

VALUED-POLICY LAW IS SCORED IN TALK ON FIRE INSURANCE Statutes in Force in 21 States, Says Speaker, Furnish Incentive to Crime.

FARMERS RESPONSIBLE Insurance Provides That Amount of Insurance Be Taken as Conclusive Evidence of Property Destroyed.

In a paper on "The Standard Policy," W. A. Williams, representing one of the leading insurance companies in the United States, outlined an evening for the benefit of the attendants at the seventh Reed college-Portland Realty Board extension lecture on real estate, the history of insurance, and ended up his paper with an indictment of the valued policy law.

That the law has raised the aggregate cost of fire insurance to the American people, and that it is the direct cause of an untold amount of arson, perjury and murder, no one familiar with fire statistics can for an instant doubt.

Building Permits. Ben Bellamy, one story frame store building, 408 Hawthorne street.

Lubricate Bowels With Paraffine Oil, Says Famous Salvant Constipation Being Treated With Pure Paraffine Taken Inwardly. A famous English physician, Sir Wm. Arbuthnot Lane, was the first to demonstrate that paraffine oil, or petrolatum, taken inwardly in ordinary doses, would soften the contents of the bowels, oil the channels and cause an easy, natural motion.

VOTED FIRST AT 82: WAS WILSON BALLOT MESSAGE WILL BE BUSINESS TO PREPARE FOR CLOSING OF WAR President Completing Message to Be Delivered to Congress on December 5. COOPERATION ADVOCATED

By Robert J. Bender. Washington, Nov. 21.—(U. P.)—A call to American business to meet unprecedented trade conditions after the war, is to be the keynote of President Wilson's message to congress Tuesday, December 5.

Anti-Strike and Railroad Aid Legislation and Foreign Trade Combination Authority Recommended. The president believes the country's industries can do a maximum amount of work only when there is a minimum of industrial unrest.

Anti-Strike Measures Favored. In this connection, the president has formulated a plan for dealing with practically impossible strikes of all kinds. He will urge completion of a program similar to that proposed in his last message to handle such situations as the recent threatened strike of the railroad brotherhoods.

World Permit Combinations. Abroad, also, the foundation must be laid for the coming trade upheaval, the president believes. He will urge congress to take immediate action to measure along the lines of the Webb bill, which will permit American exporters to combine without fear of anti-trust law action.

Big Program is Outlined. They are expected to include: Conservation laws, legislation rendering fuller political justice to the people of Porto Rico, a corrupt practices act, federal aid and stimulation to industrial and vocational education like that given in the field of agricultural industry and possibly laws giving federal agents more effective weapons to use in dealing with conspirators against the neutrality of the government.

Germania Being Craved. Berlin, via Bayville wireless, Nov. 21.—(U. P.)—Our infantry now stands before Craiova," declared the German official statement today, telling of the sweep of the Teutonic armies against the Roumanians.

Flowers for Liberators. Saloniki, Nov. 21.—(U. P.)—Serbian forces are hotly pursuing the Bulgarian-German forces retreating toward Prilep after being forced out of Monastir. They have captured the towns of Gostivar, Orizari, and Gostivar, Bitanik, Novak and Suhadol, despite resistance by reinforced columns of the enemy.

NEW TODAY 6% Loans of \$10,000 and Up on Improved Business Property (or for Improvements) at 6% Interest. FARM LOANS 7% TO 7 1/2% MORTGAGES BOUGHT. Mortgage Company for America, Room 26 Alaworth Bldg., Portland, Or.

Fearly Brothers, Inc. WE BUY NOTES. 502 Dekam Bldg., Portland, Or.

MORTGAGE LOANS \$300 Upwards at 6-7-8% Oregon Investment & Storage Co. Offices 502-4 170 3d St.

CLASSIFIED AD RATES. 14 cents per word for all classifications excepting "For Rent in Private Family," "Situation Wanted" and "Wanted to Rent" ads, which are 12 cents per word.

PROFESSIONAL AND BUSINESS DIRECTORY. ACCORDION REPAIRING. ACCORDION, KNIFE AND BOX PLEATING, HEMSTITCHING, BRAIDING, BUTTON MAKING, etc.

FLUFF RUGS. From old carpets, new fluff rugs, made to order. JOYCE BROS., Electric Cleaning Works.

CONTRACTORS AND BUILDERS. GEORGE HUBER, General Contractor, 222 Stark block.

Send Us Your Old Carpets FLUFF RUGS. Made from old Ingrain, Brussels, Axminster, etc. WESTERN FLUFF RUG CO., 64 Union ave., N. E. Corner East 53rd, B-1475.

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DEATHS AND FUNERALS 75. DUNCAN—Mrs. Duncanson, Good Samaritan, Nov. 17, 55 years, tubercular peritonitis.

CLARK BROS. Florists, 287 Morrison st. Main or A-1855. Fine flowers and floral designs. No branch stores.

RELIABLE UNDERTAKERS AND FUNERAL DIRECTORS. Lady Assistant. P. L. LERCH. Undertaker, East 11th and Hawthorne.

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SCAPPOOSE ACRES. NEAR PORTLAND. 2400 acres, divided into tracts any size, 1/2 acre to 100 acres.

FOR SALE—FARMS 17. FOR SALE—490 acres, 10 A. in cultivation, 1/2 acre to 100 acres.

FOR RENT—FARMS 14. FOR RENT—6 room house with bath, 3 acres good orchard.

EXCHANGE—REAL ESTATE 24. GOOD undertaking establishment, 25 miles from Portland.

WANTED—REAL ESTATE 81. WANTED—A Portland residence; will trade or sell 46 acres.

ROOMING HOUSES 53. Best Buy in Portland. 22 ROOMS, 1900 MODERN, TERMS HEATED BY NORTHWESTERN ELECTRIC.

Location Is What Counts. 13 housekeeping rooms, all full; cheap terms.

See the Rent. Dining room and kitchen in 400 room hotel in live east Oregon town.

BUSINESS OPPORTUNITIES 20. UNIVERSAL TRACTOR ATTACH. Opportunity with big future. Your automobile and our Universal tractor.

OPPORTUNITY WITH BIG FUTURE. Your automobile and our Universal tractor. Money agents selling one a day.

MONEY TO LOAN 27. REAL ESTATE. OUR installment plan is the best and surest method of paying a home.

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