

GOVERNMENT MAKES PROVISIONS FOR SOLDIERS AND MEMBERS OF THEIR FAMILIES

INSURANCE FOR SOLDIERS COSTS \$8 A THOUSAND

Provision Is Thus Made for Dependents of Men Serving Nation on the Battle Line.

SUBSTITUTE FOR PENSION Rate Is About Five-Year Term of the Best Old-Line Companies Under Normal Conditions.

Our government has wisely provided life insurance protection for the men of our army and navy, in an amount per man not exceeding \$10,000, at the nominal rate of about \$8 per \$100 per annum, payable monthly. This rate is about the five-year term rate of the best old-line companies, and would easily cover the cost of protection for a term of five years on this body of carefully selected young men, under normal conditions in times of peace, says Frank McMillen, in the Financial News.

Indeed, no life insurance company or group of companies ever has or can gather together in one year such a volume of business, most of which will be on the lives of men under 31 years of age, sound as bullets. Therefore the normal cost to be borne by the men, as fixed by the measure, is ample. The abnormal mortality occasioned by the war is to be borne by the government, the necessary funds to be raised by taxation.

People's War Paid by People As a starter, the government has appropriated \$25,000,000 for that purpose. This as it should be, for no old-line life insurance company could justify itself in accepting this class of business without an extra premium charge. They do not know how much extra premium should be charged, and even if they did, the average soldier could not afford to pay it.

Government insurance for our men of the army and navy is a happy and proper solution of the matter, because the abnormal mortality cost occasioned by the war—the people's war—will be paid by the people. Other provisions of the insurance measure are: It provides for the soldier's wife and baby while he is at the front. If disabled, it pays sufficient to keep himself and baby. If disabled beyond recovery it equips him with new arms, legs, etc., and teaches him a new trade. If killed it provides for his wife, baby and widowed mother. It offers government life insurance without medical examination for \$10,000 so cheap a rate that every private soldier can afford it.

It appropriates \$176,000,000 for this purpose. It replaces the pension system in all future cases and removes the care of the injured and their dependents from politics.

Dependents Are Provided For The bill consists of three parts, the first part providing for the maintenance of the dependents at home while the enlisted man is fighting at the front; by providing for compensation to the officer or soldier while he may be disabled; and by providing term insurance with monthly premiums on the payroll of the fighting man. A system of compulsory allotment of the soldier's pay, not to exceed half and at least \$15 of every soldier's monthly pay to his wife or child, and voluntary allotment of the balance to his dependents on a "fifty-fifty" basis or better, but not more than \$50 a month.

American Holdings In Islands Large

To determine the present extent of outside enterprise in Mindanao, in the Philippines, the governor recently caused to be gathered in his department the statistics of the beginning of 1917 by Americans and foreigners and the proportion of this which is under cultivation. Estimates were necessary in some cases, but the figures arrived at are believed to be an understatement. These have not heretofore been published. The total area held by Americans and other foreigners at the beginning of 1917 is given as 131,636 acres, of which 22 per cent was under cultivation. Americans held 84,254 acres; Spaniards, 19,317; Japanese, 12,424; Chinese, 10,875; English, 2,529; Swiss, 1,507; Turks, 267; French, 148, and Arabs, 94. The cultivation of less than one quarter of this land is explained by pointing to the use of large areas for cattle grazing. Land so used is classed as uncultivated. Of the total of 84,254 acres held by Americans, about 17,000 are used for pasture. The total area of Mindanao is about 34,000 square miles.

English Wool Clip Is Handled Promptly

At a recent meeting of the central advisory committee on wool purchase for the United States for the 1917 season, the controller of wool supplies announced that the year's return had been highly satisfactory. Normally the collection of the clip entails nine months, whereas this year 91 per cent of the clip has already been dealt with in England and the Scotch and Welsh clips, while delayed in this country, are being expedited in collection. The Weekly Wool Chart states that during the first 15 weeks of the season 3,450,000 pounds of wool were purchased and payment made to the grower, an increase of 19,000,000 pounds over the corresponding period of 1916. The census return registered 40,853 growers of wool, all of whom were dealt with individually by the department. Of these, 13,174, or 31 per cent, have already received final payment.

