by Otto H. Kahn and read before the Brooklyn Chamber of Commerce, Mr. Kahn expressed the opinion that the public has come to recognize "that the roads must be given such treatment henceforth and permitted such opportunity as will attract a free flow of capital; because, otherwise, one or two things is bound to result: 'Stagnation in the railroad industry, which means inadequate and insufficient service for a growing and developing country, or a government ownership operation.'"

Regarding the question of rates and rate-making, he declared that "scientific rate-making is an impossibility" and that "capitalization and overcapitalization has no effect whatever on rate-making nowadays."

While believing that the number of separate railroad corporations could be materially diminished by the absorption of the weaker lines by the strong lines, the banker was strongly opposed to the idea "that the number of independent systems should be so reduced as to give the country to a very few great regional combinations."

"R" is the most difficult letter for an intoxicated person to pronounce.

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Always reliable

You can RELY on "Red Crown" for steady, dependable power and long mileage. It is high quality gasoline—every drop.

"Red Crown" is straight-distilled, all-refinery gasoline, with the full and continuous chain of boiling points necessary for easy starting, quick and smooth acceleration, steady, dependable power and long mileage. Look for the Red Crown sign before you fill.

STANDARD OIL COMPANY (California)

Men by Military Training and Experiences.

NEW YORK.—(Special.)—"It may seem incongruous to describe the army as a great force for education and recreation, but the experiences of the past two years have proved that this is a fact and not merely a claim. The soldiers have not only received military and other training which benefits them in very definite ways, but they have developed which benefits them in very definite ways, but they have developed a broader outlook on life. They have learned how to play as well as how to fight, and they will take these lessons home—to the benefit of the communities from which they came."

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England's experience with munition

When Buying a Piano Think More "How Good" Than "How Cheap"

Pianos, like everything else, are priced according to their intrinsic worth.

When you buy a piano, it is usually intended for a lifetime; then special care should be used in its selection.

It is to your interest to go to a reliable dealer and, when making your selection, think more of how good a piano you can get rather than how cheap you can buy it.

We offer a selection with a wide range as to price—we arrange convenient payment terms if desired.

Dealers in Steinway and other Pianos, Pianolas and Duo Art Pianos, Victrolas and Records, Player Music, Music Cabinets, Piano Lamps, etc.

Sherman, Clay & Co.

Sixth and Morrison Street, Portland (Opposite Postoffice) SEATTLE—TACOMA—SPOKANE

SCIENCE MAKES THEM DURABLE

So—These Soles Save You Shoe Money

"I have been wearing my shoes with Neolin Soles nearly a year, and they are apparently in as good condition as when I bought them."—Written August, 1918, by W. H. Cocke, Officer, A.E.F., France.

Only Neolin Soles could endure a test like this. That they do so is because of the tough durability built into them by a scientific process. To cut your shoe bills down, buy shoes with these long-wearing soles. They come in many styles for men, women, and children.

Remember—Neolin Soles are flexible and waterproof, too, and are available everywhere for re-soles. They are made by The Goodyear Tire & Rubber Co., Akron, Ohio, who also make Wingfoot Heels—guaranteed to outwear all other heels.

Neolin Soles

Read The Oregonian classified ads.

To Create Strength After Sickness

any doctor will tell you there is nothing better than

Yinol

Because it contains: Cod Liver and Beef Peptones, Iron and Manganese Peptones, Iron and Ammonium Citrates, Lime and Soda Glycero-phosphates, Cascarin. Contains no oil. Pleasant taste.

THE MOST RELIABLE TONIC

All Druggists