CHILE AND PERU GET BIG LUMBER CARGOES FROM UNITED STATES

Feeling of Confidence Being Established With Latin America, Says Government Agent.

That Americans can ship lumber to South America without quarrels and disputes with their Latin customers seems proven by the fact that Douglas fir from the Pacific coast is sold in large quantities to Chile and Peru, with practically no friction over grades and measurements.

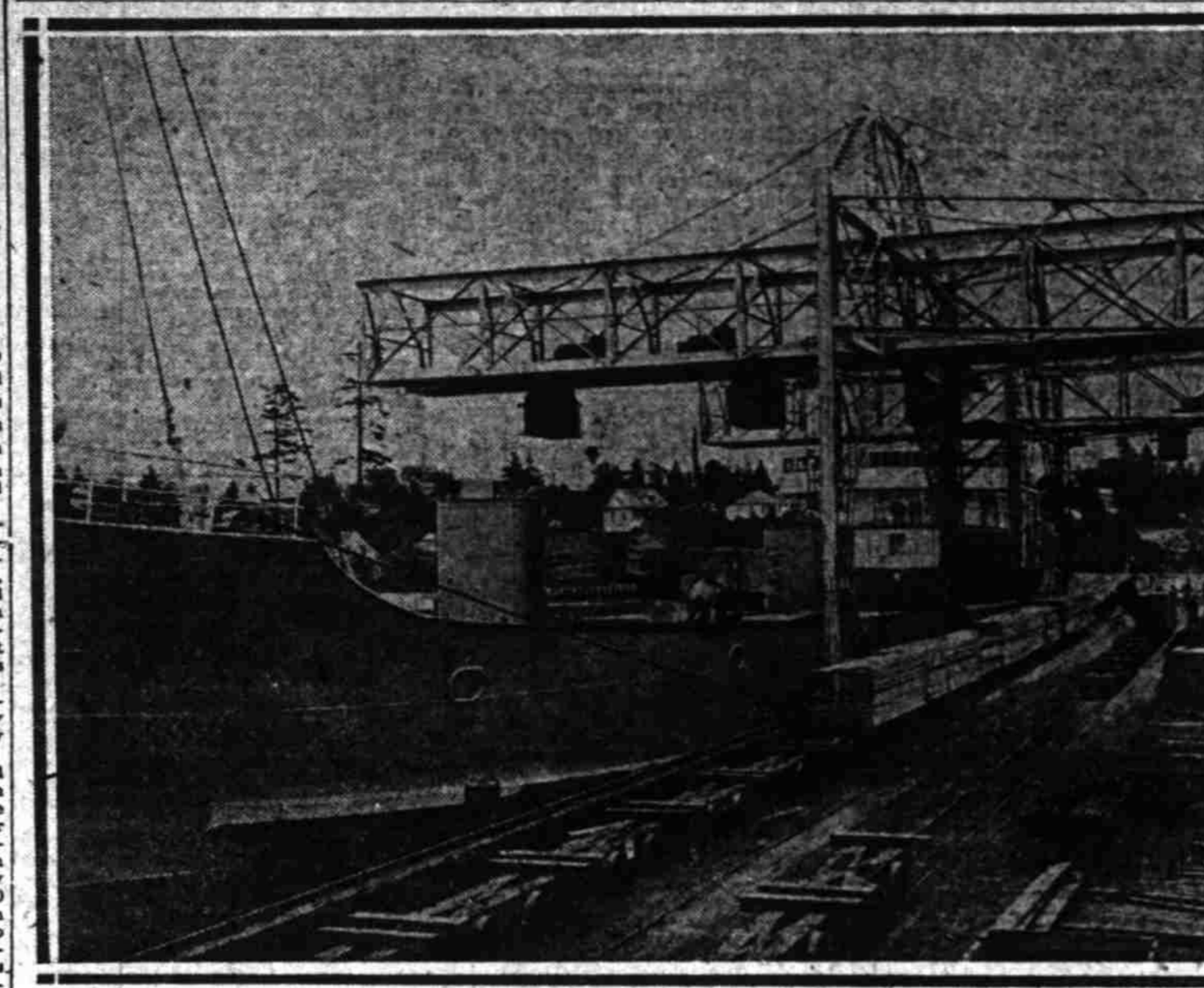
"This satisfactory condition of affairs," says Special Agent Roger E. Simmons, in a report written for the bureau of foreign and domestic commerce, department of commerce, "has resulted in a feeling of confidence toward American products and cordiality toward American exporters that is of the greatest possible value to American trade as a whole." Chile and Peru are the two big markets, although the lumber imported by these two countries is almost exclusively Douglas fir. Practically all the lumber imported by Colombia and Venezuela comes from the United States, but the amounts are small. The annual board feet annually for Colombia and 3,600,000 feet for Venezuela. The limited use of wood in both countries (the total consumption only 10,000,000 feet in Colombia and 8,000,000 feet in Venezuela), in comparison with cement and other materials, points to the need of lumber fertilizing campaign, through which these markets might be greatly extended, says the report.

Old Paper Shipments Rejected by Chinese

Old newspapers are exported from the United States to Hongkong, and to other parts of the Far East through Hongkong, in large quantities; but recent practices of a few firms in the United States engaged in the trade have resulted in considerable losses to the importer, and there is danger at the present time that this trade will be destroyed. One Hongkong house alone reports that so far this year it has imported such paper to the value of over \$225,000 gold.

"These papers are imported for wrapping purposes, and to meet the needs of the market it is necessary that they be whole and of standard-large size. In some recent consignments, however, they have been found broken up into magazines and even old clothing, shoes and other waste. A shipment to Saigon through Hongkong and for account of a Hongkong firm was found to be so badly mixed with all sorts of waste that the Chinese concerns for which the paper had been imported refused to accept the shipment even after allowance.

LOADING LUMBER HAS BECOME EXACT SCIENCE



Aerial hoist and railway at Marshfield which picks up carload of lumber and delivers it into vessels.

MILLS OFFER BONUS AS INDUCEMENT TO RETAIN EMPLOYEES

Labor Scarce in Sawmills and Logging Camps in Many Parts of the Pacific Northwest.

With labor so scarce, Mr. Ericson said the Smith-Powers company was making special inducements to men to stay. A man who works for six months receives at the end of the time a premium of 10 per cent of the wages earned in the period. If he stays three months he gets a premium of 5 per cent.

JAPAN NOW AMONG WHEAT EXPORTING NATIONS OF WORLD

Japanese Flour Manufactured From Manchurian Wheat Finding Its Way to Hongkong.

It is a rather peculiar turn of trade that, with American flour all but out of the Hongkong market and South Asia field generally, consumers in the Orient should find themselves depending upon Japan, a country that, up to the beginning of the war in Europe, was a very heavy importer of wheat and flour. As has been indicated in previous reports

SPRUCE LOG PRICE FIXED

The United States government has fixed the price of spruce logs. The price is \$35 for No. 1, \$30 for No. 2 and \$25 for No. 3.

BUYER LEARNS OF FACTORY THROUGH THE JOURNAL AND BUSINESS GAINS RAPIDLY

MANUFACTURERS' DIRECTORY (Continued) Portland Rubber Mills, Portland Bolt & Nut Co., etc.

Rasmussen & Co. Paints and Varnish. N. E. Cor. 2d and Taylor, Portland, Oregon.

THOUSAND PER CENT INCREASE ATTRIBUTED TO NEWSPAPER ITEM. Portlanders Buying Goods Made Outside State Unaware They Are Made Here.

Support of Local Concerns Means a Prosperous Period. Loss Due to Strike in Shipyards Small in Comparison to Strike Against Home Goods.

DRAG SAW. Portland Machinery Co. 62 First St. Phone Main 197.

NON-SKID Rubber Heels. Means 20% More Wear. Portland Non-Skids.

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